668222

2012 JUL -5 AM 9:43

RECEIVED
SECRETARY OF STATE
CORPORATIONS DIV

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re:	Chapter 11
VELO HOLDINGS INC., et al.,	Case No. 12-11384 (MG)
Debtors.	Jointly Administered

NOTICE OF DEADLINE REQUIRING FILING OF PROOFS OF CLAIM
ON OR BEFORE AUGUST 14, 2012 AT 5:00 P.M. (PREVAILING EASTERN TIME)

TO ALL CREDITORS AND EQUITY INTEREST HOLDERS:

On April 2, 2012 (the "Petition Date"), the debtors and debtor in possession listed below (collectively, the "Debtors")[1] filed voluntary petitions for relief under title 11 of chapter 11 of the United States Bankruptcy Code, 11 U.S.C. §§ 101-1532 (the "Bankruptcy Code"). The Debtors, their addresses, case numbers and tax identification numbers are as follows:

DEBTOR	CASE NO.	FTIN #:
Velo Holdings Inc. 20 Glover Avenue Norwalk, CT 06850	12-11384 (MG)	26-0543155
V2V Holdings LLC 20 Glover Avenue Norwalk, CT 06850	12-11385 (MG)	27-3488801
Coverdell & Company, Inc. 8770 Bryn Mawr, Suite 1000 Chicago, IL 60631	12-11386 (MG)	58-1604660
LN, Inc. 20 Glover Avenue Norwalk, CT 06850	12-11388 (MG)	41-2138759
V2V Corp. 20 Glover Avenue Norwalk, CT 06850	12-11389 (MG)	45-3730857
FYI Direct Inc. 20 Glover Avenue Norwalk, CT 06850	12-11390 (MG)	20-1892491
Vertrue LLC 20 Glover Avenue Norwalk, CT 06850	12-11391 (MG)	06-1276882
Idaptive Marketing LLC 20 Glover Avenue Norwalk, CT 06850	12-11392 (MG)	27-0303362

[1] On May 4, 2012, FreeScore, LLC ("FreeScore") filed a voluntary petition for relief under chapter 11 of the Bankruptcy Code, Case No. 12-11899 (MG).

My Choice Medical Holdings, Inc. 1410 Spruce Street Stroudsburg, PA 18360	12-11393 (MG)	25-1905870
Adaptive Marketing LLC 20 Glover Avenue Norwalk, CT 06850	12-11394 (MG)	06-1276882
Interactive Media Group (USA) Ltd. 20 Glover Avenue Norwalk, CT 06850	12-11395 (MG)	98-0121016
Brand Magnet, Inc. 20 Glover Avenue Norwalk, CT 06850	12-11396 (MG)	27-3488978
Neverblue Communications, Inc. 20 Glover Avenue Norwalk, CT 06850	12-11397 (MG)	27-3567832
Interactive Media Consolidated Inc. 20 Glover Avenue Norwalk, CT 06850	12-11398 (MG)	98-0121016
FreeScore, LLC 20 Glover Avenue Norwalk, CT 06850	12-11899 (MG)	27-0303513

On June 20, 2012, the United States Bankruptcy Court for the Southern District of New York (the "Court") entered an order in the Debtors' chapter 11 cases (the "Bar Date Order") establishing certain claims bar dates in the Debtors' chapter 11 cases. By the Bar Date Order, the Court established **August 14, 2012, at 5:00 p.m. (New York City Time)**, as the claims bar date (the "General Bar Date") for all persons and entities, excluding governmental units (defined below), that have or assert any prepetition Claims (defined below) against the Debtors to file a proof of claim (a "Proof of Claim") with Epiq Bankruptcy Solutions LLC ("Epiq"), the claims and noticing agent in these cases, so that their Proofs of Claim are received by Epiq **on or before August 14, 2012, at 5:00 p.m. (New York City Time).** If you are subject to the General Bar Date, the General Bar Date is the deadline for you to file a claim against a Debtor.

The Debtors filed their schedules of assets and liabilities and statements of financial affairs (the "Schedules") on May 17, 2012. The Debtors' Schedules are available for viewing at Epiq's website: **http://dm.epiq11.com/veloholdings**.

KEY DEFINITIONS

As used in this Notice, the term "entity" has the meaning given to it in section 101(15) of the Bankruptcy Code, and includes all persons (individuals, partnerships and corporations), estates, trusts, and the United States Trustee.

