

Fill in this information to identify the case:Debtor CBRM Realty Inc.United States Bankruptcy Court for the: _____ District of New Jersey
(State)Case number 25-15343**Modified 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 or 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>American Express National Bank</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? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? <u>American Express National Bank</u> <u>c/o Becket and Lee LLP</u> <u>PO Box 3001</u> <u>Malvern, PA 19355-0701</u> Contact phone <u>610-228-2570</u> Contact email <u>proofofclaim@becket-lee.com</u> Uniform claim identifier (if you use one): _____	Where should payments to the creditor be sent? (if different) <u>American Express National Bank</u> <u>c/o Becket and Lee LLP</u> <u>PO Box 3001</u> <u>Malvern, PA 19355-0701</u> Contact phone <u>610-228-2570</u> Contact email <u>payments@becket-lee.com</u>
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? _____	



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?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: <u>8005</u> <u> </u> <u> </u>
7. How much is the claim? \$ <u>94238.89</u>	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> 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?	<p>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.</p> <p><u>CREDIT CARD</u></p>
9. Is all or part of the claim secured?	<div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes. The claim is secured by a lien on property. Nature or property: <div><input type="checkbox"/> Real estate: If the claim is secured by the debtor's principle residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i>.</div><div><input type="checkbox"/> Motor vehicle</div><div><input type="checkbox"/> Other. Describe: _____</div></div> <div>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.)</div> <div>Value of property: \$ _____ Amount of the claim that is secured: \$ _____ Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amount should match the amount in line 7.)</div> <div>Amount necessary to cure any default as of the date of the petition: \$ _____</div> <div>Annual Interest Rate (when case was filed) _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable</div>
10. Is this claim based on a lease?	<div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____</div>
11. Is this claim subject to a right of setoff?	<div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes. Identify the property: _____</div>



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

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

☒ No

☐ Yes. Check all that apply:

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

Amount entitled to priority

\$ _____

☐ 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.

13. Is all or part of the claim entitled to administrative priority pursuant to 11 U.S.C. § 503(b)(9)?

☒ No

☐ Yes. Indicate the amount of your claim arising from the value of any goods received by the debtor within 20 days before the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim.

\$ _____

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)(3) 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 acknowledgement 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 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 07/22/2025
MM / DD / YYYY

/s/Shraddha Bharatia
Signature

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

Name Shraddha Bharatia
First name Middle name Last name

Title Claims Administrator

Company Becket and Lee LLP
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

Contact phone _____ Email _____



Verita (KCC) ePOC Electronic Claim Filing Summary

For phone assistance: Domestic (866) 523-2941 | International 001-310-823-9000

Debtor: 25-15343 - CBRM Realty Inc. District: District of New Jersey, Trenton Division		
Creditor: American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern , PA, 19355-0701 Phone: 610-228-2570 Phone 2: Fax: Email: proofofclaim@becket-lee.com	Has Supporting Documentation: Yes, supporting documentation successfully uploaded Related Document Statement:	
	Has Related Claim: No Related Claim Filed By:	
	Filing Party: Authorized agent	
Disbursement/Notice Parties: American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA, 19355-0701 Phone: 610-228-2570 Phone 2: Fax: E-mail: payments@becket-lee.com DISBURSEMENT ADDRESS		
Other Names Used with Debtor:	Amends Claim: No Acquired Claim: No	
Basis of Claim: CREDIT CARD	Last 4 Digits: Yes - 8005	Uniform Claim Identifier:
Total Amount of Claim: 94238.89	Includes Interest or Charges: Yes	
Has Priority Claim: No	Priority Under:	
Has Secured Claim: No Amount of 503(b)(9): No Based on Lease: No Subject to Right of Setoff: No	Nature of Secured Amount: Value of Property: Annual Interest Rate: Arrearage Amount: Basis for Perfection: Amount Unsecured:	
Submitted By: Shraddha Bharatia on 22-Jul-2025 10:43:06 a.m. Pacific Time Title: Claims Administrator Company: Becket and Lee LLP		

