

**Fill in this information to identify the case:**

Debtor John C. Heath, Attorney At Law PC

United States Bankruptcy Court for the: \_\_\_\_\_ District of Delaware  
(State)

Case number 23-10725

**Official Form 410  
Proof of Claim**

04/22

**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**

<b>1. Who is the current creditor?</b>	<u>Angela Puhac</u> Name of the current creditor (the person or entity to be paid for this claim)	
	Other names the creditor used with the debtor _____	
<b>2. Has this claim been acquired from someone else?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
<b>3. Where should notices and payments to the creditor be sent?</b>  Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	<b>Where should notices to the creditor be sent?</b>	<b>Where should payments to the creditor be sent? (if different)</b>
	Angela Puhac c/o Nathan Volheim, Esq. Atlas Consumer Law 2500 S. Highland Avenue, Suite 200 Lombard, IL 60148, USA	
	Contact phone <u>630-575-8181 x113</u>	Contact phone _____
	Contact email <u>nvolheim@sulaimanlaw.com</u>	Contact email _____
	Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	
<b>4. Does this claim amend one already filed?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY	
<b>5. Do you know if anyone else has filed a proof of claim for this claim?</b>	<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?  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? \$ Undetermined / Contingent. 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.  
Consumer claim under 15 U.S.C. § 1679 et seq.

9. Is all or part of the claim secured?  No  
 Yes. The claim is secured by a lien on property.  
**Nature or property:**  
 Real estate: If the claim is secured by the debtor's principle 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:** \$ \_\_\_\_\_  
**Amount of the claim that is unsecured:** \$ \_\_\_\_\_ (The sum of the secured and unsecured amount 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 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 all that apply:

	Amount entitled to priority
<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
<input type="checkbox"/> 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).	\$ _____
<input type="checkbox"/> 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).	\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies.	\$ _____

\* 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. Is all or part of the claim 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)(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 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 09/07/2023  
MM / DD / YYYY

/s/Nathan Volheim  
Signature

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

Name Nathan Volheim  
First name Middle name Last name

Title Attorney for Creditor

Company Atlas Consumer Law  
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address \_\_\_\_\_

Contact phone \_\_\_\_\_ Email \_\_\_\_\_



# KCC ePOC Electronic Claim Filing Summary

For phone assistance: Domestic (888) 249-2721 | International (310) 751-2604

<b>Debtor:</b> 23-10725 - John C. Heath, Attorney At Law PC		
<b>District:</b> District of Delaware		
<b>Creditor:</b> Angela Puhac c/o Nathan Volheim, Esq. Atlas Consumer Law 2500 S. Highland Avenue, Suite 200  Lombard, IL, 60148 USA <b>Phone:</b> 630-575-8181 x113 <b>Phone 2:</b>  <b>Fax:</b> 630-575-8188 <b>Email:</b> nvolheim@sulaimanlaw.com	<b>Has Supporting Documentation:</b> Yes, supporting documentation successfully uploaded <b>Related Document Statement:</b>	
	<b>Has Related Claim:</b> No <b>Related Claim Filed By:</b>	
	<b>Filing Party:</b> Authorized agent	
<b>Other Names Used with Debtor:</b>	<b>Amends Claim:</b> No <b>Acquired Claim:</b> No	
<b>Basis of Claim:</b> Consumer claim under 15 U.S.C. § 1679 et seq.	<b>Last 4 Digits:</b> No	<b>Uniform Claim Identifier:</b>
<b>Total Amount of Claim:</b> Undetermined / Contingent	<b>Includes Interest or Charges:</b> No	
<b>Has Priority Claim:</b> No	<b>Priority Under:</b>	
<b>Has Secured Claim:</b> No <b>Amount of 503(b)(9):</b> No <b>Based on Lease:</b> No <b>Subject to Right of Setoff:</b> No	<b>Nature of Secured Amount:</b> <b>Value of Property:</b> <b>Annual Interest Rate:</b> <b>Arrearage Amount:</b> <b>Basis for Perfection:</b> <b>Amount Unsecured:</b>	
<b>Submitted By:</b> Nathan Volheim on 07-Sep-2023 1:49:17 p.m. Eastern Time <b>Title:</b> Attorney for Creditor <b>Company:</b> Atlas Consumer Law		

# **Exhibit A**

**THE ARBITRATION TRIBUNALS  
OF THE AMERICAN ARBITRATION ASSOCIATION**

ANGELA L. PUHAC,

Claimant,

v.

American Arbitration Association

JOHN C. HEATH, ATTORNEY AT LAW,  
PC d/b/a LEXINGTON LAW,

Respondent.