As used in this Notice, the term "governmental unit" has the meaning given to it in section 101(27) of the Bankruptcy Code and includes the United States; states; commonwealths; districts; territories; municipalities; foreign states; or departments, agencies or instrumentalities of the foregoing.

As used in this Notice, the term "Claim" shall mean, as to or against the Debtors and in accordance with section 101(5) of the Bankruptcy Code: (i) any right to payment, whether or not such right is reduced to judgment, liquidated, unliquidated, fixed, contingent, matured, unmatured, disputed, undisputed, legal, equitable, secured or unsecured; or (ii) any right to an equitable remedy for breach of performance if such breach gives rise to a right to payment, whether or not such right to an equitable remedy is reduced to judgment, fixed, contingent, matured, unmatured, disputed, undisputed, secured or unsecured.

WHO MUST FILE A PROOF OF CLAIM AND THE APPLICABLE BAR DATES

The Bar Dates

The Bar Date Order establishes the following bar dates for filing Proofs of Claim in these cases (collectively, the "Bar Dates"):

i. The General Bar Date. August 14, 2012, at 5:00 p.m. (New York City Time). Applies to persons and entities, excluding governmental units, holding Claims against the Debtors (whether secured, unsecured, or priority, including claims entitled to administrative expense priority under section 503(b)(9) of the Bankruptcy Code) that arose prior to or on April 2, 2012.

ii. The Rejection Bar Date. The later of: (a) the General Bar Date, or (b) 5:00 p.m. (New York City Time) on the date that is thirty (30) days after entry of an order approving the rejection of an executory contract or unexpired lease pursuant to which the person or entity asserting the Rejection Damages Claim is a party. The later of these dates is referred to in this Notice as the "Rejection Bar Date." Applies to persons and entities whose Claims arise out of the Court-approved rejection of an executory contract or unexpired lease, in accordance with section 365 of the Bankruptcy Code and pursuant to an order entered prior to the confirmation of a chapter 11 plan in the Debtors' chapter 11 cases.

iii. The Governmental Bar Date. October 1, 2012, at 5:00 p.m. (New York City Time) (the "Governmental Bar Date"). Applies to any governmental unit that is asserting a claim against the Debtors.

Persons and Entities That Must File Proofs of Claims by the General Bar Date

Except for Claims subject to the Rejection Bar Date and the Governmental Bar Date, the following persons and entities must file Proofs of Claim on or before the General Bar Date:

i. any person or entity whose prepetition Claim against the Debtors is not listed in the Schedules or whose prepetition Claim is listed in the Schedules but is listed as disputed, contingent or unliquidated and that desires to participate in these Chapter 11 Cases or share in any distribution in these Chapter 11 Cases, including 503(b)(9) Claims; and

ii. any person or entity that believes that its prepetition Claim is improperly classified in the Schedules or is listed in an incorrect amount and that desires to have its Claim allowed in a classification or amount other than that identified in the Schedules.

Persons and Entities Not Required to File Proofs of Claim by the General Bar Date

The Bar Date Order further provides that the following persons and entities need not file Proofs of Claim by the General Bar Date:

i. any person or entity that has already properly filed a Proof of Claim against one or more of the Debtors with either Epiq or the Clerk of the Bankruptcy Court for the Southern District of New York in a form substantially similar to Official Bankruptcy Form No. 10;

ii. any person or entity (a) whose Claim is listed in the Schedules or any amendments thereto, and (b) whose Claim is not described therein as "disputed," "contingent," or "unliquidated," and (c) who does not dispute the amount or classification of its Claim as set forth in the Schedules;

iii. professionals and other persons retained by the Debtors or the Committee pursuant to orders of this Court, including Epiq, who assert administrative Claims for payment of fees and expenses subject to the Court's approval pursuant to sections 328, 330, 331(a) and 503(b) of the Bankruptcy Code;

iv. any governmental unit asserting a Claim;

v. any person or entity holding a Claim allowable under section 503(b) and section 507(a)(2) of the Bankruptcy Code as an expense of administration of the Debtors' estates, other than a 503(b)(9) Claim;

vi. current officers and directors of the Debtors who assert Claims for indemnification and/or contribution arising as a result of such officers' or directors' prepetition or postpetition services to the Debtors;

vii. any Debtor asserting a Claim against any Debtor;

viii. any direct or indirect non-debtor subsidiary of a Debtor asserting a Claim against a Debtor;

ix. any person or person or entity whose Claim against the Debtors has been allowed by an order of the Court entered on or before the General Bar Date;

x. any person or person or entity whose Claim has been paid by the Debtors; and

xi. the lenders and agents under the Debtors' prepetition secured credit facilities.

