

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE**

In re:	)	Chapter 11
)	
PGX HOLDINGS, INC., <i>et al.</i> , ¹	)	Case No. 23-10718 (CTG)
)	
Debtors.	)	(Jointly Administered)
)	
	)	Re: Docket No. 138

**ORDER (A) ESTABLISHING BAR DATES FOR FILING PROOFS OF CLAIM,
INCLUDING CLAIMS UNDER 11 U.S.C. § 503(b)(9) AND ADMINISTRATIVE
EXPENSE REQUESTS; (B) APPROVING THE FORM AND MANNER FOR FILING
PROOFS OF CLAIM AND ADMINISTRATIVE EXPENSE REQUESTS;
(C) APPROVING NOTICE THEREOF; AND (D) GRANTING RELATED RELIEF**

Upon the motion (the “Motion”)² of the Debtors for entry of this Bar Date Order, establishing the Bar Dates by which proofs of claim and Administrative Expense Requests must be filed in these chapter 11 cases and approving the form and manner for filing such claims and approving notice thereof, all as more fully described in the Motion; and the Court having jurisdiction to consider the Motion and the relief requested therein in accordance with 28 U.S.C. §§ 157 and 1334; and consideration of the Motion and the relief requested therein being a core proceeding pursuant to 28 U.S.C. § 157(b)(2); and venue being proper in this District pursuant to 28 U.S.C. §§ 1408 and 1409; and due and proper notice of the Motion being adequate and appropriate under the particular circumstances; and the Court having found and determined that

¹ The debtors in these chapter 11 cases, along with the last four digits of each debtor’s federal tax identification number, are: PGX Holdings, Inc. (2510); Credit Repair UK, Inc. (4798); Credit.com, Inc. (1580); Creditrepair.com Holdings, Inc. (7536); Creditrepair.com, Inc. (7680); eFolks Holdings, Inc. (5213); eFolks, LLC (5256); John C. Health, Attorney At Law PC (8362); Progrexion ASG, Inc. (5153); Progrexion Holdings, Inc. (7123); Progrexion IP, Inc. (5179); Progrexion Marketing, Inc. (5073); and Progrexion Teleservices, Inc. (5110). The location of the debtors’ service address for purposes of these chapter 11 cases is: 257 East 200 South, Suite 1200, Salt Lake City, Utah 84111.

² All capitalized terms used but otherwise not defined herein shall have the meanings set forth in the Motion.



the relief sought in the Motion is in the best interest of the Debtors' estates, their creditors, and other parties in interest; and that the legal and factual bases set forth in the Motion establish just cause for the relief granted herein; and any objections to the requested relief having been withdrawn or overruled on the merits; and after due deliberation and sufficient cause appearing thereof, it is hereby ORDERED:

1. The Motion is granted to the extent provided herein.

Parties That Must File Proofs of Claim and/or Administrative Expense Request Form

2. Unless otherwise provided herein, any person or entity that wishes to assert a claim or an administrative expense claim against any of the Debtors must file a proof of claim or an Administrative Expense Request Form, as applicable.

Procedures for Filing Proofs of Claim

A. Bar Dates

i. General Bar Date

3. Except as otherwise provided herein, each person or entity that asserts a claim³ against any of the Debtors that arose (or is deemed to have arisen) before the Petition Date, including all priority claims, and claims arising under section 503(b)(9) of the Bankruptcy Code, shall be required to file an original, written proof of claim, substantially in the form of the Proof of Claim Form attached hereto as **Exhibit 1**.⁴ Except in the case of certain circumstances explicitly

³ Except as otherwise defined herein or in the Motion, all terms used in this Motion that are specifically defined in the Bankruptcy Code shall have the meanings ascribed to such terms in the Bankruptcy Code. In particular, as used herein: (a) the term "claim" has the meaning given to it in section 101(5) of the Bankruptcy Code; (b) the term "entity" has the meaning given to it in section 101(15) of the Bankruptcy Code; (c) the term "governmental unit" has the meaning given to it in section 101(27) of the Bankruptcy Code; and (d) the term "person" has the meaning given to it in section 101(41) of the Bankruptcy Code

⁴ Copies of the Claim Forms may be obtained by: (a) visiting the website of the Debtors' notice and claims agent, Kurtzman Carson Consultants LLC ("KCC"), at <https://www.kccllc.net/pgx>, (b) calling KCC at (888) 249-2721 (Toll-Free) or (310) 751-2604 (International), or (c) inquiring via email at PGXHoldingsInfo@kccllc.com.

set forth herein, all proofs of claim must be filed so that they are **actually received** on or before **September 7, 2023 at 4:00 p.m. prevailing Eastern Time** at the addresses and in the form set forth herein.

ii. Governmental Bar Date

4. All governmental units holding claims (whether secured, unsecured priority, or unsecured non-priority) that arose (or are deemed to have arisen) before the Petition Date must file proofs of claim, including claims for unpaid taxes, whether such claims arise from prepetition tax periods or prepetition transactions to which any of the Debtors were a party, must file such proofs of claim so that they are **actually received** on or before **December 1, 2023 at 4:00 p.m. prevailing Eastern Time** at the addresses and in the form set forth herein.

iii. Rejection Bar Date

5. Any holder of a claim arising from the Debtors' rejection of an unexpired lease or executory contract must file a proof of claim so that it is received by the later of (a) the date set forth in an order authorizing the Debtors to reject contracts or leases pursuant to section 365 of the Bankruptcy Code (including any order confirming a plan of reorganization in the Debtors' chapter 11 cases), (b) the General Bar Date, and (c) thirty-five (35) days from the later of the date the rejection order is entered or claimant is served with notice of the applicable Court order. For the avoidance of doubt, claims arising from the rejection of unexpired leases of the Debtors for the purposes of this Bar Date Order shall include (i) any claims under such unexpired leases as of the Petition Date, and (ii) any administrative expense claims arising under such unexpired leases on or after the Petition Date, and such parties shall not be required to file Proofs of Claim with respect to such amounts unless and until the applicable unexpired lease has been rejected.