**DEMAND FOR ARBITRATION**

NOW comes ANGELA L. PUHAC (“Claimant”), by and through the undersigned, complaining as to the conduct of JOHN C. HEATH, ATTORNEY AT LAW, PC d/b/a LEXINGTON LAW (“Respondent”) as follows:

**NATURE OF THE ACTION**

1. Claimant brings this action for damages against Respondent pursuant to the Credit Repair Organizations Act (“CROA”) under 15 U.S.C. § 1679 *et seq.*, the Pennsylvania Credit Services Act (“PCSA”) under 73 P.S. § 2181 *et seq.*, and the Pennsylvania Unfair Trade Practices and Consumer Protection Law (“PUTPCPL”) under 73 P.S. § 201-1 *et seq.*, stemming from Respondent’s unlawful conduct.

**PARTIES**

2. Claimant is a consumer over 18 years of age residing in Pittsburgh, Pennsylvania.

3. Respondent is a credit repair organization that claims to “help [consumers] meet [their] credit score goals.”<sup>1</sup> Respondent is a professional corporation that maintains its principal place of business at 2875 Decker Lake Drive, Suite 200, West Valley City, Utah.

4. Respondent acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives and insurers at all times relevant to the instant action.

#### **FACTS SUPPORTING CAUSES OF ACTION**

5. In approximately 2020, Claimant had some issues on her credit report that she wanted addressed and removed, and began looking into various credit repair companies.

6. Claimant subsequently happened upon Respondent.

7. Claimant was told that Respondent would go about getting items removed from her credit report and thus improve Claimant’s credit.

8. Respondent affirmatively represented that it would be able to successfully get the desired negative information removed from Claimant’s credit report and improve her credit.

9. Finding Respondent’s representations and promises desirable, Claimant subsequently entered into a contract for Respondent’s provision of credit repair services, and began making monthly payments of approximately \$130 per month.

10. Claimant persisted in making these payments for approximately a year.

11. Despite Claimant’s maintenance of monthly payments for approximately a year, Respondent failed to get the negative information removed from Claimant’s credit and failed to improve Claimant’s credit score as initially represented.

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<sup>1</sup> <https://www.lexingtonlaw.com/credit-repair-services>

12. When Claimant would ask for updates or otherwise inquire about the lack of results, Claimant was told that the results would be delivered, it just takes time, and that she just needed to continue to make payments.

13. Respondent's assurances as to the efficacy of its services and results that would be delivered were false and deceptive representations designed to continue bilking Claimant for payments despite Respondent's failure to deliver the represented results to Claimant a year of making payments.

14. Claimant subsequently cancelled her agreement with Respondent, and Respondent failed to refund Claimant for payments she made in connection with services Respondent ultimately failed to perform.

15. Frustrated, distressed, and concerned over Respondent's conduct, Claimant spoke with the undersigned regarding her rights.

16. Claimant has suffered concrete harm as a result of Defendant's actions, including but not limited to, emotional distress, aggravation, mental anguish, pecuniary loss stemming from the payments made to Respondent, further out of pocket expenses, as well as numerous violations of her state and federally protected interests to be free from deceptive and misleading conduct on the part of purported credit repair organizations.

**COUNT I – VIOLATIONS OF THE CREDIT REPAIR ORGANIZATIONS ACT**

17. Claimant repeats and realleges paragraphs 1 through 16 as though fully set forth herein.

18. Claimant is a "consumer" as defined by 15 U.S.C. § 1679a(1) of the CROA.

19. Respondent is a "credit repair organization" as defined by § 1679a(3) of the CROA, as it is a person who uses any instrumentality of interstate commerce or the mails to sell, provide, or perform any service, in return for the payment of money or other valuable consideration, for the



express or implied purpose of improving a consumer's credit, credit history, or credit rating, or providing assistance to any consumer with regard to any activity or service for the purpose of improving a consumer's credit.

**a. Violations of CROA § 1679b(a)**

20. The CROA, pursuant to 15 U.S.C. § 1679b(a)(3) prohibits any person from “mak[ing] or us[ing] any untrue or misleading representation of the services of the credit repair organization.” Additionally, pursuant to 15 U.S.C. § 1679b(a)(4), any person is prohibited from “engag[ing], directly or indirectly, in any act, practice, or course of business that constitutes or results in the commission of, or an attempt to commit, a fraud or deception on any person in connection with the offer or sale of the services of the credit repair organization.”

21. Respondent violated the above referenced provisions of the CROA through its misrepresentations and deception as to the nature of the credit repair services it could provide Claimant. In order to get Claimant to agree to utilize Respondent's services, Respondent represented that its services would result in negative items being removed from her credit report and that her credit score would improve; however, Respondent failed to follow through on the full extent of promises or deliver the results it represented it would perform for Claimant in the manner it represented such services would be performed.

