

  
Randal S. Mashburn  
U.S. Bankruptcy Judge



Dated: 4/3/2014

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF TENNESSEE**

In re )  
)  
**NEW LIFE INTERNATIONAL,** ) Case No. 13-10974  
**dba THE NEW LIFE GROUP,** ) Chapter 11  
**dba NATIONAL COMMUNITY** ) Judge Mashburn  
**FOUNDATION,** )  
**dba BAND ANGELS,** )  
)  
)  
Debtor. )  
)

**ORDER GRANTING DEBTOR’S MOTION FOR ENTRY OF AN ORDER  
ESTABLISHING BAR DATES FOR SUBMITTING CLAIMS, APPROVING CLAIMS  
ADMINISTRATION PROCEDURE, AND APPROVING NOTICES OF SAME**

This matter is before the Court upon the Motion of New Life International, Debtor and Debtor-in-Possession in the above captioned Chapter 11 case (“Debtor” or “NLI”), (1) establishing a General Bar Date, a Governmental Unit Bar Date, and a Rejection Bar Date, as described below, (2) approving NLI’s proposed claims administration procedure, and (3) approving the form of notices to be given to creditors concerning the bar dates and claims procedure (Docket No. 64) (the “Bar Date Motion”).

AND IT APPEARING that the Motion is well-taken and that good and sufficient grounds therefor are shown;

AND IT, FURTHER, APPEARING that NLI gave notice of the Motion, this Order and the Bar Date Notice referred to below, to the United States Trustee, the 20 largest unsecured creditors, the secured creditor and all parties specially requesting notice; and that no further notice hereof or hearing hereon is necessary;

AND IT, FURTHER, APPEARING that the Official Unsecured Creditors' Committee (the "Committee") filed a timely Objection to the Motion, that the Objection has been resolved, and that this Order and the Verification Form and Notice attached hereto as **Exhibits A and B** meet with the approval of both the Committee and the United States Trustee,

IT IS, THEREFORE, ORDERED, ADJUDGED AND DECREED as follows:

1. The Bar Date Motion is hereby granted as provided herein.

2. In accordance with Fed. R. Bankr. P. 3003(c)(3), the bar dates for submitting to the Claims Agent (as described below) all claims against the Debtor in this Chapter 11 case that arose before December 31, 2013 ("Prepetition Claims") shall be as follows:

A. Except as provided below, the bar date for submitting all proofs of claim for Prepetition Claims shall be the date that is ninety (90) days after NLI mails the Bar Date Notice (the "General Bar Date").

B. All Governmental Units, as defined in 11 U.S.C. § 101(27), which includes without limitation the United States, all States, Commonwealths, Districts, Territories, municipalities, foreign states, and all departments, agencies or instrumentalities of the foregoing, which assert a Prepetition Claim against NLI must submit a proof of claim to the Claims Agent, on or before June 30, 2014 (the "Governmental Unit Bar Date").

C. For Prepetition Claims arising from the rejection by NLI of an executory contract or unexpired lease entered into before December 31, 2013, the deadline to submit a proof of claim to the Claims Agent is the *later* of: (a) the General Bar Date; (b) thirty (30) days after service of notice of the entry of an order by the Court authorizing the rejection by the Debtor of such executory contract or unexpired lease; or (c) such other date, if any, as the Court may set in the order authorizing the rejection by the Debtor of an executory contract or unexpired lease (the "Rejection Bar Date").

D. The present owners/holders of Charitable Gift Annuities (“CGA’s”) and Bargain-Sale Installment Notes (“ChIP’s”) issued by Debtor, who are holders of Prepetition Claims, shall be governed by the provisions of this Subparagraph 2.D. These parties’ claims are listed in Debtor’s Schedule F filed January 30, 2014 as “unliquidated,” which would require them to submit proofs of claim. The procedure set forth in this Subparagraph 2.D. shall be in lieu of a requirement that such owners/holders submit proofs of claim. Debtor’s original Schedule F is hereby deemed amended to delete the designation “Unliquidated,” but only for present owners/holders of CGA’s and ChIP’s. The Verification Form for use by owners/holders of CGA’s and ChIP’s is attached hereto as **Exhibit A**. NLI shall send each present owner/holder of a CGA or ChIP a Verification Form, tailored to each owner/holder to reflect what is shown in Debtor’s records. Each owner/holder of a CGA or ChIP shall complete and sign the Verification Form and return it to the Claims Agent so that it is received by the General Bar Date. Present owners/holders of CGA’s and ChIP’s are permitted to submit a proof of claim, and anyone who wishes to do so shall comply with the instructions on the Verification Form and submit the proof of claim by the General Bar Date.

E. Potential future beneficiaries or recipients of CGA’s and ChIP’s who are listed on Schedule F are governed by the procedure set forth in the Notice that is **Exhibit B** to this Order, as their claims are contingent and unliquidated. If they choose to submit proofs of claim, they must do so by the General Bar Date.

3. Unless such claimants (including present owners/holders of CGA’s or ChIP’s) are otherwise relieved of the requirement to submit a proof of claim, all persons or entities asserting Prepetition Claims against NLI must, on or before the General Bar Date, the Governmental Unit Bar Date, or the Rejection Bar Date, whichever is applicable, submit proofs of claim to the Claims Agent. Persons or entities who may, but need not, submit proofs of claim include (a)

any person or entity whose claim is listed in the Schedules of Assets and Liabilities filed by NLI (or any amendments thereto) but is not listed as “disputed,” “contingent,” or “unliquidated”; and agrees with the classification and amount set forth in the Schedules, (b) present owners/holders of CGA’s and CHIP’s, or (c) any person or entity whose claim has previously been specifically allowed by order of this Court.