iv. Administrative Claims Bar Date

6. Except as otherwise provided herein, any holder of a claim arising under sections 503(b)(1) through (8) and 507(a)(2) of the Bankruptcy Code, against any of the Debtors that may have arisen **on or subsequently to the Petition Date but on or before July 31, 2023** shall be required to file an original, written Administrative Expense Request Form, substantially in the form of the Administrative Expense Request Form attached hereto as **Exhibit 2**.⁵ Except in the case of certain circumstances explicitly set forth herein, all Administrative Expense Request Forms must be filed so that they are **actually received** on or before **September 7, 2023 at 4:00 p.m. prevailing Eastern Time** at the addresses and in the form set forth herein. Notwithstanding anything to the contrary herein, with the written consent of the Debtors, which consent shall not be unreasonably withheld, creditors are permitted to submit a request for payment of an administrative expense using a Proof of Claim Form instead of an Administrative Expense Request Form.

v. Supplemental Bar Dates

7. The Debtors may establish Supplemental Bar Dates with respect to (a) holders of claims to which a re-mailing of the Bar Date Notice is appropriate, but which cannot be accomplished in time to provide at least twenty-one (21) days' notice of the applicable Bar Date, and (b) other holders of claims that become known to the Debtors after the applicable Bar Date, provided that the Debtors provide all parties to be served with notice sufficient to comply with Bankruptcy Rule 2002(a)(7). To ensure that parties in interest receive adequate notice of the

⁵ Copies of the Administrative Expense Request Form may be obtained by: (a) visiting the website of the Debtors' notice and claims agent, Kurtzman Carson Consultants LLC ("KCC"), at <https://www.kccllc.net/pgx>, (b) calling KCC at (888) 249-2721 (Toll-Free) or (310) 751-2604 (International), or (c) inquiring via email at PGXHoldingsInfo@kccllc.com.

Supplemental Bar Date, the Debtors shall (a) file a notice of the Supplemental Bar Date with the Court, in a form substantially similar to the notice of the General Bar Date but with appropriate modifications, and (b) mail such notice of the Supplemental Bar Date to known holders of claims subject to the Supplemental Bar Date. The Supplemental Bar Date shall be established on a date that is no later than 21 days from the date on which the Bar Date Notice was mailed to known holders of claims.

B. Delivery of Claim Forms by the Bar Date

8. All proofs of claim and Administrative Expense Request Forms must be **actually received** by KCC on or before the General Bar Date, Administrative Claims Bar Date, the Governmental Bar Date, or the Rejection Bar Date (or, where applicable, on or before any other Bar Date as set forth herein). Except in the case of certain circumstances explicitly set forth herein, if proofs of claim or Administrative Expense Request Forms are not actually received by KCC on or before the General Bar Date, the Administrative Claims Bar Date, or the Governmental Bar Date (or, where applicable, on or before any other Bar Date as set forth herein), the holders of the underlying claims shall not receive any distribution on account of such claims and shall not be entitled to vote on any plan with respect to such claims.

C. Parties Not Required to File Proofs of Claims

9. The following persons or entities holding claims that would otherwise be subject to the Bar Dates need **not** file proofs of claim:

- (a) any person or entity that already has filed a signed proof of claim against the respective Debtor(s) with the Debtors' claims and noticing agent, KCC, or the Clerk of the Court in a form substantially similar to Official Form 410;
- (b) a holder of any claim that is listed on the Debtors' Schedules; **unless** (i) the Claim is scheduled as "disputed," "contingent" or "unliquidated;" (ii) the Claimant disagrees with the amount, nature and/or priority of the Claim as

set forth in the Schedules; or (iii) the Claimant disputes that the Claim is an obligation of the particular Debtor against which the claim is listed in the Schedules. In the case of either (i), (ii) or (iii), a proof of claim must be filed on or before the applicable Bar Date;

- (c) a holder of a claim that has previously been allowed by order of the Court;
- (d) a holder of a claim that has been paid in full by the Debtors or any other party;
- (e) a holder of a claim for which a specific deadline to file a claim previously has been fixed by the Court;
- (f) any Debtor having a claim against another Debtor;
- (g) a current employee of the Debtors, if an order of this Court authorized the Debtors to honor such claim in the ordinary course of business as a wage, commission or benefit and the Debtors have in fact honored such claim; provided, however, that a current or former employee must submit a proof of claim by the General Bar Date for all other claims, including claims for wrongful termination, discrimination, harassment, hostile work environment, retaliation, claims covered by the Debtors' workers' compensation insurance or any other litigation or pre-litigation claim;
- (h) a customer of the Debtors, if an order of this Court authorized the Debtors to honor such claim in the ordinary course of business pursuant to an existing customer program and the Debtors have in fact honored such claim; provided, however, that a customer must submit a proof of claim by the applicable Bar Date if its claim relates to damages arising from claims for breach of contract, breach of warranty, misrepresentation or any other litigation or pre-litigation claim; and
- (i) the Prepetition Secured Lenders and the DIP Lenders (as defined in the Interim DIP Order).

D. Parties Not Required to File Administrative Expense Request Forms

10. Holders of the following claims that would otherwise be subject to the Administrative Claims Bar Date need **not** file Administrative Expense Request Forms:

- a. Administrative Claims on account of which a request for payment of Administrative Claim already has been properly filed with either the Debtors' claims and noticing agent, KCC, or the Bankruptcy Court, if such request clearly sets forth that such party is asserting an Administrative Claim and includes supporting documentation;

- b. Administrative Claims of professionals for unpaid fees and expenses pursuant to sections 330(a) and 503(b) of the Bankruptcy Code;
- c. Claims for fees payable to the United States Trustee or the Court pursuant to 28 U.S.C. § 1930;
- d. Any Administrative Claims held by any other party as to which an order of the Court has been entered setting a later bar date for filing Administrative Claims against the Debtors;
- e. Any Administrative Claim held by a party as to which an order of the Court has been entered allowing such Administrative Claim; and
- f. Any Administrative Claim of a governmental unit exempt from the requirement of filing a request for payment by operation of section 503(b)(1)(D) of the Bankruptcy Code.
- g. A holder of a claim that is set forth on Schedule 2.3(a)(vi)⁶ of the Stalking Horse Agreement relating to Ordinary Course Trade Payables (including 502(b)(9) Claims) that are Assumed Liabilities under the Stalking Horse Agreement.