22. Respondent further violated the above provisions of the CROA through its generally deceptive and fraudulent conduct in making certain representations regarding the efficacy and nature of its services, yet cutting against those representations through contractual language contradicting the representations made to induce consumers into utilizing Respondent's services.

23. Further, Respondent violated the CROA when it deceptively represented to Claimant that its disputes would be responded to by the credit reporting agencies. Inherent with Respondent's

representations was the notion that there would be an obligation for an investigation to be triggered by Respondent's submission of a credit dispute on Claimant's behalf. However, pursuant to 12 C.F.R. § 1022.43(b)(2), the credit reporting agencies are under no obligation to respond to disputes submitted by credit repair organizations like Respondent.

24. Respondent further violated the CROA through the fraudulent and deceptive nature of its representations to Claimant that results would be delivered, she just needed to keep making payments. Respondent strung Claimant along and persistently provided the runaround in order to continue bilking Claimant for payments despite Respondent having actively failed to deliver the results it represented would be delivered

**b. Violations of CROA § 1679b(b)**

25. The CROA, pursuant to 15 U.S.C. § 1679b(b), provides that “[n]o credit repair organization may charge or receive any money or other valuable consideration for the performance of any service which the credit repair organization has agreed to perform for any consumer before such service is fully performed.”

26. Respondent violated § 1679b(b) through its charging and receiving of money for services agreed to perform before such services are fully performed. Despite Claimant paying Respondent for various services, Respondent failed to perform the services it represented it would perform while simultaneously retaining Claimant's payments for fees it ultimately never performed. Respondent further charged Claimant initial up-front fees prior to performing any work for Claimant. Further, Respondent failed to refund Claimant despite its failure to perform the full extent of services it represented would be performed.

**c. Violations of CROA § 1679f(b)**

27. The CROA, pursuant to 15 U.S.C. § 1679f(b), provides that “[a]ny attempt by any person to obtain a waiver from any consumer of any protection provided or any right of the consumer under [the CROA] shall be treated as a violation of [the CROA].”

28. Respondent violated § 1679f(b) through its attempts to obtain a waiver of Claimant’s rights afforded under the CROA. Respondent’s contract attempts to justify its retention of fees prior to the *complete* performance of the services it represents it will perform for consumers in an effort to justify its conduct otherwise in violation of the federal laws applicable to its business.

WHEREFORE, Claimant, ANGELA L. PUHAC, respectfully requests that the Arbitrator enter judgment in her favor as follows:

- a. Declaring that the practices complained of herein are unlawful and violate the aforementioned bodies of law;
- b. Awarding Claimant actual damages to be determined at trial, as provided under 15 U.S.C. § 1679g(a)(1);
- c. Awarding Claimant punitive damages, in an amount to be determined at trial, as provided under 15 U.S.C. § 1679g(a)(2)(A);
- d. Awarding Claimant costs and reasonable attorney fees as provided under 15 U.S.C. § 1679g(a)(3); and
- e. Awarding any other relief as the Arbitrator deems just and appropriate.

**COUNT II – VIOLATIONS OF THE PENNSYLVANIA CREDIT SERVICES ACT**

29. Claimant restates and realleges paragraphs 1 through 28 as though fully set forth herein.

30. Claimant is a “Buyer” as defined by 73 P.S. § 2182.

31. Respondent is a “Credit Services Organization” as defined by 73 P.S. § 2182.

**a. Violation of PCSA – 73 P.S. § 2183**

32. The PCSA, pursuant to 73 P.S. § 2183, outlines a list of conduct which credit services organizations are prohibited from engaging in.

33. Pursuant to § 2183(1), a credit services organization cannot “charge or receive any money or other valuable consideration prior to full and complete performance of the services the credit services organization has agree to perform for or on behalf of the buyer . . . .”

34. Respondent violated § 2183(1) by charging and receiving money prior to full performance of the agreed upon services.

35. The PCSA, pursuant to 73 P.S. § 2183(4), provides that credit services organizations cannot “make or use any untrue or misleading representations in the offer or sale of the services of a credit services organization or engage directly or indirectly in any act, practice or course of business which operates or would operate as a fraud or deception upon any person in connection with the offer or sale of the service of a credit services organization.”

36. Respondent violated § 2183(4) in much the same way it violated §§ 1679b(a)(3)-(4).

**b. Violation of PCSA – 73 P.S. § 2189**

37. The PCSA, pursuant to § 2189(a), provides that “[a]ny waiver by a buyer or borrower of the provisions of this act shall be deemed contrary to public policy and shall be void and unenforceable. Any attempt by a credit services organization . . . to have a buyer . . . waive rights given by this act shall constitute a violation of this act.”

