

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
NEWNAN DIVISION**

In re:

AFH AIR PROS, LLC, *et al.*,¹

Debtors.

Chapter 11

Case No. 25-10356 (PMB)

(Jointly Administered)

Response Deadline: November 3, 2025, at 4:00 p.m. ET

Hearing Date: November 5, 2025, at 9:30 a.m. ET

**DEBTORS' OMNIBUS OBJECTION TO CLAIMS
FILED BY AMERICREDIT FINANCIAL SERVICES, INC.**

(Disallowance)

The above-captioned debtors and debtors in possession (collectively, the “Debtors”) submit this motion (the “Motion”) for entry of an order, substantially in the form attached hereto as **Exhibit A** (the “Proposed Order”), pursuant to sections 105 and 502 of title 11 of the United States Code (the “Bankruptcy Code”), Rule 3007 of the Federal Rules of Bankruptcy Procedure (the “Bankruptcy Rules”), and Rule 3007-1 of the Local Rules of the United States Bankruptcy Court for the Northern District of Georgia (the “Local Rules”), (i) disallowing and expunging Claim Nos. 68, 69, 82, 93, 184, 185, 186, and 196 filed by AmeriCredit Financial Services, Inc. dba GM Financial (“AmeriCredit”) and (ii) granting related relief. In support of this Objection, the Debtors respectfully state as follows:

¹ The last four digits of AFH Air Pros, LLC’s tax identification number are 1228. Due to the large number of debtor entities in these chapter 11 cases, a complete list of the debtor entities and the last four digits of their federal tax identification numbers is not provided herein. A complete list of such information may be obtained on the website of the claims and noticing agent at <https://www.veritaglobal.net/AirPros>. The mailing address for the debtor entities for purposes of these chapter 11 cases is: 150 S. Pine Island Road, Suite 200, Plantation, Florida 33324.



JURISDICTION AND VENUE

1. The United States Bankruptcy Court for the Northern District of Georgia (the “Court”) has jurisdiction over this matter pursuant to 28 U.S.C. §§ 157 and 1334. This matter is a core proceeding within the meaning of 28 U.S.C. § 157(b)(2).

2. Venue is proper in the Court pursuant to 28 U.S.C. §§ 1408 and 1409.

3. The statutory and legal predicates for the relief requested herein are sections 105(a) and 502 of the Bankruptcy Code, Bankruptcy Rule 3007, Local Rule 3007-1, and the *Second Amended and Restated General Order 26-2019, Procedures for Complex Chapter 11 Cases*, dated February 6, 2023 (the “Complex Case Procedures”).

BACKGROUND

A. The Chapter 11 Cases

4. On March 16, 2025 (the “Petition Date”), each of the Debtors filed a voluntary petition for relief under chapter 11 of the Bankruptcy Code with this Court.

5. The Debtors continue to operate their businesses and manage their properties as debtors in possession pursuant to sections 1107(a) and 1108 of the Bankruptcy Code.

6. On March 31, 2025, the United States Trustee for Region 21 (the “U.S. Trustee”) appointed an official committee of unsecured creditors (the “Committee”) in the above-captioned chapter 11 cases (the “Chapter 11 Cases”). *See Appointment and Notice of Committee of Creditors Holding Unsecured Claims* [Docket No. 111].

7. No request has been made for the appointment of a trustee or an examiner.

8. On April 29, 2025, the Court entered the *Order (I) Fixing Deadlines for Filing Proofs of Claim and (II) Approving the Form and Manner of Notice Thereof* [Docket No. 283] (the “Bar Date Order”). The Bar Date Order (a) established June 23, 2025 at 11:59 p.m. (prevailing Eastern Time) (the “General Bar Date”) as the last day for creditors that are not

governmental units to file proofs of claim, proofs of interest, and requests for payment of administrative expense claims under Bankruptcy Code section 503(b)(9); (b) established September 12, 2025 at 11:59 p.m. (prevailing Eastern Time) (the “Governmental Bar Date”) as the last day for creditors that are governmental units to file proofs of claim, proofs of interest; and (c) approved a form of bar date notice, proof of claim form, and other procedures.