E. Requirements for Filing Claim Forms

11. The following requirements shall apply with respect to filing and preparing each

Proof of Claim Form and Administrative Expense Request Form:

- (a) each Proof of Claim Form and Administrative Expense Request Form must (i) be written in English; (ii) include a claim amount denominated in United States dollars (and to the extent such claim is converted to United States dollars, the conversion rate used in such conversion); (iii) conform substantially to the Claim Form provided by the Debtors; and (iv) be signed by the holder of the claim or by an authorized agent of the holder of the claim (along with documentation of such authorization);
- (b) only original Claim Forms or Proof of Claim Forms submitted using the electronic filing interface available at <https://epoc.kcellc.net/PGX> (electronic interface available for Proof of Claim Forms only) will be deemed acceptable for purposes of claims administration. Copies of Claim Forms or Claim Forms sent by facsimile or electronic mail will **not** be accepted;
- (c) except as otherwise required by the Bar Date Order, each Claim Form must clearly identify the Debtor against which a claim is asserted, including the individual Debtor's case number;

⁶ See Note 7.

- (d) except as otherwise required by the Bar Date Order, each Claim Form must state a claim against only one Debtor and clearly indicate the Debtor against which the claim is asserted. **To the extent that more than one Debtor is listed on the Claim Form, such claim will be treated as if filed only against the first-listed Debtor;**
- (e) each Claim Form must include supporting documentation in accordance with Bankruptcy Rules 3001(c) and 3001(d); and
- (f) each Claim Form, including supporting documentation, must be filed (i) via the electronic filing interface available at <https://epoc.kccllc.net/PGX> (for Proof of Claim Forms only), or (ii) by United States mail or other hand delivery system, so as to be **actually received** by KCC on or before the applicable Bar Date at the following address:

For First-Class Mail or Overnight Mail to:

**PGX Claims Processing Center
c/o KCC
222 N. Pacific Coast Highway, Suite 300
El Segundo, CA 90245**

**PROOFS OF CLAIM AND ADMINISTRATIVE EXPENSE REQUESTS
SUBMITTED BY FACSIMILE OR ELECTRONIC MAIL
WILL NOT BE ACCEPTED.**

F. Failure to File a Claim Form

12. Absent further order of the Court, any person or entity who is required, but fails, to file a Claim Form in accordance with the terms of this Bar Date Order on or before the applicable Bar Date: **shall not be treated as creditors with respect to such claims for the purposes of voting or distribution in these Chapter 11 cases.**

Procedures for Providing Notice of the Bar Date

A. Mailing or Bar Date Notices

13. No later than August 8, 2023, with the assistance of KCC, the Debtors shall send the Bar Date Notice, materially in the form attached hereto as **Exhibit 3**, except as noted below, by first class United States mail with postage prepaid on all known persons or entities holding potential claims, including:

- (a) the United States Trustee for the District of Delaware;
- (b) counsel to the Committee;
- (c) counsel to the Prepetition Secured Lenders and the DIP Lenders (as defined in the Interim DIP Order);
- (d) the District Director of the Internal Revenue Service for the District of Delaware;
- (e) all persons or entities that have requested notice of the proceedings in these chapter 11 cases as of the date of the Bar Date Order;
- (f) all persons or entities that have filed proofs of claim against the Debtors, if any;
- (g) all creditors and other known holders of claims against the Debtors as of the date of the Bar Date Order, including all persons or entities listed in the Schedules as holding claims against the Debtors;
- (h) all parties to executory contracts and unexpired leases listed on the Schedules (customers will receive the Bar Date Notice and any accompanying documentation by electronic mail only);
- (i) all known parties to litigation with the Debtors, including, without limitation, the Consumer Financial Protection Bureau;
- (j) the United States Attorney for the District of Delaware;
- (k) the Office of the Attorney General in all of the states in which the Debtors operate;
- (l) all current employees and former employees (employed within two years of the Petition Date, to the extent that contact information for a former employee is available in the Debtors' records);
- (m) all taxing authorities for the jurisdictions in which the Debtors do business; and

(n) all equity holders

14. The Debtors shall provide each of the holders of claims listed on each of the Debtor's Schedules with a personalized Proof of Claim Form, which will indicate how the Debtors have scheduled the creditor's claim in the Schedules, including: (a) the identity of the Debtor against whom the person or entity's claim is scheduled; (b) the amount of the scheduled claim, if any; (c) whether the claim is listed as contingent, unliquidated, or disputed; or (d) whether the claim is listed as secured, unsecured priority, or unsecured non-priority. Each creditor shall have an opportunity to inspect the Proof of Claim Form provided by the Debtors and correct any information that is missing or incomplete. Additionally, any creditor may choose to submit a proof of claim on a different form; provided, however, that such form must be substantially similar to the Proof of Claim Form.

15. After the initial mailing of the actual notice, the Debtors may, in their discretion, make supplemental mailings of notices, including in the event that: (a) notices are returned by the post office with forwarding addresses; (b) certain parties acting on behalf of parties in interest decline to pass along notices to these parties and instead return their names and addresses to the Debtors for direct mailing; and (c) additional potential holders of claims become known as the result of the General Bar Date noticing process. In this regard, the Debtors may make supplemental mailings of the Bar Date notice in these and similar circumstances at any time up to twenty-one (21) days in advance of the applicable Bar Date, with any such mailings being deemed timely and the applicable Bar Date being applicable to the recipient holders of claims.

16. The Debtors shall mail notice of the General Bar Date, the Administrative Claims Bar Date, or the Governmental Bar Date, as applicable, only to their known holders of claims, and such mailing shall be made to the last known mailing address for each such creditor.

B. Publication of Bar Date Notices

17. The Debtors shall give notice of the General Bar Date materially in the form attached hereto as Exhibit 4, by publication to holders of claims to whom notice by mail is impracticable, including holders of claims who are unknown or not reasonably ascertainable by the Debtors and holders of claims whose identities are known but whose addresses are unknown by the Debtors. Specifically, the Debtors shall cause the publication of the Publication Notice on one occasion in the proposed newspaper set forth on Exhibit 5 attached hereto no later than a date which is more than twenty-one (21) days before the General Bar Date, and Administrative Claims Bar Date.

Amendment to Schedules

18. In the event the Debtors amend the Schedules, in accordance with Local Rule 1009-2, holders of claims affected by the amendment must file proofs of claim with respect to such claims by the later of (a) the General Bar Date, or (b) twenty-one (21) days from the date on which the Debtors provide notice of the amendment to the Schedules.

19. The Debtors are authorized, in their discretion, to extend the applicable Bar Date for certain holders of claims by stipulation where the Debtors determine that such extension is in the best interest of their estates.