**Business Platinum Card**

INNOVATIVE CREDIT CO

MOSHE SILBER

Closing Date 12/20/24 Next Closing Date 01/20/25

Account Ending 8005

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Customer Care: 1-800-492-8468**TTY:** Use Relay 711**Website:** americanexpress.com**New Balance** **\$94,238.89****Minimum Payment Due** **\$93,842.57**

Includes the past due amount of \$93,807.57

Payment Due Date **01/14/25****Visit**
www.membershiprewards.com**Account Summary****Pay In Full Portion**

Previous Balance	\$93,618.71
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
New Balance	= \$93,618.71

Pay Over Time Portion

Previous Balance	\$620.18
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$620.18
Minimum Due	\$223.86

Account Total

Previous Balance	\$94,238.89
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$94,238.89
Minimum Payment Due	\$93,842.57

Pay Over Time Limit	\$2,500.00
Days in Billing Period:	31

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 01/14/25, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	15 months	\$705

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

New York Residents: New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Please refer to the **IMPORTANT NOTICES** section.

For information on your Pay Over Time feature and limit, please refer to the **Information on Pay Over Time** section.

Continued on page 3

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/
business**Pay by Phone**

1-800-472-9297

Account Ending 8005

Enter 15 digit account # on all payments.
Make check payable to American Express.

MOSHE SILBER
INNOVATIVE CREDIT CO
46 MAIN ST
STE 339
MONSEY NY 10952-3055

Payment Due Date
01/14/25

New Balance
\$94,238.89

Minimum Payment Due
\$93,842.57

See reverse side for instructions
on how to update your address,
phone number, or email.



AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

\$ _____
Amount Enclosed



Business Platinum Card
INNOVATIVE CREDIT CO
MOSHE SILBER
Closing Date 12/20/24

Account Ending XXXX 8005



Customer Care & Billing Inquiries
International Collect
Express Cash
Large Print & Braille Statements

1-800-492-8468
1-623-492-7719
1-800-CASH-NOW
1-800-492-8468

Hearing Impaired
Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 1270
NEWARK NJ 07101-
1270

ⓘ This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the Minimum Payment Due, your account is in default and the balance is due in full.

ⓘ Please note, your preset spending limit is \$220,000.00. You have spent \$94,238.89.

Fees

Amount

Total Fees for this Period **\$0.00**

Interest Charged

Amount

Total Interest Charged for this Period **\$0.00**

About Trailing Interest
You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2024 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2024	\$5,320.39
Total Interest in 2024	\$163.91

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate

American Express National Bank**c/o Becket and Lee LLP
Attorneys/Agent for Creditor****PO Box 3001
Malvern , PA 19355-0701**

Bankruptcy Information	
Case Number:	25-15343-MBK
District:	DISTRICT OF NEW JERSEY TRENTON DIVISION
Chapter:	11
Petition Date:	05/19/2025
Debtor(s) Name:	CBRM REALTY INC
Claim Balance Itemization	
Debtor(s) Name:	CBRM REALTY INC
Debtor(s) SSN:	***-**-0231
Debtor Address:	41 POWDER HORN DR SUFFERN, NY 10901
Account Number:	*****8005
Name of entity from whom the creditor purchased the account : N/A	
Name of entity to whom the debt was owed at the time of the last transaction by the account holder: American Express	
Account Type:	CREDIT CARD
Open Date:	11/19/2011
Charge Off Date:	01/2025
Last Payment Date:	06/2024
Last Transaction Date:	06/2024
Principal:	\$88,833.31
Interest:	\$85.19
Fees:	\$5,320.39
Total:	\$94,238.89
The attached statement(s) of account was generated from the American Express billing system and reflects the current pre-petition balance. The statement(s) may not have been sent to the debtor.	