


UNITED STATES BANKRUPTCY COURT  
Western District of Texas  
Austin Division

**FILED**

AUG 27 2015

U.S. BANKRUPTCY COURT  
BY  DEPUTY

IN RE: )  
)  
) CHAPTER 11  
BULLION DIRECT, INC., )  
)  
) CASE NO. 15-10940-tmd  
Debtor. )

**FIRST AMENDED CERTIFICATE OF SERVICE**

I certify that on August 23, 2015, a true copy of the attached Proof of Claim and attachments were served on the following parties by email pursuant to the Debtor's Second Master Limited Service List dated August 17, 2015:

**Governmental Agencies:**

Internal Revenue Service  
c/o Steven B. Bass  
[Steven.Bass@usdoj.gov](mailto:Steven.Bass@usdoj.gov)

Hal F. Morris  
Assistant Attorney General  
Bankruptcy Regulatory Section  
Office of the Texas Attorney General  
[hal.morris@texasattorneygeneral.gov](mailto:hal.morris@texasattorneygeneral.gov)

**Requested Notice:**

Kay D. Brock  
Assistant Travis County Attorney  
[kay.brock@traviscountytexas.gov](mailto:kay.brock@traviscountytexas.gov)

Peter C. Ruggero  
Ruggero Law Firm PC  
[peter@ruggierolaw.com](mailto:peter@ruggierolaw.com)

Jeffrey R. Erler  
Laura M. Fontaine  
Gruber Hurst Elrod Johansen Hail Shank, LLP  
[jerler@ghetrial.com](mailto:jerler@ghetrial.com) / [lfontaine@ghetrial.com](mailto:lfontaine@ghetrial.com)

Martin Seidler  
Law Offices of Martin Seidler  
[seidlerlaw@yahoo.com](mailto:seidlerlaw@yahoo.com)

Douglas J. Powell  
Law Offices of Douglas J. Powell, P.C.  
[djpowell@swbell.net](mailto:djpowell@swbell.net)

James V. Hoeffner  
Brian T. Cumings  
Graves, Dougherty, Hearon & Moody, P.C.  
[jhoeffner@gdhm.com](mailto:jhoeffner@gdhm.com)  
[bcumings@gdhm.com](mailto:bcumings@gdhm.com)

Julie B. Fick  
[j.fick@att.net](mailto:j.fick@att.net)

Brent A. Devere  
[BDevere@1411west.com](mailto:BDevere@1411west.com)

William T. Peckham  
[wpeckham@peckhamlawaustin.com](mailto:wpeckham@peckhamlawaustin.com)

and on August 24, 2015, a true copy of the attached Proof of Claim and attachments were served on the following parties by regular first class mail pursuant to the Debtor's Second Master Limited Service List dated August 17, 2015:

**Debtor:**

BullionDirect, Inc.  
c/o Dan Bensimon, President  
7028 Cielo Azul Pass  
Austin, TX 78732

**Proposed Attorneys for Debtor:**

Previously served by email and regular mail at correct addresses listed

**United States Trustee:**

Henry G. Hobbs, Valerie L. Wenger  
Office of the U.S. Trustee  
903 San Jacinto Blvd., Room 230  
Austin, TX 78701

**Twenty Largest Unsecured Creditors:**

Phillips, Pamela L.  
59 Line Road  
Malvern, PA 19355

Chamness, Robert O.  
P.O. Box 1244  
Davis, CA 95617

Dietz, Dale A.  
329 Harrisonville Rd.  
Mullica Hill, NJ 08062

Pinard, Jean M.  
4504 Springhill Estates Dr.  
Parker, TX 75002

Gray, Richard L.  
7466 Old Post Road  
Boulder, CO 80301

Stephenson, Cecil  
1065 Bingle Rd.  
Houston, TX 77055

Veytsman, Marina  
23958 Calvert St.  
Woodland Hills, CA 91367

Ortwein, Jeffrey  
6227 Acorn Drive  
Emmaus, PA 18049

Burns, Kenneth S. Jr.  
1428 Deberry Blvd.  
Florence, SC 29501

Stephenson, Blake  
1065 Bingle Rd.  
Houston, TX 77055

Miller, Patrick R.  
15523 Spunky Canyon Rd.  
Green Valley, CA 91390

Dinsmore, Alton J.  
4967 Aviary Dr. NW  
Acworth, GA 30101

Nelson, Bryan D.  
17540 S. Iroquois Trace  
Tinley Park, IL 60477

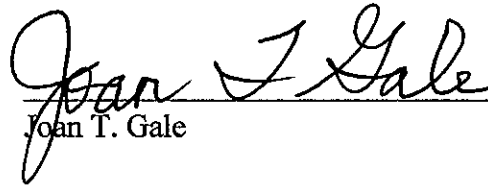
Krueger, Donald E.  
3701 Sea Cliff St.  
Santa Ana, CA 92704