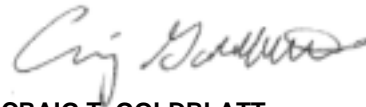
20. The Bar Date Notice, the Publication Notice, and any supplemental notices that the Debtors may send from time to time as set forth in this Bar Date Order constitute adequate and sufficient notice of each of the respective Bar Dates and satisfies the requirements of the Bankruptcy Code, the Bankruptcy Rules, and the Local Rules.

21. The Debtors are authorized and empowered to take all actions necessary to implement the relief granted in this Bar Date Order.

22. The terms and conditions of this Bar Date Order shall be immediately effective and enforceable upon entry of this order.

23. The Court retains jurisdiction with respect to all matters arising from or relating to the implementation of this order.

Dated: July 19th, 2023
Wilmington, Delaware



CRAIG T. GOLDBLATT
UNITED STATES BANKRUPTCY JUDGE

Exhibit 1 to Exhibit A

Claim Form

Your claim can be filed electronically on KCC's website at <https://epoc.kccllc.net/PGX>

United States Bankruptcy Court for the District of Delaware

Indicate Debtor against which you assert a claim by checking the appropriate box below. **(Check only one Debtor per claim form.)**

- | | | |
|--|--|---|
| <input type="checkbox"/> PGX Holdings, Inc. (Case No. 23-10718) | <input type="checkbox"/> eFolks Holdings, Inc. (Case No. 23-10723) | <input type="checkbox"/> Progexion Holdings, Inc. (Case No. 23-10727) |
| <input type="checkbox"/> Credit Repair UK, Inc. (Case No. 23-10719) | <input type="checkbox"/> eFolks, LLC (Case No. 23-10724) | <input type="checkbox"/> Progexion IP, Inc. (Case No. 23-10728) |
| <input type="checkbox"/> Credit.com, Inc. (Case No. 23-10720) | <input type="checkbox"/> John C. Heath, Attorney At Law PC (Case No. 23-10725) | <input type="checkbox"/> Progexion Marketing, Inc. (Case No. 23-10729) |
| <input type="checkbox"/> Creditrepair.com Holdings, Inc. (Case No. 23-10721) | <input type="checkbox"/> Progexion ASG, Inc. (Case No. 23-10726) | <input type="checkbox"/> Progexion Teleservices, Inc. (Case No. 23-10730) |
| <input type="checkbox"/> Creditrepair.com, Inc. (Case No. 23-10722) | | |

Official Form 410 Proof of Claim

06/23

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Other than a claim under 11 U.S.C. § 503(b)(9), this form should not be used to make a claim for an administrative expense arising after the commencement of the case.

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.

Part 1: Identify the Claim

1. **Who is the current creditor?** _____
 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?** No
 Yes. From whom? _____

3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)
	Name _____ Number Street _____ City State ZIP Code _____ Country _____ Contact phone _____ Contact email _____	Name _____ Number Street _____ City State ZIP Code _____ Country _____ Contact phone _____ Contact email _____
Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____		

4. **Does this claim amend one already filed?** No
 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?** No
 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? \$ _____ 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.

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: \$ _____
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

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

- Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____
- 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). \$ _____
- 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). \$ _____
- 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 4/01/25 and every 3 years after that for cases begun on or after the date of adjustment.

13. Is all or part of the claim 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)(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 _____
MM / DD / YYYY

Signature _____

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

Name _____
First name Middle name Last name

Title _____

Company _____
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address _____
Number Street

City State ZIP Code Country

Contact phone _____ Email _____

Official Form 410

Instructions for Proof of Claim

United States Bankruptcy Court

12/15

These instructions and definitions generally explain the law. In certain circumstances, such as bankruptcy cases that debtors do not file voluntarily, exceptions to these general rules may apply. You should consider obtaining the advice of an attorney, especially if you are unfamiliar with the bankruptcy process and privacy regulations.

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

PLEASE SEND COMPLETED PROOF(S) OF CLAIM TO:

PGX Claims Processing Center
c/o KCC
222 N. Pacific Coast Hwy., Ste. 300
El Segundo, CA 90245

Alternatively, your claim can be filed electronically on KCC's website at <https://epoc.kccllc.net/PGX>.

How to fill out this form

- **Fill in all of the information about the claim as of the date the case was filed.**

- **Fill in the caption at the top of the form**

- **If the claim has been acquired from someone else, then state the identity of the last party** who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed.

- **Attach any supporting documents to this form.**
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *redaction* on the next page.)

Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).

- **Do not attach original documents because attachments may be destroyed after scanning.**

- **If the claim is based on delivery health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.**

- **A Proof of Claim form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth.** See Bankruptcy Rule 9037.

- **For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian.**
For example, write *A.B., a minor child (John Doe, parent, 123 Main St., City, State)*. See Bankruptcy Rule 9037.

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, either enclose a stamped self-addressed envelope and a copy of this form or you may view a list of filed claims in this case by visiting the Claims and Noticing and Agent's website at <http://www.kccllc.net/PGX>

Understand the terms used in this form

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing that bankruptcy estate.
11 U.S.C. § 503

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Claim Pursuant to 11 U.S.C. §503(b)(9): A 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 the Debtor's business. Attach documentation supporting such claim.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. §101 (10).

Debtor: A person, corporation, or other entity to who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. §101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. §507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form that shows the amount of debt the debtor owed to a creditor on the date of the bankruptcy filing. The form must be filed in the district where the case is pending.

Redaction of information: Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to **privacy** on the *Proof of Claim* form and any attached documents.

Do not file these instructions with your form.

Secured claim under 11 U.S.C. §506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some 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, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Exhibit 2 to Exhibit A

Administrative Expense Request Form

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE**

In re:)	
	)	Chapter 11
)	
PGX HOLDINGS, INC., <i>et al.</i> , ¹	)	Case No. 23-10718 (CTG)
)	
Debtors.	)	(Jointly Administered)
)	

ADMINISTRATIVE EXPENSE REQUEST FORM

THIS FORM IS TO BE SOLELY USED FOR CLAIMS INCURRED DURING OR ARISING ON OR AFTER JUNE 4, 2023 THROUGH AND INCLUDING JULY 31, 2023