No Requirement to File Proofs of Interest

Any person or entity holding an interest in the Debtors (an "Interest Holder"), which interest is based exclusively upon the ownership of common or preferred stock in a corporation, a general or limited partner interest in a limited partnership, a membership interest in a limited liability company or warrants or rights to purchase, sell or subscribe to such a security or interest (any such security or interest being referred to in this Notice as an "Interest"), need not file a proof of interest on or before the General Bar Date; provided, however, that Interest Holders who wish to assert Claims against any of the Debtors that arise out of or related to the ownership or purchase of an Interest, including Claims arising out of or relating to the sale, issuance or distribution of such Interest, must file Proofs of Claim on or before the General Bar Date, unless another exception identified in this Notice applies.

PROCEDURE FOR FILING PROOFS OF CLAIM

The Debtors are enclosing a Proof of Claim form for use in these cases; if your Claim is scheduled by the Debtors, the form also sets forth the amount of your Claim as scheduled by the Debtors, the specific Debtor against which the Claim is scheduled and whether the Claim is scheduled as disputed, contingent or unliquidated. You will receive a different Proof of Claim form for each Claim scheduled in your name by the Debtors. You may utilize the Proof of Claim form(s) provided by the Debtors to file your Claim.

Filing Proofs of Claim Against Multiple Debtors; Requirement to Identify Debtor

Any person or entity asserting Claims against more than one Debtor must file a separate Proof of Claim with respect to such Debtor. In addition, any person or entity filing a Proof of Claim must identify on its Proof of Claim form the particular Debtor against which its Claim is asserted.

For any Claim to be validly and properly filed, either (i) a Proof of Claim must be filed electronically with Epiq by logging onto the case website at http://dm.epiq11.com/veloholdings so as to be received no later than 5:00 p.m. (New York City Time) on the applicable Bar Date, or (ii) a signed original of a completed Proof of Claim Form must be sent by mail, overnight courier or hand delivery to Velo Holdings Inc., Claims Processing Center so as to be received by no later than 5:00 p.m. on the applicable Bar Date. All Proof of Claim forms must be written in English and be denominated in United States currency. If a Proof of Claim is sent by first class mail, the mailing address is Velo Holdings Inc. Claims Processing, c/o Epiq Bankruptcy Solutions, LLC, FDR Station, P.O. Box 5015, New York, NY 10150-5015. ***Any Proof of Claim submitted by facsimile or e-mail will not be accepted and will not be deemed filed until***

the Proof of Claim is submitted by one of the methods described in the foregoing sentence. Proofs of Claim will be deemed filed only when actually received by Epiq. Claimants that file Proofs of Claim electronically will receive acknowledgement via email of Epiq's receipt of a Proof of Claim. If you deliver a Proof of Claim and wish to receive acknowledgement of Epiq's receipt of your Proof of Claim, you must also submit by the applicable Bar Date and concurrently with submitting your original Proof of Claim, (i) a copy of your original Proof of Claim and (ii) a self addressed, stamped return envelope.

Proofs of Claim must include all documentation required by Bankruptcy Rules 3001(c) and 3001(d), including an original or a copy of any written document that forms the basis of the Claim or, for secured Claims, evidence that the alleged security interest has been perfected. However, upon the advance express written consent of the Debtors, or pursuant to a Order of the Court, a claimant's Proof of Claim may be filed without the documents required by Bankruptcy Rules 3001(c) and 3001(d); provided, however, that any claimant that receives such a written consent or Court authorization will be required to transmit these documents in support of its Claim to Epiq, the Debtors or other parties in interest within ten (10) days after the date of a written request for such documents.