9. Additional information regarding the Debtors’ businesses, capital structure, and the circumstances leading to the filing of these Chapter 11 Cases is set forth in the *Declaration of Andrew D.J. Hede in Support of Chapter 11 Petitions and First Day Pleadings* [Docket No. 8].

B. The Plan

10. On September 4, 2025, the Court entered the *Findings of Fact, Conclusions of Law, and Order (I) Approving the Second Amended Disclosure Statement for the Second Amended Chapter 11 Plan of Liquidation of AFH Air Pros, LLC and Its Debtor Affiliates on a Final Basis; and (II) Confirming Second Amended Chapter 11 Plan of Liquidation of AFH Air Pros, LLC and Its Debtor Affiliates* [Docket No. 691] (the “Confirmation Order”), which confirmed the *Second Amended Plan of Liquidation of AFH Air Pros, LLC and its Debtor Affiliates* [Docket No. 479] (as may be further amended, supplemented, or otherwise modified from time to time, and including all exhibits thereto, the “Plan”).

11. As of the filing of this Objection, the Effective Date under the Plan has not yet occurred.

C. Claim Nos. 68, 69, 82, and 93 Filed by AmeriCredit

12. Between May 15, 2025 and May 27, 2025, AmeriCredit filed four proofs of claim asserting claims against AFH Air Pros, LLC, and designated 68, 69, 82, and 93 (collectively, the “Original AmeriCredit Claims”). The Original AmeriCredit Claims each assert a secured claim on account of “Money Loaned” by AmeriCredit to a non-Debtor, One Source Home Service LLC

(“OSHS”), for automobiles owned by OSHS. The applicable Retail Instalment Sale Contract and Certificate of Title attached to each AmeriCredit Claim reflect OSHS as the Buyer and Owner, respectively. The Original AmeriCredit Claims are summarized as follows:

Claim No.	Date Filed	Claim Amount	Alleged Borrower	Alleged Collateral	Alleged Owner of Collateral
68	5/15/25	\$2,144.05 + 9.65%	One Source Home Service LLC	2016 Chevrolet Express	One Source Home Service LLC
69	5/15/25	\$1,876.04 + 14.00%	One Source Home Service LLC	2017 Chevrolet Express	One Source Home Service LLC
82	5/22/25	\$1,539.71 + 9.65%	One Source Home Service LLC	2015 Chevrolet Express	One Source Home Service LLC
93	5/27/25	\$1,622.32 + 12.20%	One Source Home Service LLC	2015 Chevrolet Express	One Source Home Service LLC

13. In addition, in July 2025, after the General Bar Date, AmeriCredit filed duplicates of each of the Original AmeriCredit Claims, which were assigned Claim Nos. 184, 185, 186, and 196 (the “Duplicate AmeriCredit Claims”, and collectively with the Original AmeriCredit Claims, the “AmeriCredit Claims”). The Duplicate AmeriCredit Claims are duplicates of the Original AmeriCredit Claims as follows:

Claim No.	Date Filed	Duplicate Claim
184	7/7/25	Duplicate of Claim No. 69
185	7/7/25	Duplicate of Claim No. 82
186	7/7/25	Duplicate of Claim No. 68
196	7/14/25	Duplicate of Claim No. 93

14. For the reasons set forth below, the AmeriCredit Claims should be disallowed and expunged.

RELIEF REQUESTED

15. By this Objection, the Debtors request that the Court enter the Proposed Order, pursuant to section 502(b) of the Bankruptcy Code, Bankruptcy Rule 3007, and Local Rule 3007-1, disallowing and expunging the AmeriCredit Claims.

