

Fill in this information to identify your case:

Debtor 1 AFH Air Pros, LLC
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District Of Georgia

Case number 25-10356-PB-11

☒ Date Stamped Copy Returned
☐ No self addressed stamped envelope
☐ No copy to return

Official Form 410

Proof of Claim

04/25

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

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>AmeriCredit Financial Services, Inc. dba GM Financial</u> 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?	<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? <u>AmeriCredit Financial Services, Inc. dba GM Financial</u> <u>AmeriCredit Financial Services, Inc. dba GM Financial</u> <u>PO Box 183853</u> <u>Arlington, TX 76096</u>	Where should payments to the creditor be sent (if different)? <u>AmeriCredit Financial Services, Inc. dba GM Financial</u> <u>AmeriCredit Financial Services, Inc. dba GM Financial</u> <u>PO Box 183853</u> <u>Arlington, TX 76096</u>
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g) RECEIVED MAY 27 2025 VERITA GLOBAL	Contact phone <u>(877) 203-5538</u> Contact email _____	Contact phone <u>(877) 203-5538</u> Contact email _____
Uniform claim identifier (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 _____ MM / DD / YYYY	
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? _____	



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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: 3985

7. How much is the claim? **\$6,027.31 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).
CLAIMANT RESERVES THE RIGHT TO AMEND CLAIM

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.
Deficiency Claim

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: \$0.00
Amount of the claim that is unsecured: \$6,027.31 (the sum of the secured and unsecured amounts should match the amount in line 7.)

RECEIVED

MAY 27 2025

VERITA GLOBAL**Amount necessary to cure any default as of the date of the petition:** \$6,027.31**Annual Interest Rate** (When the case was filed) 14.00%☒ Fixed
☐ Variable

10. Is this claim based on a lease? ☒ No
☐ Yes. Amount necessary to cure any default as of the date of the petition: _____

11. Is this claim subject to a right of setoff? ☒ No
☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

☒ No

☐ Yes. Check one:

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

\$

☐ Up to \$3,800* 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 \$17,150*) 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.

\$

* Amounts are subject to adjustment on 4/01/28 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).

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.

If you file this claim electronically, FRBP 5005(a)(3) authorizes courts to establish local rules specifying what a signature is.

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.

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.

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 May 05, 2025
MM / DD / YYYY

/s/ Mandy Youngblood

Signature

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

Name

Mandy Youngblood

First name

Middle name

Last name

Title

Company

AmeriCredit Financial Services, Inc. dba GM Financial

Address

Contact phone

Email

RECEIVED

MAY 27 2025

VERITA GLOBAL

Itemized Statement Required by Bankruptcy Rule 3001(c)(2)(A) as of Petition Date

AmeriCredit Financial Services, Inc. dba GM Financial

Name of Debtor: **AFH Air Pros, LLC**

Case Number: **25-10356-PB-11**

Account Number: **3985**

Principal **26,074.07**

+ Interest **680.85**

+ Late Fees **331.39**

+ Related Expense **938.50**

- Sale Proceeds **20,250.00**

- Refunds **0.00**

- Payments **1,747.50**

Other Adjustment **0.00**

Total **6,027.31**

Case Number 25-10356-PB-11 AFH Air Pros, LLC
Account No. xxx3985 / 1112175

Deficiency Report

SaleDate 6/29/2022

Pre-Sale Balance	\$26,754.92
Less Gross Sale Price	(\$20,250.00)
Plus Costs of Sale	
Repo Fees	\$938.50
Late Fees	\$331.39

Less Rebates / Refunds	
Misc Payments	(\$1,747.50)

\$6,027.31

P.O. Box 182963
Arlington, TX 76096-2963

Date of Notice:

July 26, 2022

Account Number:

Date of Contract:

April 25, 2019

Business Hours:

Mon-Tue 8A-8P CT

Wed 8A-5P CT

Thu 8A-8P CT

Fri 8A-5P CT

Sat 9A-1P CT

ONE SOURCE HOME SERVICE, LLC

2801 EVANS ST

HOLLYWOOD, FL 33020

Description of Property: 2017 CHEVROLET EXPRESS 2500 C

Vehicle Identification Number: 1GCWGAFF7H1165878

Date of Repossession: May 12, 2022

DEFICIENCY CALCULATION

The above described vehicle was sold at a private sale on June 29, 2022 as a result of your default on your Motor Vehicle Retail Installment Contract (or it has been abandoned due to a total loss).