Whalley, Lawrence G.  
5 Carsey Lane  
Houston, TX 77024

Hopwood, Edward M.  
1 Cedar Ridge Lane  
Warren, NJ 07059

Lubitski, Craig J.  
153 Oswegatchie Road  
Waterford, CT 06385

Napoli, Mark A.  
649 Mount Laurel Rd.  
Mount Laurel, NJ 08054

  
Joan T. Gale

B10 (Official Form 10) (04/13)

<b>UNITED STATES BANKRUPTCY COURT Western District of Texas</b>		<b>PROOF OF CLAIM</b>
Name of Debtor: BullionDirect, Inc.		Case Number: 15-10940
NOTE: Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.		<p><b>FILED</b></p> <p>U.S. Bankruptcy Court Western District of Texas</p> <p>8/9/2015</p> <p>Yvette M. Taylor, Clerk COURT USE ONLY</p>
Name of Creditor (the person or other entity to whom the debtor owes money or property): Michael Gale		
Name and address where notices should be sent: Michael Gale 7501 Poudre River Road Greeley, CO 80634  Telephone number: 970-378-0012      email: mfgale@comcast.net		
Name and address where payment should be sent (if different from above):   Telephone number:      email:		
1. Amount of Claim as of Date Case Filed: \$ <u>7911.15</u> If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.		
2. Basis for Claim: <u>coins purchased</u> (See instruction #2)		
3. Last four digits of any number by which creditor identifies debtor: <u>4190</u>	3a. Debtor may have scheduled account as:  (See instruction #3a)	3b. Uniform Claim Identifier (optional):  (See instruction #3b)
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate (when case was filed) ___% <input type="checkbox"/> Fixed or <input type="checkbox"/> Variable		Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____
5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.		
<input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).	<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier - 11 U.S.C. §507(a)(4).	<input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5).
<input type="checkbox"/> Up to \$2,775* 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"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507(a)(8).	<input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507(a)(____).
*Amounts are subject to adjustment on 4/01/16 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.		
6. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)		

**7. Documents:** Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, security agreements, or, in the case of a claim based on an open-end or revolving consumer credit agreement, a statement providing the information required by FRBP 3001(c)(3)(A). If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. If the claim is secured by the debtor's principal residence, the Mortgage Proof of Claim Attachment is being filed with this claim. (See instruction #7, and the definition of "redacted".)  
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain: purchase order, payment check, bank statements evidencing check cleared

**8. Signature:** (See instruction #8) Check the appropriate box.

I am the creditor.

I am the creditor's authorized agent.

I am the trustee, or the debtor,  
or their authorized agent.  
(See Bankruptcy Rule 3004.)

I am a guarantor, surety, indorser, or other  
codebtor.  
(See Bankruptcy Rule 3005.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: Michael Gale

Title: Creditor

Company: \_\_\_\_\_

Address and telephone number (if different from notice address above):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

/s/ Michael Gale  
(Signature)

8/9/2015  
(Date)

Telephone number: \_ email: \_

*Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.*

Bullion Direct Catalog Receipt

<https://www.bulliondirect.com/catalog/orderConfirmed.do?catalogOrdersuccess>

**Congratulations, your order is confirmed!**

A copy of this receipt has also been sent to your email address. You may want to print this page for your records.  
**Order Confirmation: 5500F0J6IA**