BASIS FOR RELIEF REQUESTED

16. Bankruptcy Code section 502 provides, in pertinent part, that “[a] claim or interest, proof of which is filed under section 501 of [the Bankruptcy Code], is deemed allowed, unless a party in interest . . . objects.” 11 U.S.C. § 502(a). The debtor has a duty to object to the allowance of any claim that is improper. See 11 U.S.C. § 1107(a).

17. When asserting a proof of claim against a bankrupt estate, a claimant must allege facts that, if true, would support a finding that the debtor is legally liable to the claimant. *See In re Allegheny Int’l, Inc.*, 954 F.2d 167, 173 (3d Cir. 1992). Where the claimant alleges sufficient facts to support its claim, its claim is afforded prima facie validity. *See id.*; *see also* Bankruptcy Rule 3001(f) (a properly executed and filed proof of claim “constitute[s] prima facie evidence of the validity and amount of the claim”).

18. A party wishing to dispute a claim’s validity must produce evidence sufficient to negate the claim’s prima facie validity. *See Allegheny*, 954 F.2d at 173–74. Once an objecting party produces such evidence, the burden shifts back to the claimant to prove the validity of his or her claim by a preponderance of the evidence. *Id.* at 174; *see also Dollinger v. BV Retail, LLC (In re S&Q Shack, LLC)*, 2015 Bankr. LEXIS 1166, at *6-7 (N.D. Ga. Feb. 13, 2015); *Chambliss v. Oakwood Acceptance Corp. (In re Chambliss)*, 315 B.R. 166, 169 (Bankr. S.D. Ga. 2004). Ultimately, the burden of persuasion is on the claimant. *See In re Moss*, No. 94- 11959, 1995 WL 17005342, at *1 (Bankr. S.D. Ga. Sept. 28, 1995).

19. Bankruptcy Rule 2007(d)(1) permits objections to multiple claims to be joined in a single omnibus objection where the claims were all filed by the same entity. Accordingly, the Debtors object to each of the AmeriCredit Claims in this objection.

A. Duplicate AmeriCredit Claims

20. Each of the Duplicate AmeriCredit Claims is duplicative of an earlier filed Original AmeriCredit Claim and should be disallowed. More specifically:

- Claim No. 184 is duplicative of Claim No. 69;
- Claim No. 185 is duplicative of Claim No. 82;
- Claim No. 186 is duplicative of Claim No. 68; and
- Claim No. 196 is duplicative of Claim No. 93.

21. Accordingly, the Debtors object to the Duplicate AmeriCredit Claims and request entry of the Proposed Order disallowing and expunging each of the Duplicate AmeriCredit Claims.

B. The Original AmeriCredit Claims

22. The Debtors and their professionals have reviewed the Original AmeriCredit Claims, including the supporting documentation, and their books and records maintained in the ordinary course of business. Based on that review, the Debtors have determined that each Original AmeriCredit Claim should be disallowed in its entirety.

23. Each Original AmeriCredit Claim reflects that OSHS is the (i) contract counterparty to the financing agreement with AmeriCredit and (ii) titleholder of the vehicle securing the claim, as reflected on each applicable Retail Installment Sale Contract and Certificate of Title. OSHS, however, is not a debtor in these Chapter 11 Cases. The Original AmeriCredit Claims do not establish any entitlement to a claim against any of the Debtors. Moreover, the Debtors reviewed their records and inventory and were unable to locate the vehicles purporting to secure the Original AmeriCredit Claims. Thus, the Original AmeriCredit Claims do not establish a claim against the Debtors' estates and should be disallowed and expunged.

RESERVATION OF RIGHTS

24. The Debtors reserve all rights to amend, modify, or supplement this Objection and the Proposed Order, and to file additional objections to any claims filed in these Chapter 11 Cases. The Debtors further reserve all rights, claims, and defenses with respect to all claims, including the claim addressed herein. Nothing in this Objection or the Proposed Order shall be deemed to impair, waive, or otherwise limit any such rights, claims, or defenses, all of which are expressly preserved.

