

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE**

In re:

SL BEVERAGE LIQUIDATION, LLC, *et. al.*,¹

Debtors.

Chapter 11

Case No. 24-11468 (LSS)

(Jointly Administered)

Re: Docket No. 419

**NOTICE OF BAR DATE FOR FILING OF PROOFS OF
CLAIM, INCLUDING SECTION 503(b)(9) CLAIMS**

TO ALL PERSONS AND ENTITIES WITH CLAIMS AGAINST THE ABOVE
CAPTIONED DEBTORS, PLEASE TAKE NOTICE THAT:

On June 30, 2024 (the “**Petition Date**”), each of the above-captioned debtors and debtors in possession (the “**Debtor**”) in the above-captioned chapter 11 cases (the “**Chapter 11 Cases**”), filed a voluntary petition for relief under chapter 11 of title 11 of the United States Code (the “**Bankruptcy Code**”) in the United States Bankruptcy Court for the District of Delaware (the “**Court**”). The Chapter 11 Cases are being jointly administered for procedural purposes pursuant to Federal Rule of Bankruptcy Procedure 1015(b) and the Debtors have continued in possession of their property pursuant to Bankruptcy Code sections 1107(a) and 1108.

Pursuant to the order dated October 23, 2024 (the “**Bar Date Order**”),² the Court has established deadlines described herein for each person or entity (including individuals, partnerships, corporations, joint ventures, trusts and governmental units) to file a proof of claim against the Debtor, including establishing (i) **December 27, 2024** as the general deadline by which each person or entity, other than governmental units, must file a proof of claim (each, a “**Proof of Claim**”) based on any asserted claims against the Debtors that arose prior to the Petition Date, including requests for allowance and payment of claims under section 503(b)(9) of title 11 of the United States Code (the “**Bankruptcy Code**”) for goods delivered and received by the Debtors in the 20 days prior to the Petition Date (the “**General Bar Date**”); and (ii) **December 27, 2024** (the “**Government Bar Date**”) as the deadline for governmental units to file a Proof of Claim. Your

¹ The Debtors in these chapter 11 cases, along with the last four digits of each Debtor’s federal tax identification number, are SL Beverage Liquidation, LLC, a Delaware limited liability company (8436), Delta Apparel, Inc., a Georgia corporation (8794), SL Liquidation, LLC, a Georgia limited liability company (6136), MJS Liquidation, LLC, a North Carolina limited liability company (2056), Culver City Clothing Company, a Georgia corporation (4619), DTG2Go, LLC, a Georgia limited liability company (6498), and SL Beverage Management Liquidation, LLC, a Delaware limited liability company (7886). The location of the Debtors’ headquarters and mailing address is 2750 Premiere Parkway, Suite 100, Duluth, Georgia 30097.

² Capitalized terms used but not otherwise defined herein shall have the meanings ascribed to such terms in the Bar Date Order.

rights as a creditor may be affected and you are advised to read the foregoing carefully to ensure compliance.

1. WHO MUST FILE A PROOF OF CLAIM

You **MUST** file a separate, completed, and executed Proof of Claim by completing the proof of claim form enclosed herewith and attached to the Bar Date Order as Exhibit 2 (the “**Proof of Claim Form**”) to vote on any chapter 11 plan filed by the Debtors or to share in distributions from the Debtors’ bankruptcy estates if you have a claim (as “claim” is defined in the Bankruptcy Code section 101(5)) against the Debtors or the Debtors’ estates arising or accruing prior to the Petition Date, including claims arising under Bankruptcy section 503(b)(9) (each a “**Claim**”), and your Claim is not one of the other types of claims described in section 2 below.

The Bar Dates apply to all Claims held or to be asserted against the Debtors that arose prior to the Petition Date, including the following:

- (a) Any Claimant whose Claim against the Debtors is not listed in the Schedules, if such person or entity desires to participate or share in any distribution or vote on any plan of reorganization or liquidation in the Chapter 11 Cases.
- (b) Any Claimant whose Claim is listed in the Schedules as “disputed,” “contingent,” or “unliquidated,” if such person or entity desires to participate or share in any distribution or vote on any plan of reorganization or liquidation in the Chapter 11 Cases;
- (c) Any Claimant who believes its Claim is improperly classified in the Schedules or is listed in an incorrect amount, if such person or entity desires to have its Claim allowed in a classification or amount different from that set forth in the Schedules; and
- (d) Any Claimant who believes it holds a 503(b)(9) Claim against the Debtors.