NAME OF CLAIMANT: _____

1. Nature and description of the claim incurred or arising on or after June 4, 2023 through and including July 31, 2023:

2. Date(s) claim arose: _____

3. Portion of claim that arose between June 4, 2023 and July 31, 2023:

4. Total amount of claim: _____

5. Debtor(s) against which claim is asserted and case number(s):

- _____ PGX Holdings, Inc. (Case No. 23-10718)
- _____ Credit Repair UK, Inc. (Case No. 23-10719)
- _____ Credit.com, Inc. (Case No. 23-10720)
- _____ Creditrepair.com Holdings, Inc. (Case No. 23-10721)
- _____ Creditrepair.com, Inc. (Case No. 23-10722)
- _____ eFolks Holdings, Inc. (Case No. 23-10723)
- _____ eFolks, LLC (Case No. 23-10724)

¹ The debtors in these chapter 11 cases, along with the last four digits of each debtor's federal tax identification number, are: PGX Holdings, Inc. (2510); Credit Repair UK, Inc. (4798); Credit.com, Inc. (1580); Creditrepair.com Holdings, Inc. (7536); Creditrepair.com, Inc. (7680); eFolks Holdings, Inc. (5213); eFolks, LLC (5256); John C. Health, Attorney At Law PC (8362); Progrexion ASG, Inc. (5153); Progrexion Holdings, Inc. (7123); Progrexion IP, Inc. (5179); Progrexion Marketing, Inc. (5073); and Progrexion Teleservices, Inc. (5110). The location of the debtors' service address for purposes of these chapter 11 cases is: 257 East 200 South, Suite 1200, Salt Lake City, Utah 84111.

_____ John C. Heath, Attorney At Law PC (Case No. 23-10725)
_____ Progrexion ASG, Inc. (Case No. 23-10726)
_____ Progrexion Holdings, Inc. (Case No. 23-10727)
_____ Progrexion IP, Inc. (Case No. 23-10728)
_____ Progrexion Marketing, Inc. (Case No. 23-10729)
_____ Progrexion Teleservices, Inc. (Case No. 23-10730)

6. Documentation supporting the claim is attached hereto as **Exhibit A**.

Date:

Signature: _____

Name: _____

Address: _____

Phone: _____

Email: _____

Fax: _____

Exhibit 3 to Exhibit A

Bar Date Notice

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE**

In re:)	
	)	Chapter 11
PGX HOLDINGS, INC., <i>et al.</i> , ¹)	
	)	Case No. 23-10718 (CTG)
Debtors.	)	(Jointly Administered)
)	

NOTICE OF DATES BY WHICH PARTIES MUST FILE PROOFS OF CLAIM AND ADMINISTRATIVE EXPENSE REQUESTS AND PROCEDURES FOR FILING PROOFS OF CLAIM, INCLUDING CLAIMS UNDER 11 U.S.C. § 503(b)(9), AND ADMINISTRATIVE EXPENSE REQUESTS AGAINST THE DEBTORS

PLEASE TAKE NOTICE that the above-captioned debtors and debtors in possession (collectively, the “Debtors”) each filed a voluntary petition for relief under chapter 11 of title 11 of the United States Code, 11 U.S.C. §§ 101-1532 (the “Bankruptcy Code”) in the United States Bankruptcy Court for the District of Delaware (the “Court”) on June 4, 2023 (the “Petition Date”).

PLEASE TAKE FURTHER NOTICE that on [], 2023, the Debtors filed the *Debtors’ Motion for Entry of an Order (A) Establishing Bar Dates for Filing Proofs of Claim, Including Claims Under 11 U.S.C. § 503(b)(9) and Administrative Expense Requests; (B) Approving the Form and Manner for Filing Proofs of Claim and Administrative Expense Requests; (C) Approving Notice Thereof; and (D) Granting Related Relief* [Docket No. ____] (the “Bar Date Motion”) with Court. On July [], 2023, the Court entered an order approving the Bar Date Motion [Docket No. ____] (the “Bar Date Order”) and establishing certain dates (each, a “Bar Date,” and collectively, the “Bar Dates”) by which parties holding claims against the Debtors arising prior to the Petition Date, claims arising under section 503(b)(9) of the Bankruptcy Code, and claims that arose (or are deemed to have arisen) **subsequent to the Petition Date but on or before July 31, 2023** must file proofs of claim against the Debtors. Each date is expressly set forth below.

¹ The debtors in these chapter 11 cases, along with the last four digits of each debtor’s federal tax identification number, are: PGX Holdings, Inc. (2510); Credit Repair UK, Inc. (4798); Credit.com, Inc. (1580); Creditrepair.com Holdings, Inc. (7536); Creditrepair.com, Inc. (7680); eFolks Holdings, Inc. (5213); eFolks, LLC (5256); John C. Health, Attorney At Law PC (8362); Progexion ASG, Inc. (5153); Progexion Holdings, Inc. (7123); Progexion IP, Inc. (5179); Progexion Marketing, Inc. (5073); and Progexion Teleservices, Inc. (5110). The location of the debtors’ service address for purposes of these chapter 11 cases is: 257 East 200 South, Suite 1200, Salt Lake City, Utah 84111.

YOU ARE RECEIVING THIS NOTICE BECAUSE YOU MAY BE HOLDING A CLAIM AGAINST ONE OR MORE OF THE DEBTORS IN THE ABOVE-CAPTIONED CHAPTER 11 CASES. THEREFORE, YOU SHOULD READ THIS NOTICE CAREFULLY AND DISCUSS IT WITH YOUR ATTORNEY. IF YOU DO NOT HAVE AN ATTORNEY, YOU MAY WISH TO CONSULT ONE.

Background to the Debtors' Chapter 11 Cases

- A. **General Information About the Debtors' Cases.** The Debtors' cases are being jointly administered under case number 23-10718 (CTG). No request for the appointment of a trustee or examiner has been made in these chapter 11 cases.²
- B. **Individual Debtor Information.** The location of the Debtors' corporate headquarters and the service address for all Debtors is: The location of the Debtors' service address for purposes of these chapter 11 cases is: 257 East 200 South, Suite 1200, Salt Lake City, Utah 84111. The table below lists the respective case numbers for each Debtor:

DEBTOR	CASE NO.
PGX Holdings, Inc.	23-10718 (CTG)
Credit Repair UK, Inc.	23-10719 (CTG)
Credit.com, Inc.	23-10720 (CTG)
CreditRepair.com Holdings, Inc.	23-10721 (CTG)
CreditRepari.com, Inc.	23-10722 (CTG)
eFolks Holdings, Inc.	23-10723 (CTG)
eFolks, LLC	23-10724 (CTG)
John C. Heath, Attorney at Law PC	23-10725 (CTG)
Progrexion ASG, Inc.	23-10726 (CTG)
Progrexion Holdings, Inc.	23-10727 (CTG)
Progrexion IP, Inc.	23-10728 (CTG)
Progrexion Marketing, Inc.	23-10729 (CTG)
Progrexion Teleservices, Inc.	23-10730 (CTG)