NOTICE

25. The Debtors will provide notice of this Motion to the following parties or their respective counsel, if known: (a) the Office of the U.S. Trustee for the Northern District of Georgia, (b) the Committee; (c) the Debtors' prepetition and postpetition lenders and collateral agent; (d) the Limited Service List; (e) AmeriCredit; and (f) any party that has requested notice pursuant to Bankruptcy Rule 2002. The Debtors submit that, in light of the nature of the relief requested, no other or further notice need be given.

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CONCLUSION

WHEREFORE, the Debtors request that the Court enter the Proposed Order granting the relief requested herein and such other relief as is just and proper under the circumstances.

Dated: October 2, 2025

Respectfully submitted,

GREENBERG TRAURIG, LLP

/s/ David B. Kurzweil

David B. Kurzweil (Ga. Bar No. 430492)

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Counsel for the Debtors and Debtors in Possession

Exhibit A

Proposed Order

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
NEWNAN DIVISION**

In re:

AFH AIR PROS, LLC, *et al.*,¹

Debtors.

Chapter 11

Case No. 25-10356 (PMB)

(Jointly Administered)

Re: Docket No. ____

**ORDER SUSTAINING DEBTORS' OMNIBUS OBJECTION TO CLAIMS
FILED BY AMERICREDIT FINANCIAL SERVICES, INC.**

Upon the *Debtors' Omnibus Objection to Claims filed by AmeriCredit Financial Services, Inc.*, dated October 2, 2025 [Docket No. •] (the "Objection")² filed by the above-captioned debtors and debtors in possession (collectively, the "Debtors"), for entry of an order (this "Order")

¹ The last four digits of AFH Air Pros, LLC's tax identification number are 1228. Due to the large number of debtor entities in these chapter 11 cases, a complete list of the debtor entities and the last four digits of their federal tax identification numbers is not provided herein. A complete list of such information may be obtained on the website of the claims and noticing agent at <https://www.veritaglobal.net/AirPros>. The mailing address for the debtor entities for purposes of these chapter 11 cases is: 150 S. Pine Island Road, Suite 200, Plantation, Florida 33324.

² Capitalized terms not otherwise defined herein shall have the meanings ascribed to them in the Objection.

disallowing and expunging Claim Nos. 68, 69, 82, and 93; and the Court having jurisdiction over this matter pursuant to 28 U.S.C. §§ 157 and 1334; and the matter being a core proceeding within the meaning of 28 U.S.C. § 157(b)(2); and venue of this proceeding and the Motion in this District being proper pursuant to 28 U.S.C. §§ 1408 and 1409; and the Court being able to issue a final order consistent with Article III of the United States Constitution; and it appearing that due and adequate notice of the Objection has been given under the circumstances; and the Court having reviewed the Objection and having heard the statements in support of the relief requested therein at a hearing before this Court (the “Hearing”); and the Court having determined that the legal and factual bases set forth in the Objection and at the Hearing establish just cause for the relief granted herein; and upon the record of the Hearing, this Court having determined that there is good and sufficient cause for the relief set forth in this Order; and after due deliberation thereon, it is hereby

ORDERED that:

1. The Objection is SUSTAINED, as set forth herein.
2. Claim Nos. 68, 69, 82, 93, 184, 185, 186, and 196 filed by AmeriCredit Financial Services, Inc. are disallowed and expunged.
3. Nothing set forth in this Order shall be construed as, or shall in any way constitute, a waiver of the Debtors’ or any successor’s rights to assert objections to the AmeriCredit Claims on any additional grounds whatsoever.
4. The Debtors and their claims and noticing agent, Kurtzman Carson Consultants, LLC d/b/a Verita, as well as the Clerk of the Court, are authorized to take all such actions as are necessary and appropriate to effectuate the terms of this Order.

5. This Court shall retain jurisdiction with respect to all matters arising from or related to the implementation, interpretation, or enforcement of this Order.