Pursuant to the Bar Date Order, the filing of a Proof of Claim Form shall be deemed to satisfy the procedural requirements for the assertion of administrative priority claims under Bankruptcy Code sections 503(b)(9). All other administrative claims under Bankruptcy Code section 503(b) must be made by separate requests for payment in accordance with Bankruptcy Code section 503(a) and will not be deemed proper if made by a Proof of Claim Form. No deadline has been established for the filing of administrative claims other than Claims under Bankruptcy Code section 503(b)(9).

Except as otherwise set forth in the Bar Date Order, Claims, including Claims under Bankruptcy Code section 503(b)(9), must be filed by the General Bar Date. Failure to do so will result in such claimants not being treated as creditors with respect to such Claim for the purposes of voting and distribution, unless the Court orders otherwise.

2. Parties Not Required to File Proofs of Claim

AT THIS TIME, Proof of Claim Forms ARE NOT REQUIRED to be filed by Claimants holding or wishing to assert Claims against the Debtors for the following types of claims

(collectively, the “**Excluded Claims**”):

- (b) Any person or entity (i) that agrees with the nature, classification, and amount of his, her, or its Claim as set forth in the Schedules, and (ii) whose Claim against the Debtors is **not** listed as “disputed,” “contingent,” or “unliquidated” in the Schedules;
- (c) Any person or entity that has already properly filed a proof of claim against the Debtors in a form substantially similar to Official Form No. 10;
- (d) Any person or entity asserting a Claim allowable under (i) Bankruptcy Code sections 503(b) and 507(a)(2) as an administrative expense of the Chapter 11 Cases (other than any 503(b)(9) Claim) or (ii) 28 U.S.C. § 1930(a), together with any interest and penalties associated with same; and
- (e) Any person or entity whose Claim against the Debtors previously has been allowed by, or paid pursuant to, an order of the Court.

Should the Court fix a date in the future after the General Bar Date by which time any of the Excluded Claims must be filed, you will be so notified.

3. Amended Schedule Bar Date

It is your responsibility to determine whether your Claim is listed on the Debtors’ schedules of assets and liabilities and statements of financial affairs filed in these cases (collectively, the “**Schedules**”) and available on the website maintained by Epiq Corporate Restructuring, LLC (“**Epiq**”), the Debtor’s claims and noticing agent, at: <https://dm.epiq11.com/case/saltlife/info>.

If the Debtors amend the Schedules to reduce the amount scheduled, or to change the nature or classification of a Claim reflected therein, or to designate as disputed, contingent, or unliquidated a claim that had previously not been so designated, then the affected claimant shall have until the later of the General Bar Date or twenty-one (21) days after a claimant is served with notice that the Debtors have amended their Schedules, reducing, deleting, or changing the status of a Claim in the Schedules, to file a Proof of Claim Form with respect to such Claim (the “**Amended Schedule Bar Date**”).

4. Rejection Bar Date

Except as otherwise set forth in any order authorizing the rejection of an executory contract or unexpired lease, the date by which a completed Proof of Claim Form relating to the Debtors’ rejection of an executory contract or unexpired lease must be filed shall be the latest of: (i) the General Bar Date, or (ii) the date provided in (A) the order authorizing the Debtors to reject (“**Rejection Order**”), or (B) if no such date is provided, then 5:00 p.m. (Prevailing Eastern Time) on the date that is 30 days after service of notice of entry of the Rejection Order on the affected claimant (the “**Rejection Bar Date**”, and together with the General Bar Date, the Government Bar Date and the Amended Schedule Bar Date, the “**Bar Dates**”).

5. Proof of Claim Filing Requirements and Procedures

For any Proof of Claim Form to be validly and properly filed, a signed original of the completed Proof of Claim Form, together with accompanying documentation, must be submitted to Epiq, either by mail or hand delivery or electronically using the interface available on Epiq's website at <https://dm.epiq11.com/case/saltlife/info> in accordance with Local Rule 3003-1(a) so that it is received no later than the applicable Bar Date. Proof of Claim Forms shall be deemed filed when **actually received** by Epiq (**NOT the date of the postmark**).