38. Respondent violated § 2189(a) in much the same way it violated § 1679f(b).

WHEREFORE, Claimant, ANGELA L. PUHAC, respectfully requests that the Arbitrator enter judgment in her favor as follows:

- a. Declaring that the practices complained of herein are unlawful and violate the aforementioned statutes and regulations;
- b. Awarding Claimant actual damages pursuant to 73 P.S. § 2191;
- c. Awarding Claimant punitive damages pursuant to 73 P.S. § 2191;
- d. Awarding Claimant’s costs and reasonable attorney fees, pursuant to 73 P.S. § 2191; and,

e. Awarding any other relief the Arbitrator deems just and appropriate.

**COUNT III- VIOLATIONS OF THE PENNSYLVANIA UNFAIR  
TRADE PRACTICES AND CONSUMER PROTECTION LAW**

39. Claimant restates and realleges paragraphs 1 through 38 as though fully set forth herein.

40. Pursuant to the PCSA under 73 P.S. § 2190(a), a violation of the PCSA constitutes a violation of the PUTPCPL.

41. Respondent therefore violated 73 P.S. § 201-1 *et seq.* through its violations of the PCSA, entitling Claimant to further relief.

WHEREFORE, Claimant, ANGELA L. PUHAC, respectfully requests that Arbitrator enter judgment in her favor as follows:

- a. Declaring that the practices complained of herein are unlawful and violate the aforementioned statutes and regulations;
- b. Awarding Claimant actual damages pursuant to 73 P.S. § 201-9.2(a);
- c. Award Claimant treble damages pursuant to 73 P.S. § 201-9.2(a);
- d. Award Claimant reasonable attorney's fees and costs pursuant to 73 P.S. § 201-9.2(a);
- e. Enjoining Respondents from further violations of law; and
- f. Awarding any other relief as the Arbitrator deems just and appropriate.

Dated: January 30, 2022

Respectfully submitted,

s/ Nathan C. Volheim (Lead Attorney)  
Nathan C. Volheim, Esq. #6302103  
*Counsel for Claimant*  
Sulaiman Law Group, Ltd.  
2500 South Highland Ave., Suite 200  
Lombard, Illinois 60148  
(630) 568-3056 (phone)  
(630) 575-8188 (fax)

[nvolheim@sulaimanlaw.com](mailto:nvolheim@sulaimanlaw.com)



Complete this form to start arbitration under an arbitration agreement in a contract.

1. Which party is sending in the filing documents? <i>(check one)</i> Consumer    Business		
2. Briefly explain the dispute:		
3. Specify the amount of money in dispute, if any: \$		
4. State any other relief you are seeking: Attorney Fees    Interest    Arbitration Costs    Other; explain:		
5. Identify the requested city and state for the hearing if an in-person hearing is held: City: _____ State: _____		
6. Please provide contact information for both the Consumer and the Business. Attach additional sheets or forms as needed.		
<b>Consumer:</b>		
Name:		
Address:		
City:	State:	Zip Code:
Telephone:	Fax:	
Email Address:		
<b>Consumer's Representative (if known):</b>		
Name:		
Firm:		
Address:		
City:	State:	Zip Code:
Telephone:	Fax:	
Email Address:		
<b>Business:</b>		
Name:		
Address:		
City:	State:	Zip Code:
Telephone:	Fax:	
Email Address:		



<b>Business' Representative (if known):</b>		
Name:		
Firm:		
Address:		
City:	State:	Zip Code:
Telephone:	Fax:	
Email Address:		
Date:		

**7. Send a copy of this completed form to the AAA together with:**

- A clear, legible copy of the contract containing the parties' agreement to arbitrate disputes;
- The proper filing fee (filing fee information can be found in the Costs of Arbitration section of the Consumer Arbitration Rules); and
- A copy of the court order, if arbitration is court-ordered.

**8. Send a copy of the completed form and any attachments to all parties and retain a copy of the form for your records.**

To file by mail, send the initial filing documents and the filing fee to: AAA Case Filing Services, 1101 Laurel Oak Road, Suite 100, Voorhees, NJ 08043.

To file online, visit [www.adr.org](http://www.adr.org) and click on **File or Access Your Case** and follow directions. To avoid the creation of duplicate filings, the AAA requests that the filing documents and payment be submitted together. When filing electronically, no hard copies are required.

Pursuant to Section 1284.3 of the California Code of Civil Procedure, consumers with a gross monthly income of less than 300% of the federal poverty guidelines are entitled to a waiver of arbitration fees and costs, exclusive of arbitrator fees. This law applies to all consumer agreements subject to the California Arbitration Act, and to all consumer arbitrations conducted in California. If you believe that you meet these requirements, you must submit a completed Affidavit for Waiver of Fees, available on our website.