- C. **Access to Proof of Claim Forms and Additional Information.** If you have any questions regarding the claims processing and/or if you wish to obtain a copy of the Bar Date Motion, Bar Date Order, Proof of Claim Form, or related documents (and/or any other pleadings filed in the Debtors' chapter 11 cases) you may do so by: (i) visiting the website of the Debtors' notice and claims agent, Kurtzman Carson Consultants LLC ("KCC") at: <https://www.kcellc.net/pgx>; (ii) calling KCC at: (888) 249-2721 (toll-free);

² Except as otherwise defined herein, in the Bar Date Motion, or in the Bar Date Order, all terms used in this Motion that are specifically defined in the Bankruptcy Code shall have the meanings ascribed to such terms in the Bankruptcy Code. In particular, as used herein: (a) the term "claim" has the meaning given to it in section 101(5) of the Bankruptcy Code; (b) the term "entity" has the meaning given to it in section 101(15) of the Bankruptcy Code; (c) the term "governmental unit" has the meaning given to it in section 101(27) of the Bankruptcy Code; and (d) the term "person" has the meaning given to it in section 101(41) of the Bankruptcy Code.

US & Canada) or (310) 751-2604 (International); or (iii) inquiring by email at <https://www.kccllc.net/PGX/Inquiry>. Please note that KCC **cannot** advise you on how to file, or whether you should file, a proof of claim.

Schedules of Assets and Liabilities

On [____], 2023, each of the Debtors filed their statement of financial affairs and schedules of assets and liabilities with the Court (collectively, the “Schedules”). The Debtors’ Schedules and the Bar Date Order may be examined and inspected by interested parties during regular business hours at (a) the offices of Klehr Harrison Harvey Branzburg LLP, 919 N. Market Street, Wilmington, Delaware 19801, or during posted hours at (b) the Clerk of the Bankruptcy Court, United States Bankruptcy Court, District of Delaware, 824 North Market Street, Wilmington, Delaware 19801. The Bar Date Order is also available online and free of charge at <https://www.kccllc.net/pgx>.

Bar Dates Approved by the Court

The Court has established the following Bar Dates as those dates by which parties holding claims against the Debtors that arose (or that are deemed to have arisen) before June 4, 2023 must file proofs of claims or Administrative Expense Request Forms so that they are **actually received** by KCC:

General Bar Date:

September 7, 2023 at 4:00 p.m. prevailing Eastern Time, is the date by which all entities (which includes individual persons, estates, trust, partnerships, and corporations, among others) must file proofs of claims.

Governmental Bar Date:

December 1, 2023 at 4:00 p.m. prevailing Eastern Time, is the date by which all governmental units holding claims (whether secured, unsecured priority, or unsecured non-priority) must file proofs of claim, including claims for unpaid taxes, whether such claims arise from prepetition tax years or periods, or prepetition transactions to which any of the Debtors were a party.

Administrative Claims Bar Date:

September 7, 2023 at 4:00 p.m. prevailing Eastern Time, is the date by which all entities (which includes individual persons, estates, trust, partnerships, and corporations, among others) must file Administrative Expense Request Forms for Administrative Expenses that arose (or are deemed to have arisen) **on or before July 31, 2023**.

Parties Required to File Claims Forms

- A. Definition of Claim.** Under section 101(5) of the Bankruptcy Code and as used herein, the word “claim” means: (i) a 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) a 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.
- B. Parties Who Must File Claim Forms.** Except as otherwise set forth herein, any person or entity that holds claims against the Debtors that arose (or are deemed to have arisen) before the Petition Date must file proofs of claim on or before the applicable Bar Date and those persons or entities holding claims against the Debtors that arose (or are deemed to have arisen) **on or subsequent to June 4, 2023 and on or before July 31, 2023** must file Administrative Expense Request Forms on or before the Administrative Claims Bar Date.
- C. Parties Who Do Not Need to File Claim Forms.** Certain parties are not required to file proofs of claim or Administrative Expense Request Form. The Court may, however, enter one or more separate orders at a later time requiring holders of claims to file proofs of claim or Administrative Expense Requests Form for some kinds of the following claims and setting related deadlines. If the Court does enter such an order, you will receive notice of it. The following persons or entities holding claims that would otherwise be subject to the applicable Bar Dates need **not** file proofs of claim:
- (a) any person or entity that already has filed a signed proof of claim against the respective Debtor(s) with the Clerk of the Court in a form substantially similar to Official Form 410;
 - (b) a holder of any claim that is listed on the Debtors’ Schedules; **unless** (i) the Claim is scheduled as “disputed,” “contingent” or “unliquidated;” (ii) the Claimant disagrees with the amount, nature and/or priority of the Claim as set forth in the Schedules; or (iii) the Claimant disputes that the Claim is an obligation of the particular Debtor against which the claim is listed in the Schedules. In the case of either (i), (ii) or (iii), a proof of claim must be filed on or before the applicable Bar Date;
 - (c) a holder of a claim that has previously been allowed by order of the Court;
 - (d) a holder of a claim that has been paid in full by the Debtors or any other party;
 - (e) a holder of a claim for which a specific deadline to file a claim previously has been fixed by the Court;

- (f) any Debtor having a claim against another Debtor;
- (g) a current employee of the Debtors, if an order of this Court authorized the Debtors to honor such claim in the ordinary course of business as a wage, commission or benefit and the Debtors have in fact honored such claim; provided, however, that a current or former employee must submit a proof of claim by the General Bar Date for all other claims, including claims for wrongful termination, discrimination, harassment, hostile work environment, retaliation, claims covered by the Debtors' workers' compensation insurance or any other litigation or pre-litigation claim; and
- (h) a customer of the Debtors, if an order of this Court authorized the Debtors to honor such claim in the ordinary course of business pursuant to an existing customer program and the Debtors have in fact honored such claim; provided, however, that a customer must submit a proof of claim by the applicable Bar Date if its claim relates to damages arising from claims for breach of contract, breach of warranty, misrepresentation or any other litigation or pre-litigation claim; and
- (i) the Prepetition Secured Lenders and the DIP Lenders (as defined in the Interim DIP Order)³.