Proceeds of the sale (or the insurance check if deemed a total loss) did not satisfy the balance on your account and a deficiency exists in the amount of \$6,027.31

The deficiency amount has been calculated as follows:

Unpaid Amount Financed* (If simple interest contract, amount includes accrued interest through the date of this notice. If this is a precomputed contract, amount includes a rebate of unearned interest as of the date of this notice.):

\$26,754.92

Less Proceeds of Sale (or insurance check if a total loss):

\$20,250.00

Balance:

\$6,504.92

Plus expenses:

Retaking Charges:

\$685.00

Charges at Auction:

\$253.50

Attorney's Fees:

\$0.00

Bailout Fee:

\$0.00

Plus Late Fees:

\$331.39

Less Credits:

Payments (Customer, Ancillary):

\$1,747.50

TOTAL DEFICIENCY OWED*:

\$6,027.31

*Any incurred, but not reflected, or future debits, credits, charges, including additional credit service charges or interest, rebates, and expenses may affect the amount of the deficiency.

Please contact us to make arrangements for the payment of this debt. If you do not, GM Financial may take any legal action necessary in order to recover the debt.

You may contact GM Financial at 4001 Embarcadero Arlington, TX 76014 or 1-877-203-5539 for further information.

Dealer Number _____ Contract Number _____

ORIGINAL LIEBHOLD

ORIGINAL UNHOLDERS

FORM NO. 633-AZ-ARB (REV. 1/99)
©2018 The Boyd and Sorensen Companies. TO ORDER: www.boydsorensen.com, 1-800-364-0099, fax 1-800-624-0093
THE PRINTED BACKS NO WARRANTY, EXPRESS OR IMPLIED, AS TO CONTENT OR FITNESS FOR PURPOSES OF THIS FORM. CONSULT YOUR OWN LEGAL COUNSEL.
ORIGINAL LIEN HOLDER

1. FINANCE CHARGE AND PAYMENTS

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- FINANCE CHARGE AND PAYMENTS**
- a. How we will figure Finance Charge. We will figure the Finance Charge on your debt based on the Annual Percentage Rate on the Finance Charge of the Amount Financed. The Finance Charge is 12.6% of a year (or 1/26th in a loan year).
- b. How we will apply payments. We will apply each payment to the unpaid part of the Finance Charge. We will apply the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. How we will show you the Finance Charge. We will show you the Finance Charge on the statements we give you. We will show the Finance Charge, Total of Payments, and Total of Payments less Finance Charge. We will show you the Finance Charge on every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Size Payment will be more if you pay late and less if you pay early. Each Finance Charge will be based on the amount of your first payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller first payment.
- d. How we will notify you of a default. If you do not make three or more late payments or a notice of default, we will let you know about those charges before the first scheduled payment is due.
- e. You may prepay. You may prepay all or part of the unpaid part of the Finance Charge at any time. We will not charge you a fee if you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

2. YOUR OTHER PROMISES TO US

11. If the vehicle is damaged, destroyed, or missing:
 a. You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
 b. If the vehicle is damaged, destroyed, or missing, we will allow you to replace the vehicle.
 12. Using the vehicle. You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle. If this contract is for a lease, you agree not to use the vehicle to transport passengers for hire. You agree not to expose the vehicle to misuse, any strain, confinement, or inventory transfer. If we pay any repair bills, storage bills, tax, license fees, or charges on the vehicle, you agree to repay the amount within 30 days for each bill.
 13. Security Interest.
 a. You give us a security interest in:
 i. The vehicle and all parts or goods put on it;
 ii. All money or goods received (proceeds) for the vehicle;
 iii. All insurance, maintenance, service, or other contracts we finance for you; and
 iv. All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any returns or payments of charges or interest.
 b. You agree to pay us the full amount of the debt secured by this security interest. This secures payment of all you owe on this contract. It also secures your other agreements in this contract. We will make sure the law gives us our security interest. We will not allow any other security interest to be placed on the title without our written permission.
 14. Insurance. You must have on the vehicle:
 a. Insurance to have the vehicle repaired or to replace the vehicle if damaged to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have that insurance, we may file a claim with your physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle or we may buy insurance that covers only our interest. If we buy insurance, we will buy which type and the charges you must pay. The charge will be the premium for the insurance and a finance charge computed at the rate we use for physical damage insurance. If you do not buy this insurance, you agree to pay the full amount of this contract or, at your option, the highest rate that law permits.
 b. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.
 15. What happens to returned insurance, maintenance, service, or other contract charges. If we get a refund of insurance, maintenance, service, or other contract charges, we will subtract the refund from what you owe.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. You may owe late charges. You will pay a late charge on each bill payment shown on the front. Acceptance of late payment on your bills does not constitute an agreement to pay late charges. If you keep making late payments, we may have to put your account into collections. If you fail to pay, we may also have to sue for the sums described below. If you do not have to pay late charges, we will let you know or inform you by promises (default), we may demand that you pay us your own on the contract at once. Default means:
- You do not pay any amount on time.
 - You give us false, incomplete, or misleading information on credit applications.
 - You start a proceeding in bankruptcy or one is started against you or your property or
- You break any agreements in this contract.
- The amount you will owe will be the unpaid balance of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.
- b. If you fail to pay a bill on time, we will charge you a late charge. If you default, we may send you a notice of default. It is unlawful to fail to return a motor vehicle subject to a security interest within 30 days after receiving notice of default. If you fail to return the vehicle, we will sue you at the address on the contract. It is your responsibility to keep the vehicle address current. Unlawful use of a vehicle subject to a security interest is a class 6 felony. Assuming there are no aggravating circumstances, and you have no prior felony convictions, the maximum penalty is 1.5 years in prison and \$150,000 fine.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