CONSEQUENCES OF FAILURE TO FILE PROOF OF CLAIM

ANY PERSON OR ENTITY ASSERTING A CLAIM AGAINST ANY DEBTOR, WHETHER OR NOT SUCH CLAIM IS DISCHARGEABLE, WHO FAILS TO FILE A PROOF OF CLAIM ON OR BEFORE THE GENERAL BAR DATE, THE REJECTION BAR DATE OR GOVERNMENTAL BAR DATE, AS APPLICABLE, SHALL BE: (I) FOREVER BARRED, ESTOPPED AND ENJOINED FROM ASSERTING THAT CLAIM (OR FILING A PROOF OF CLAIM WITH RESPECT TO THAT CLAIM) AND THE DEBTORS AND THEIR PROPERTY WILL BE DISCHARGED FROM ANY AND ALL LIABILITY WITH RESPECT TO THAT CLAIM; (II) BARRED FROM RECEIVING ANY DISTRIBUTION IN THESE CHAPTER 11 CASES ON ACCOUNT OF THAT CLAIM; AND (III) PROHIBITED FROM VOTING ON ANY PLAN OF REORGANIZATION FOR THE DEBTORS WITH RESPECT TO THAT CLAIM.

If it is unclear from the Schedules whether your Claim is disputed, contingent or unliquidated as to amount or is otherwise properly listed and classified, you must file a Proof of Claim on or before the applicable Bar Date. Any person or entity that relies on the information in the Schedules bears responsibility for determining that its Claim is accurately listed therein.

RESERVATION OF RIGHTS

The Debtors reserve the right to (i) dispute, or to assert offsets or defenses against, any filed Claim or any Claim listed or reflected in the Schedules as to nature, amount, liability, classification or otherwise; and (ii) subsequently designate any Claim as disputed, contingent or unliquidated. Nothing contained in this Notice shall preclude the Debtors from objecting to any Claim, whether scheduled or filed, on any grounds.

ADDITIONAL INFORMATION

You may be listed as the holder of a Claim against the Debtors in the Schedules. If you hold or assert a Claim that is not listed in the Schedules or if you disagree with the amount or priority of your Claim as listed in the Schedules, or your Claim is listed in the Schedules as contingent, unliquidated, or disputed, you **must** file a Proof of Claim. Copies of the Schedules and the Bar Date Order are available for inspection during regular business hours at the Office of the Clerk of the Bankruptcy Court, One Bowling Green, New York, New York, 10004. In addition, copies of the Debtors' Schedules and Bar Date Order may viewed on the Internet at the Bankruptcy Court's website (http://www.nysb.uscourts.gov/) by following the directions for accessing the ECF system on such website or on Epiq's website (http://dm.epiq11.com/veloholdings).

Questions concerning the contents of this Notice and requests for Proofs of Claim should be directed to Epiq at (646) 282-2500 between the hours of 9:00 a.m. and 6:00 p.m. (New York City Time), Monday through Friday. **Please note that neither Epiq's staff nor counsel to the Debtors are not permitted to give legal advice. You should consult your own attorney for assistance regarding any other inquiries, such as questions concerning the completion or filing of a Proof of Claim.**

Dated: June 20, 2012
New York, New York

BY ORDER OF THE COURT

Michael J. Sage
Shmuel Vasser
Davin J. Hall
Janet M. Bollinger (admitted *pro hac vice*)
DECHERT LLP
1095 Avenue of the Americas
New York, New York 10036
Telephone: (212) 698-3500
Facsimile: (212) 698-3599
Email: michael.sage@dechert.com
shmuel.vasser@dechert.com
davin.hall@dechert.com
janet.bollinger@dechert.com

Attorneys for the Debtors
and Debtors in Possession

United States Bankruptcy Court for the Southern District of New York
Velo Holdings Inc. Claims Processing Center
c/o Epiq Bankruptcy Solutions, LLC
FDR Station, P.O. Box 5015
New York, NY 10150-5015

PROOF OF CLAIM FORM

THIS SPACE IS FOR COURT USE ONLY

Name of Debtor Against Which Claim is Held:	**Case No. of Debtor:**

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.

Name and address where notices should be sent:

Telephone number: Email Address:

☐ Check this box to indicate that this claim amends a previously filed claim.

Court Claim Number:__________
(*If known*)
Filed on: __________

☐ Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

Name and address where payment should be sent (if different from above) :

Telephone number: Email Address:

THIS SPACE IS FOR COURT USE ONLY

1. **Amount of Claim as of Date Case Filed: $** ________________
If all or part of your claim is secured, complete Item 4.
If all or part of your claim is entitled to priority, complete item 5.
If all or part of your claim qualifies as an Administrative Expense under 11 U.S.C. §503(b)(9), complete Item 6.
☐ Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of interest or additional charges.