<b>Bill To:</b>	Michael Gale 7501 Poudre River Road Greely, CO 80634	<b>Ship To:</b>	Michael Gale 7501 Poudre River Road Greely, CO 80634
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<b>Daytime Phone:</b>	(970) 378-0012	<b>Evening Phone:</b>	(970) 378-0012
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<b>FAX Phone:</b>		<b>E-Mail Address:</b>	mfgale@comcast.net
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<b>Payment:</b>	Check
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Qty	Symbol	Description	Unit Price	Ext Price
20	51A5020.2015	2015 US Mint Roll 20 American Eagle Silver Coins (20,000 oz.)	\$395.06	\$7,901.20

Subtotal:	\$7,901.20
Standard Shipping Delivery:	\$ 0.00
Handling Fee:	\$ 9.95
Sales tax:	\$ 0.00
<b>TOTAL:</b>	<b>\$ 7,911.15</b>

19.78 each

7911.15

3956.00

**Make check payable to: Bullion Direct, Inc!**

If sending via US Mail, please send to:  
 BDirect, Inc. A/R  
 PO Box 1987  
 Austin, TX 78767

If sending via FedEx, UPS, DHL, etc. please send to:  
 BDirect, Inc. A/R  
 700 Lavaca St.  
 14th Floor  
 Austin, TX 78701

Payment must be received within seven (7) banking days. Once your payment is received you will receive an automated email notification, followed by another designating the Release Date (if applicable). The Release Date of your order will be 7 banking days from the time we receive your check.  
 If you fail to receive any email correspondence from us, please check for common solutions.  
 Once again, thank you for using Bullion Direct!

The Bullion Direct Team



February 28, 2015 through March 31, 2015  
Account Number:

**ELECTRONIC WITHDRAWALS**

DATE	DESCRIPTION	AMOUNT
03/09		
03/23		
<b>Total Electronic Withdrawals</b>		

**DAILY ENDING BALANCE**

DATE	AMOUNT
03/09	\$13,374.87
03/17	14,303.37
03/23	13,472.37
03/31	5,561.22

**SERVICE CHARGE SUMMARY**

TRANSACTIONS FOR SERVICE FEE CALCULATION	NUMBER OF TRANSACTIONS
Checks Paid / Debits	5
Deposits / Credits	1
Deposited Items	1
<b>Transaction Total</b>	<b>7</b>

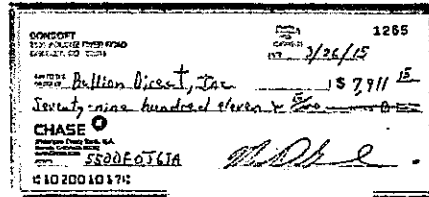
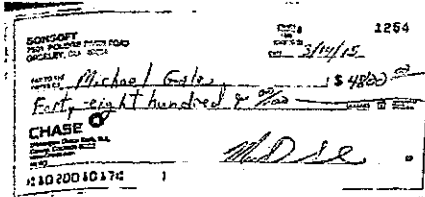
  

SERVICE FEE CALCULATION	AMOUNT
Service Fee	\$14.00
Service Fee Credit	-\$14.00
<b>Net Service Fee</b>	<b>\$0.00</b>
Excessive Transaction Fees (Above 0)	\$0.00
<b>Total Service Fees</b>	<b>\$0.00</b>

**IMAGES**

ACCOUNT #

See both front and back images of cleared checks at Chase.com. If you're not enrolled in this free service, please enroll now.



CHASE

NEW YORK, NY 10020

[Redacted]

ACCOUNT INFORMATION  
ACCOUNT NO. 111 1111111111111111  
BRANCH NO. 111 1111111111111111  
ADDRESS 111 1111111111111111

CURRENT BALANCE  
ENDING BALANCE  
OPENING BALANCE  
DEPOSITS  
CHECKS PAID  
ELECTRONIC WITHDRAWALS



CHECKING SUMMARY

DESCRIPTION	AMOUNT	BALANCE
Opening Balance		\$1,234.56
Deposits and Credits	100.00	1,334.56
Checks Paid	(50.00)	1,284.56
Electronic Withdrawals	(20.00)	1,264.56
Ending Balance		\$1,264.56

Your monthly service fee was waived because you maintained an average account balance of \$1,000.00 during the statement period.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
01/15/01	DEPOSIT	100.00

Total Deposits and Additions: 100.00

CHECKS PAID

CHECK NO.	RECIPIENT	AMOUNT
1001	ABC COMPANY	50.00
1002	XYZ STORE	20.00