GUARANTY

The undersigned, jointly and severally, guarantee payment of all amounts owing under this contract and the payment upon demand of the entire amount owing up to this point in advance of default in payment by Buyer named herein. The undersigned further notice of performance, demands for performance, notices of non-performance, protests, notice of protest, notice of dishonor, notice of acceptance of this Guaranty, or any extensions in time of payment, of sale of any of the collateral and of all other notices to which the undersigned would be otherwise entitled by law and agrees to pay the same without showing therefor and without delay to the Seller or its agent, bank or attorney-in-fact, as may be designated in writing after receipt of notification as required in A.R.S. § 12-1644 et seq. The undersigned agree to deliver to Seller or, alternatively, to Assignee timely financial statements and any other information relating to the undersigned's financial condition that may be reasonably requested. The undersigned acknowledges receipt from the Seller, prior to signing below, of a separate "Notice to Assignee".

GUARANTOR

QIMBANTOR

Marital Community Property Joinder: The undersigned spouse of the Guarantor joins in the execution of this guaranty for the purpose of binding the marital property of the Guarantor, and the undersigned, in accordance with A.R.S. § 25-214 or other applicable law. **THE UNDERSIGNED SPOUSE OF THE GUARANTOR ACKNOWLEDGES RECEIPT FROM THE SELLER, PRIOR TO SIGNING BELOW, OF A SEPARATE NOTICE TO COSIGNER.**

Source of the Guarantees

ARBITRATION PROVISION

1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.

2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.

3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, purchase or condition of this vehicle, this contract or any resulting transaction or relationship

(including any such relationship with third parties) do not suit the contract, you, or your organization, may elect to submit the dispute to binding arbitration and not by a court action. If federal law provides that a claim or dispute is subject to binding arbitration, the arbitration is required by law. If a claim or dispute is not subject to binding arbitration by a single arbitrator on an individual basis and not as a class action, you expressly waive any right you may have to arbitrate a class action. You may choose the American Arbitration Association, 1633 Broadway, 10th Floor, New York, New York 10019 (www.adr.org), or any other organization to conduct the arbitration subject to our approval. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside or in which the contract was executed. We will pay your filing, administration, service or case management fees and your arbitrator or hearing fee up to a maximum of \$5000, unless the law or the rules of the chosen arbitration organization requires us to pay more. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator. If the arbitrator finds that any of your claims are not covered by the applicable law or the rules of the chosen arbitration organization, the amount we paid may be reduced or eliminated by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with the Arbitration Provision, then the provisions of this Arbitration Provision shall control. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.) and any applicable state arbitration law. Arbitration awards shall be written and will be final and binding on you and your company. Arbitration is a private process. Your filing, limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims arising that occurs by jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to pursue any self-help remedies, such as repossession, or by filing an action to recover the vehicle, to recover a deficiency balance, or for individual injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision, either when viewed in isolation or in conjunction with the remainder of any contract, is found to be unenforceable, the remainder of this Arbitration Provision shall survive. If a court of competent jurisdiction determines that any part of this Arbitration Provision is unenforceable, the remainder of this Arbitration Provision shall be enforceable for any contract in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be enforceable.