

Fill in this information to identify the case:

Debtor 1

RAMONA A YEDINAK

Debtor 2

(Spouse, if filing)

ALEKSEY L YEDINAK

United States Bankruptcy Court for the:

Eastern District Of California

Case number

2322615

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 of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?

Wells Fargo Bank, N.A.

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?

Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Where should notices to the creditor be sent?

Where should payments to the creditor be sent? (if different)

Wells Fargo Bank, N.A., Wells Fargo Card Services

Wells Fargo Card Services

Name

Name

PO Box 10438, MAC F8235-02F

PO Box 9210

Number Street

Number Street

Des Moines IA 50306-0438

Des Moines IA 50306

City State ZIP Code

City State ZIP Code

Contact phone 1-800-847-8899

Contact phone 1-800-847-8899

Contact email WFCardsBKY@wellsfargo.com

Contact email WFCardsBKY@wellsfargo.com

Uniform claim identifier for electronic payments in chapter 13 (if you use one):

WFCCRD2322615CAE52621206

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: <u>649641983</u>
7. How much is the claim?	<u>\$6,300.34</u> 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. <u>Open-End Revolving Credit</u>
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 <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . ☐ 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 amounts 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)?

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

☒ No

☐ Yes. Check one:

	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 4/01/22, and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

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 acknowledgment 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 a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 09/12/2023
MM / DD / YYYY

/s/ Kevin T. Cunningham
Signature

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

Name	<u>Kevin T. Cunningham</u>		
	First name	Middle name	Last name
Title	<u>Bankruptcy Specialist</u>		
Company	<u>Wells Fargo Bank, N.A.</u>		
	Identify the corporate servicer as the company if the authorized agent is a servicer.		
Address	<u>PO Box 10438</u>		
	Number	Street	
	<u>Des Moines</u>	<u>IA</u>	<u>50306-0438</u>
	City	State	ZIP Code
Contact phone	<u>1-800-847-8899</u>	Email	<u>WFCardsBKY@wellsfargo.com</u>

PROOFCLAIM (03/2023)

Attachment A**Wells Fargo Bank, N.A.
(Card Services Division)****PROOF OF CLAIM ACCOUNT SUMMARY STATEMENT****BANKRUPTCY CASE INFORMATION**Debtor(s): RAMONA A YEDINAK
ALEKSEY L YEDINAK

Case No: 2322615

Uniform Claim Identifier: WFCCRD2322615CAE52621206

Chapter: 13

ACCOUNT INFORMATION

Account No: *****1206

Date of Last Transaction: 01/04/2023

Account Type: Open-End Revolving Credit

Date of Last Payment: 07/07/2023

Open Date: 11/24/2022

Date of Charge-off: 08/08/2023

Entity From Whom Creditor Purchased Account: N/A

Entity Owning Account on Last Transaction Date: Wells Fargo Bank, N.A.

Amount of Claim: \$6,300.34

An itemization of the balance included in the Amount of Claim is as follows:

• Amount of Principal	<u>\$ 6,271.34</u>	• Amount of Interest	<u>\$ 0.00</u>	• Amount of Fees	<u>\$ 29.00</u>
-----------------------	--------------------	----------------------	----------------	------------------	-----------------

*Pursuant to FRBP 3001(c)(3)(B), copies of the Debtor's(s') Open End or Revolving Consumer Credit Account Agreement are available upon written request.