Proof of Claim Forms delivered by First-Class Mail to Epiq should be addressed and sent to:

**SL Beverage Liquidation, LLC/Delta Apparel, Inc. Claims Processing
c/o Epiq Corporate Restructuring, LLC
P.O. Box 4421
Beaverton, OR 97076-4421**

Proof of Claim Forms delivered by hand delivery or overnight mail to Epiq should be addressed and sent to:

**SL Beverage Liquidation, LLC/Delta Apparel, Inc. Claims Processing
c/o Epiq Corporate Restructuring, LLC
10300 SW Allen Blvd.
Beaverton, OR 97005**

Any person or entity that files a Proof of Claim by mail, overnight courier, or hand delivery, who wishes to receive a clocked-in copy by return mail must include an additional copy of the proof of claim and a self-addressed, postage-paid envelope.

Epiq shall not be required to and will not be deemed to have accepted Proofs of Claim sent by facsimile or electronic mail transmission.

A Proof of Claim Form is enclosed with this notice and may be used to file your Claims. Additional Proof of Claim Forms are available at <https://www.uscourts.gov/services-forms/forms> or at https://dm.epiq11.com/home/Forms/B410_042022.

Each Proof of Claim must: (i) be written in English; (ii) include a Claim amount denominated in United States dollars; (iii) conform substantially with the Proof of Claim Form provided by the Debtors or Official Bankruptcy Form B10; (iv) state a Claim against the Debtors; and (v) be signed by the claimant or, if the claimant is not an individual, by an authorized agent of the claimant.

Each Proof of Claim must include supporting documentation (or, if such documentation is voluminous, include a summary of such documentation) or an explanation as to why such documentation is not available; provided, however, that a Proof of Claim may be filed without supporting documentation if the filing Claimant agrees in its Proof of Claim that it shall transmit such writings to the Debtor, the Office of the U.S. Trustee for the District of Delaware, the Committee, or other party in interest so requesting no later than 10 days from the date of such

request.

6. Consequences of Failure to Properly File a Proof of Claim Form by the Applicable Bar Date

PLEASE TAKE FURTHER NOTICE THAT, **EXCEPT WITH RESPECT TO EXCLUDED CLAIMS DESCRIBED ABOVE**, ANY PERSON OR ENTITY WHO IS REQUIRED TO FILE A PROOF OF CLAIM BUT FAILS TO DO SO ON OR BEFORE THE APPLICABLE BAR DATE SHALL NOT, UNLESS THE COURT ORDERS OTHERWISE, BE TREATED AS A CLAIMANT WITH RESPECT TO SUCH CLAIM FOR PURPOSES OF VOTING AND DISTRIBUTION.

Specifically, any person or entity required to file a Proof of Claim but fails to properly and timely do so on or before the applicable Bar Date shall not be treated as a creditor with respect to such claim for the purposes of voting and distribution unless the Court orders otherwise; *provided, however*, that nothing in this paragraph shall prevent distributions on account of allowed late-filed claims (consistent with 11 U.S.C. § 726(a)(2)) in the event that the Chapter 11 Cases are converted to cases under chapter 7 of the Bankruptcy Code; and provided further that a holder of a Claim shall be able to assert and vote upon any undisputed, noncontingent and liquidated claims identified in the Schedules on behalf of such holder, in the amount set forth in the Schedules, and receive distributions under any plan of reorganization or liquidation in these cases on account of such scheduled claim.

The Debtors reserve the right to: (i) object to any Proof of Claim on any grounds and (ii) subsequently designate any claim as disputed, contingent, unliquidated, or undetermined. Nothing contained in this notice shall preclude the Debtors from objecting to any Claim on any grounds.

7. Additional Information

The Debtor's Schedules, the Bar Date Order, and other information regarding the Debtor's Chapter 11 Cases are available at the Debtor's website at <https://dm.epiq11.com/case/saltlife/info>. If you require additional information regarding the contents hereof, you may contact Epiq's call center for the Debtors: (a) toll free within the U.S. at (877) 890-2469 or (b) at +1 (971) 251-2411 outside the U.S. or submit an inquiry via email to Delta-SaltLife@epiqglobal.com. Please be advised that Epiq is not permitted to provide legal advice.