A holder of the following claims that would otherwise be subject to the Administrative Claims Bar Date need not file Administrative Expense Request Forms:

- (a) Administrative Claims on account of which a request for payment of Administrative Claim already has been properly filed with either KCC or the Bankruptcy Court, if such request clearly sets forth that such party is asserting an Administrative Claim and includes supporting documentation;
- (b) Administrative Claims of professionals for unpaid fees and expenses pursuant to sections 330(a) and 503(b) of the Bankruptcy Code;
- (c) Claims for fees payable to the United States Trustee or the Court pursuant to 28 U.S.C. § 1930;
- (d) Any Administrative Claims held by any other party as to which an order of the Court has been entered setting a later bar date for filing Administrative Claims against the Debtors;

³ The "Interim DIP Order" means the *Interim Order (I) Authorizing the Debtors to (A) Obtain Postpetition Financing and (B) Utilize Cash Collateral, (II) Granting Liens and Superpriority Administrative Expense Claims, (III) Granting Adequate Protection, (IV) Modifying the Automatic Stay, (V) Scheduling a Final Hearing, and (VI) Granting Related Relief* [Docket No. 70].

- (e) Any Administrative Claim held by a party as to which an order of the Court has been entered allowing such Administrative Claim; and
- (f) Any Administrative Claim of a governmental unit exempt from the require of filing a request for payment by operation of section 503(b)(1)(D) of the Bankruptcy Code.

Instructions for Filing Claim Forms

- A. Contents of Claim Forms.** Each Claim Form must: (i) be written in English; (ii) include a claim amount denominated in United States dollars (and to the extent such claim is converted to United States dollars, the conversion rate used); (iii) conform substantially with Official Form 410 in the case of proofs of claim; (iv) be signed by the holder of the claim or by an authorized agent of the holder of the claims; and (v) be an original Claim Form (photocopies or facsimiles will **not** be accepted).
- B. Claims Against Multiple Debtors.** Except as otherwise provided by the Bar Date Order, each proof of claim must state a claim against only one Debtor and clearly indicate the Debtor against which the claim is asserted. To the extent more than one Debtor is listed on the proof of claim, such claim will be treated as if filed only against the first-listed Debtor.
- C. Supporting Documentation.** Each Claim Form must include supporting documentation in accordance with Bankruptcy Rules 3001(c) and 3001(d) (or, if such documentation is voluminous, include a summary of such documentation) or an explanation as to why such documentation is not available; provided, however, that a Claim form may only be filed without supporting documentation upon the prior written consent of the Debtors' counsel; provided further, however, that any creditor that received such written consent shall be required to transmit such writings to the Debtors' counsel upon request no later than fourteen (14) days from the date of such request.
- D. Timely Service.** Each Claim Form must be filed, including supporting documentation, by United States mail or other hand delivery system, so as to be **actually received** by KCC on or before the applicable Bar Date (or, where applicable, on or before any other Bar Dates set forth in the Bar Date Order (i) via the electronic filing interface available at <https://epoc.kccllc.net/PGX> (Proof of Claim Forms only), or (ii) at the following address:

For First-Class Mail or Overnight Mail to:

**PGX Claims Processing Center
c/o KCC
222 N. Pacific Coast Highway, Suite 300
El Segundo, CA 90245**

**PROOFS OF CLAIM AND ADMINISTRATIVE EXPENSE REQUESTS
SUBMITTED BY FACSIMILE OR ELECTRONIC MAIL
WILL NOT BE ACCEPTED.**

Receipt of Service. Holders of Claims wishing to receive acknowledgement that their Claims Forms were received by KCC must submit (i) a copy of the Claim Form, and (ii) a self-addressed, stamped envelope.

Consequences of Failing to Timely File Your Proof of Claim

Pursuant to the Bar Date Order and in accordance with Bankruptcy Rule 3003(c)(2), if you or any party or entity who is required, but fails, to file a proof of claim or Administrative Expense Request Form in accordance with the Bar Date Order on or before the applicable Bar Date, please be advised that:

- **YOU WILL NOT RECEIVE ANY DISTRIBUTION IN THESE CHAPTER 11 CASES ON ACCOUNT OF THAT CLAIM; AND**
- **YOU WILL NOT BE ENTITLED TO ANY VOTE IN THESE CHAPTER 11 CASES ON ACCOUNT OF THAT CLAIM.**

Amendments to the Debtors' Schedules

- A. Amendments to Schedules.** In the event that the Debtors amend their Schedules after the date of this notice, the Debtors will provide holders of claims that are affected by any such amendment notice of the amendment, and such parties will be given an opportunity to file proofs of claim before a new deadline that will be specified in that future notice.
- B. Amended Schedules Bar Date.** The Court has approved the later of (i) the Bar Date, or (ii) twenty-one (21) days from the date on which the Debtors provided notice of the amendment to the Schedules (or another time period as may be fixed by the Court) as the date by which holders of claims affected by the amendment must file proofs of claim with respect to such claim.

Parties to the Debtors' Leases and Executory Contracts

- A. Rejection of Leases and Contracts.** The Bankruptcy Code provides that Debtors may, at any time before a plan of reorganization is confirmed by the Court, choose to reject certain executory contracts or unexpired leases. If your contract or lease is rejected, you may have a claim resulting from that rejection.
- B. Proofs of Claim Relating to Rejection Damages.** The deadline to file a proof of claim for damages relating to the rejection of the contract or lease is the alter of (a) the date

set forth in an order authorizing the Debtors to reject contracts or leases pursuant to section 365 of the Bankruptcy Code (including any order confirming a plan of reorganization in the Debtors' chapter 11 cases), (b) the General Bar Date, and (c) thirty-five (35) days from the later of the date the rejection order is entered or notice of rejection is provided.

Reservation of Rights

Nothing contained in this notice is intended to or should be construed as a waiver of the Debtors' rights to: (a) dispute, or assert offsets or defenses against, any filed claim or any claim listed or reflected in the Schedules as to the nature, amount, liability, or classification thereof; (b) subsequently designate any claim listed or reflected in the Schedules as disputed, contingent, or unliquidated; or (c) otherwise amend or supplement the Schedules.