2. **Basis for Claim:** ________________________ (*See instruction #2 on reverse side*)

3. **Last four digits of any number by which creditor identifies debtor:** ______________
3a. Debtor may have scheduled account as: ____________________
(*See instruction #3a on reverse side*)

4. **Secured Claim** (*See instruction #4 on reverse side*)
Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.
Nature of property or right of setoff: ☐ Real Estate ☐ Motor Vehicle ☐ Other
Describe: ____________________
Value of Property: $________________ Annual Interest Rate _____% ☐ Fixed or ☐ Variable
(when case is filed)
Amount of arrearage and other charges as of time case filed included in secured claim, if any:
$____________
Basis for perfection: ____________________
Amount of Secured Claim: $____________ **Amount Unsecured: $**____________

5. **Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.**

☐ Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☐ Wages, salaries or commissions (up to $11,725), earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).

☐ Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).

☐ Up to $2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).

☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).

☐ Other – Specify applicable paragraph of 11 U.S.C. § 507(a)(_____).

Amount entitled to priority:

$____________

**Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*

6. **Amount of Claim that qualifies as an Administrative Expense under 11 U.S.C. §503(b)(9): $**____________ (*See instruction #6 on reverse side*)

7. **Credits:** The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (*See instruction #7 on reverse side*)

8. **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. If the claim is secured, box 4 has been completed, and **redacted** copies of documents providing evidence of perfection of a security interest are attached. *(See instruction #8 on reverse side and definition of "**redacted**").*
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.
If the documents are not available, please explain:

9. **Signature**: (*See Instruction #9 on reverse side*) Check the appropriate box:
☐ I am the creditor ☐ I am the creditor's authorized agent. (Attached a copy of power of attorney, if any) ☐ I am the trustee, or the debtor, or their authorized agent. (See Bankruptcy Rule 3004.) ☐ I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: ________________ Title: ____________ Company: ________________

Address and telephone number
(if different from notice address above):

____

________________________ (Signature) (Date)

Telephone number:________________ email:____________________

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 3571.

17292105

INSTRUCTIONS FOR PROOF OF CLAIM FORM

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

Items to be completed in Proof of Claim form

Name of Debtor, and Case Number:
Fill in the name of the Debtor in the bankruptcy case, and the bankruptcy case number.

Name of Debtor	Case Number
Velo Holdings Inc.	12-11384
V2V Holdings LLC	12-11385
Coverdell & Company, Inc.	12-11386
LN, Inc.	12-11388
V2V Corp.	12-11389
FYI Direct Inc.	12-11390
Vertrue LLC	12-11391
Idaptive Marketing LLC	12-11392
My Choice Medical Holdings, Inc.	12-11393
Adaptive Marketing LLC	12-11394
Interactive Media Group (USA), Ltd.	12-11395
Brand Magnet, Inc.	12-11396
Neverblue Communications, Inc.	12-11397
Interactive Media Consolidated Inc.	12-11398
FreeScore, LLC	12-11899

If your Claim is against multiple Debtors, complete a separate form for each Debtor.

Creditor's Name and Address:
Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:
State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:
State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:
State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:
Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:
Check whether the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).
If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Amount of Claim that qualifies as an Administrative Expense under 11 U.S.C. §503(b)(9)
State the value of any goods received by the debtor within 20 days before the date of commencement in which the goods have been sold to the debtor in the ordinary course of the debtor's business.

7. Credits:
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.

8. Documents:
Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

9. Date and Signature:
The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, attach a complete copy of any power of attorney, and provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS

Debtor
A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor
A creditor is the person, corporation, or other entity owed a debt by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

Claim
A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim
A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the Claims Agent at one of the following addresses:

If by First Class mail:
Velo Holdings Inc. Claims Processing Center
c/o Epiq Bankruptcy Solutions, LLC
FDR Station, P.O. Box 5015
New York, NY 10150-5015

If by Hand Delivery or Overnight mail:
Velo Holdings Inc. Claims Processing Center
c/o Epiq Bankruptcy Solutions, LLC
757 Third Avenue, 3rd Floor
New York, NY 10017

A proof of claim form may be filed electronically by accessing the Claims Agent's website at (http://dm.epiq11.com/veloholdings).

Secured Claim Under 11 U.S.C. §506(a)
A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. 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 is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim
An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)
Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted
A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection
Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION

Acknowledgment of Filing of Claim
To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the Claims Agent's system (http://dm.epiq11.com/veloholdings) to view your filed proof of claim.

Offers to Purchase a Claim
Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the 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 or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.