CLAIMANTS WISHING TO RELY ON THE SCHEDULES ARE RESPONSIBLE FOR DETERMINING WHETHER THEIR CLAIMS ARE ACCURATELY LISTED THEREIN. THE FACT THAT YOU HAVE RECEIVED THIS NOTICE DOES NOT MEAN THAT YOU HAVE A CLAIM AGAINST THE DEBTORS. YOU SHOULD CONSULT WITH YOUR OWN ADVISORS TO DETERMINE WHETHER YOU HOLD A CLAIM AGAINST THE DEBTORS AND YOU SHOULD NOT FILE A PROOF OF CLAIM IF YOU DO NOT HAVE A CLAIM AGAINST THE DEBTORS.

Dated: October 25, 2024
Wilmington, Delaware

Respectfully submitted,

POLSINELLI PC

/s/ Christopher A. Ward

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Counsel to the Debtors and Debtors in Possession

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SL Beverage Liquidation, LLC/Delta Apparel, Inc. Claims Processing
c/o Epiq Corporate Restructuring, LLC
P.O. Box 4421
Beaverton, OR 97076 - 4421

After your filing, please go to <https://dm.epiq11.com/SaltLife> and click on "File a Claim" under "Case Actions."

Name of Debtor:
Case Number:

☐ Check box if the address on the envelope sent to you by the court needs to be updated. Identify your replacement address in Part 1 (Section 3) below.

For Court Use Only

Proof of Claim (Official Form 410)

04/22

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. With the exception of claims under 503(b)(9), 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. 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?

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 _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Country (if International): _____

Contact phone: _____

Contact email: _____

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

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Country (if International): _____

Contact phone: _____

Contact email: _____

4. Does this claim amend one already filed?

☐ No
☐ Yes. Claim number on court claims register (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?

\$ _____.

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.

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 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 the claim based on a right to a right of setoff?

☐ No

☐ Yes. Amount necessary to cure any default as of the date of petition. \$ _____

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☐ 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 \$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).

☐ 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).

☐ 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.

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

Amount entitled to priority

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

* 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.

13. Does this claim qualify as an Administrative Expense under 11 U.S.C. § 503(b)(9)?

☐ No

☐ Yes. Amount that qualifies as an Administrative Expense under 11 U.S.C. § 503(b)(9): \$ _____

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 co-debtor. 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 _____

MM / DD / YYYY Signature _____

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

Name _____

First name Middle name Last name

Title _____

Company _____

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address _____

Number Street

City State ZIP Code

Contact Phone _____ Email _____

United States Bankruptcy Court

These instructions and definitions generally explain the law. In certain circumstances, such as bankruptcy cases that debtors do not file voluntarily, exceptions to these general rules may apply. You should consider obtaining the advice of an attorney, especially if you are unfamiliar with the bankruptcy process and privacy regulations.

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

How to fill out this form

- Fill in all of the information about the claim as of the date the case was filed.
- Fill in the caption at the top of the form. The full list of debtors is provided under the general information section on the Claims Agent's website: <https://dm.epiq11.com/SaltLife>.
- If the claim has been acquired from someone else, then state the identity of the last party who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed.
- Attach any supporting documents to this form. Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of redaction below.) Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- Do not attach original documents because attachments may be destroyed after scanning.
- If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.
- A Proof of Claim form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth. See Bankruptcy Rule 9037.
- For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian. For example, write A.B., a minor child (John Doe, parent, 123 Main St, City, State). See Bankruptcy Rule 9037.

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, either enclose a stamped self-addressed envelope and a copy of this form or you may access the Claims Agent's website (<https://dm.epiq11.com/SaltLife>) to view your filed form under "Claims."

Where to File Proof of Claim Form

First-Class Mail:

SL Beverage Liquidation, LLC/Delta Apparel, Inc. Claims Processing
c/o Epiq Corporate Restructuring, LLC
PO Box 4421
Beaverton, OR 97076-4421

Hand Delivery or Overnight Mail:

SL Beverage Liquidation, LLC/Delta Apparel, Inc Claims Processing
c/o Epiq Corporate Restructuring, LLC
10300 SW Allen Blvd.
Beaverton, OR 97005

Electronic Filing:

By accessing the E-filing "File a Claim" link at:
<https://dm.epiq11.com/SaltLife> under "Case Actions."

Understand the terms used in this form

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. §101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A Proof of Claim form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. §507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form that shows the amount of debt the debtor owed to a creditor on the date of the bankruptcy filing. The form must be filed in the district where the case is pending.

Redaction of information: Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to **privacy** on the Proof of Claim form and any attached documents.

Secured claim under 11 U.S.C. §506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.