END OF DOCUMENT

Prepared and presented by:

GREENBERG TRAURIG, LLP

/s/ David B. Kurzweil

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Counsel for the Debtors and Debtors in Possession

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
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In re:

AFH AIR PROS, LLC, *et al.*,¹

Debtors.

Chapter 11

Case No. 25-10356 (PMB)

(Jointly Administered)

Response Deadline: November 3, 2025, at 4:00 p.m. ET

Hearing Date: November 5, 2025, at 9:30 a.m. ET

**NOTICE OF DEBTORS' OMNIBUS OBJECTION TO CLAIMS FILED BY
AMERICREDIT FINANCIAL SERVICES, INC.,
DEADLINE TO RESPOND AND HEARING**

On October 2, 2025, the above-captioned debtors and debtors in possession (collectively the "Debtors") filed the *Debtors' Omnibus Objection to Claims filed by AmeriCredit Financial Services, Inc.* (the "Objection") with the Court.

Pursuant to the Fifth Amended and Restated General Order No. 24-2018, the Court may consider this matter without further notice or a hearing if no party-in-interest files a response or objection within 30 days from the date of service of this notice. **If you object to the relief requested in this pleading, you must timely file your objection with the Bankruptcy Clerk at the United States Bankruptcy Court for the Northern District of Georgia, Newnan Division, 18 Greenville Street, Newnan, Georgia 30263, and serve a copy of your response on counsel for the Debtors, Greenberg Traurig, LLP, Terminus 200, 3333 Piedmont Road, NE, Suite 2500, Atlanta, Georgia 30305, Attn: David B. Kurzweil, Esq. (KurzweilD@gtlaw.com) and Matthew A. Petrie (PetrieM@gtlaw.com) and any other appropriate persons by the objection deadline. The response or objection must explain your position and be actually received by the Bankruptcy Clerk on or prior to November 3, 2025, at 4:00 p.m. (prevailing Eastern Time).**

A hearing on the Objection has been scheduled for **November 5, 2025, at 9:30 a.m. (prevailing Eastern Time)** in **Courtroom 1202, United States Courthouse, 75 Ted Turner Drive, SW, Atlanta, Georgia 30303**, which may be attended in person or via the Court's Virtual Hearing Room. The link for the Virtual Hearing Room can be found on Judge Baisier's webpage at <https://www.ganb.uscourts.gov/content/honorable-paul-m-baisier> and is best used on a desktop or laptop computer but may be used on a phone or tablet. Participants' devices must have a camera

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and audio. You may also join the Virtual Hearing Room through the “Dial-In and Virtual Bankruptcy Hearing Information” link at the top of the homepage of the Court’s website, www.ganb.uscourts.gov. Please review “Instructions for Appearing by Telephone and Video Conference” located under the “Hearing Information” tab on the judge’s webpage prior to the hearing. You should be prepared to appear at the hearing via video, but you may leave your camera in the off position unless you are speaking or until the Court instructs otherwise. Unrepresented persons who do not have video capability may use the telephone dial-in information on the judge’s webpage.

If a response to the Objection is timely filed and served, the hearing will proceed as scheduled. **If you do not file a response within the time permitted, the Court may grant the relief requested without further notice and without holding the scheduled hearing** provided that an order approving the relief requested is entered at least one business day prior to the scheduled hearing. If no response is timely filed, but no order is entered granting the relief requested at least one business day prior to the scheduled hearing, the hearing will be held as scheduled.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

Dated: October 2, 2025

Respectfully submitted,

GREENBERG TRAURIG, LLP

/s/ David B. Kurzweil

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Counsel for the Debtors and Debtors in Possession

CERTIFICATE OF SERVICE

I hereby certify that all ECF participants registered in these cases were served electronically with the foregoing Objection through the Court's ECF system at their respective email addresses registered with this Court. The Debtors' claims and noticing agent will be filing a supplemental certificate of service on the docket to reflect any additional service of the foregoing document via first-class mail, including the notice parties enumerated in the Objection.

Dated: October 2, 2025

GREENBERG TRAURIG, LLP

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