Exhibit 4 to Exhibit A

Proposed Publication Notice

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE**

In re:)	
	)	Chapter 11
PGX HOLDINGS, INC., <i>et al.</i> , ¹	)	Case No. 23-10718 (CTG)
)	
Debtors.	)	(Jointly Administered)
)	

**NOTICE OF BAR DATES FOR FILING PROOFS OF CLAIM AND
ADMINISTRATIVE EXPENSE REQUESTS**

**THE GENERAL BAR DATE AND ADMINISTRATIVE EXPENSE BAR DATE IS
SEPTEMBER 7, 2023 AT 4:00 P.M. PREVAILING EASTERN TIME.**

PLEASE TAKE NOTICE OF THE FOLLOWING:

Entry of the Bar Date Order. On July [__], 2023 the United States Bankruptcy Court for the District of Delaware entered an order [Docket No. __] (the “Bar Date Order”) establishing certain deadlines for the filing of proofs of claim in the chapter 11 cases of the above-captioned debtors and debtors-in-possession (collectively, the “Debtors”). The table below lists the respective case number for each Debtor:

DEBTOR	CASE NO.
PGX Holdings, Inc.	23-10718 (CTG)
Credit Repair UK, Inc.	23-10719 (CTG)
Credit.com, Inc.	23-10720 (CTG)
CreditRepair.com Holdings, Inc.	23-10721 (CTG)
CreditRepari.com, Inc.	23-10722 (CTG)
eFolks Holdings, Inc.	23-10723 (CTG)
eFolks, LLC	23-10724 (CTG)
John C. Heath, Attorney at Law PC	23-10725 (CTG)
Progrexion ASG, Inc.	23-10726 (CTG)
Progrexion Holdings, Inc.	23-10727 (CTG)

¹ The debtors in these chapter 11 cases, along with the last four digits of each debtor’s federal tax identification number, are: PGX Holdings, Inc. (2510); Credit Repair UK, Inc. (4798); Credit.com, Inc. (1580); Creditrepair.com Holdings, Inc. (7536); Creditrepair.com, Inc. (7680); eFolks Holdings, Inc. (5213); eFolks, LLC (5256); John C. Health, Attorney At Law PC (8362); Progrexion ASG, Inc. (5153); Progrexion Holdings, Inc. (7123); Progrexion IP, Inc. (5179); Progrexion Marketing, Inc. (5073); and Progrexion Teleservices, Inc. (5110). The location of the debtors’ service address for purposes of these chapter 11 cases is: 257 East 200 South, Suite 1200, Salt Lake City, Utah 84111.

Progrexion IP, Inc.	23-10728 (CTG)
Progrexion Marketing, Inc.	23-10729 (CTG)
Progrexion Teleservices, Inc.	23-10730 (CTG)

EXCEPT AS TO CERTAIN EXCEPTIONS EXPLICITLY SET FORTH IN THE BAR DATE ORDER, ANY PERSON OR ENTITY WHO FAILS TO FILE A PROOF OF CLAIM OR ADMINISTRATIVE EXPENSE REQUEST FORM ON OR BEFORE THE GENERAL BAR DATE, ADMINISTRATIVE BAR DATE, OR GOVERNMENTAL BAR DATE SHALL BE BARRED FROM RECEIVING ANY DISTRIBUTION OR VOTE IN THESE CHAPTER 11 CASES ON ACCOUNT OF THAT CLAIM.

Who Must File a Claim Form. Pursuant to the Bar Date Order, all persons and entities, including individuals, partnerships, estates, trusts, and governmental units who have a claim or potential claim against the Debtors that arose on or before June 4, 2023, no matter how remote or contingent such right to payment or equitable remedy may be, **including holders of claims allowable under section 503(b)(9) of the Bankruptcy Code**, MUST FILE A PROOF OF CLAIM on or before **4:00 p.m. prevailing Eastern Time, on September 7, 2023** (the “General Bar Date”). For claims held by governmental entities, this date shall be **December 1, 2023 at 4:00 p.m. prevailing Eastern Time**, (the “Governmental Bar Date”). All persons are entities who have a claim that arose **on or subsequent to June 4, 2023 and prior to or on July 31, 2023**, no matter how remote or contingent such right to payment or equitable remedy may be, MUST FILE AN ADMINISTRATIVE EXPENSE REQUEST FORM on or before **4:00 p.m. prevailing Eastern time, on September 7, 2023** (the “Administrative Claims Bar Date”).

Filing a Claim Form. Each original Claim Form, including supporting documentation, must be filed so as to be **actually received** by the Debtors’ notice and claims agent, Kurtzman Carson Consultants LLC (“KCC”) on or before the General Bar Date, Administrative Claims Bar Date, or the Governmental Bar Date (or, where applicable, on or before any other Bar Date set forth in the Bar Date Order) (i) via the electronic filing interface available at <https://epoc.kccllc.net/PGX> (for Proof of Claim Forms only) or (ii) by United States mail or other hand delivery system at the following address:

For First-Class Mail or Overnight Mail to:

PGX Claims Processing Center
c/o KCC
222 N. Pacific Coast Highway, Suite 300
El Segundo, CA 90245

**PROOFS OF CLAIM AND ADMINISTRATIVE EXPENSE REQUESTS
SUBMITTED BY FACSIMILE OR ELECTRONIC MAIL
WILL NOT BE ACCEPTED.**

Contents of Claim Forms. Subject to the Bar Date Order, each Claim Form must: (i) be written in English; (ii) include a claim amount denominated in United States dollars (and to the extent such claim is converted to United States dollars, the conversion rate used in such conversion); (iii) clearly identify the Debtor against which a claim is asserted; (iv) conform substantially to Official Form 410 in the case of a proof of claim; (v) be signed by the holder of the claim or by an authorized agent of the holder of the claim (and the Claim Form bearing the original signature must be the form filed); and (vi) include as attachments any and all supporting documentation on which the claim is based.

Additional Information. If you have any questions regarding the claims process and/or if you wish to obtain a copy of the Bar Date Order (which contains a more detailed description of the requirements for filing Claims Forms), a Proof of Claim Form, or related documents, you may do so by: (i) visiting the website of the Debtors' notice and claims agent, KCC, at <https://www.kccllc.net/pgx>, (ii) calling KCC at (888) 249-2721 (Toll-Free) or (310) 751-2604 (International), or (iii) inquiring via email at <https://www.kccllc.net/PGX/Inquiry>. Please note that KCC **cannot** advise you on how to file, or whether you should file, a proof of claim.

Exhibit 5 to Exhibit A
Proposed Publication List

Proposed Publication List

National Publications:

- Either (a) New York Times (National Edition); (b) USA Today (National Edition); or (c) the Wall Street Journal, in the Debtors' discretion.