4. Creditors whose claims are not listed in the Schedules, or whose claims are listed on the Schedules in an incorrect amount, or are listed on the Schedules as disputed, contingent, unliquidated (except for present owners/holders of CGA’s or CHIP’s, whose claims are no longer deemed unliquidated), or undetermined, and who desire to participate in this case or share in any distribution in this case in the amount they assert was due and owing from NLI as of December 31, 2013, must submit a proof of claim to the Claims Agent on or before the General Bar Date, the Governmental Unit Bar Date, or the Rejection Bar Date, whichever is applicable.

5. If, after the General Bar Date, NLI amends its Schedules to (a) add a claim, (b) reduce the undisputed, noncontingent and liquidated amount in which a claim is scheduled, or (c) change the nature or classification of a claim, including the designation of any claim as disputed, contingent or unliquidated, the affected claimant shall have sixty (60) days from the date of service of notice thereof to submit a proof of claim to the Claims Agent, or to amend any previously-submitted proof of claim, in consideration of such amended scheduled claim. This includes potential future beneficiaries or recipients of CGA’s and CHIP’s who are added to Schedule F by virtue of Verification Forms submitted by present holder of CGA’s and CHIP’s.

6. The Claims Agent is KraftCPAs Turnaround & Restructuring Group PLLC (“KTRG”). KTRG (and appropriate personnel at KTRG) shall be deemed a Filing Agent of

Debtor's counsel for this purpose Proofs of claim must be submitted to the Claims Agent as follows:

BY FIRST CLASS MAIL:        **NLI Claims Agent**  
   **Post Office Box 281016**  
   **Nashville, Tennessee 37228**

BY OVERNIGHT COURIER:    **NLI Claims Agent**  
   **c/o KraftCPAs PLLC**  
   **555 Great Circle Road**  
   **Nashville, TN 37228**  
   **615-242-7351**

BY FAX:                            **NLI Claims Agent**  
   **c/o KraftCPAs PLLC**  
   **615-256-1952**

7. All proofs of claim must be submitted to the Claims Agent so as to be received before 4:00 p.m., Central Time, on the General Bar Date, the Governmental Unit Bar Date or the Rejection Bar Date, whichever is applicable. Unless a creditor is not required to submit a proof of claim, any creditor who fails to submit a proof of claim for a Prepetition Claim so that it is received on or before the General Bar Date, the Governmental Unit Bar Date, or the Rejection Bar Date, whichever is applicable, shall be forever barred, estopped and enjoined from asserting such Prepetition Claim against NLI or NLI's property; and NLI shall be forever discharged from all indebtedness and liabilities with respect to such Prepetition Claim.

8. Nothing in this Order shall be deemed to prejudice the Debtor's right to dispute, or to assert offsets or defenses to, any claim reflected on the Schedules as to amount, liability, classification or otherwise, and to subsequently amend any Schedule and/or designate any claim as disputed, contingent, unliquidated, or undetermined.

9. The form of the VERIFICATION FORM FOR HOLDERS OF CGA'S AND CHIP'S (the "Verification Form"), attached hereto as **Exhibit A**, is hereby approved. The form of the NOTICE OF BAR DATES AND PROCEDURES FOR SUBMITTING PROOFS OF

CLAIM AGAINST THE DEBTOR (the “Bar Date Notice”), attached hereto as **Exhibit B**, is hereby approved. Counsel for NLI shall mail (A) a copy of the Verification Form to the present owners/holders of CGA’s and CHIP’s, and (B) a copy of the Bar Date Notice to all other known Creditors and Parties-in-Interest, when NLI has completed a review of its records for any additional parties who should receive either a Verification Form or a Bar Date Notice. The date of the mailing shall commence the period for computing the General Bar Date. Debtor shall file a Notice with the Court of the date when the Verification Form and Bar Date Notice have been mailed.

10. The determination of the amounts of the allowed claims of present owners/holders of CGA’s and CHIP’s is hereby reserved. Once Debtor has information as current as possible regarding such owners and holders, and the Court has determined the appropriate discount rate, mortality table and any other appropriate factors to apply to their future streams of income to arrive at a lump-sum present value of their claims as of the Petition Date, such parties will receive further notice of Debtor’s computation of their allowed claims as of the Petition Date, and they will have the opportunity to object to such computation.

11. A. From and after the entry of this Order, the Clerk shall maintain a claims register in the usual manner for claims that are filed with the Clerk through CM/ECF.

B. The Clerk shall restrict public access to already-filed proofs of claim, and proofs of claim filed hereafter through CM/ECF, until further order of the Court. The Clerk shall grant to the restricted proofs of claim to the persons and entities described in Paragraph 13 below.

C. The Clerk shall stamp as “filed” any proofs of claim received hereafter on paper. However, the Clerk shall not scan and enter such paper proofs of claim into CM/ECF, or

assign them claim numbers. Rather, the Clerk shall retain any such proofs of claim, to be retrieved periodically by KTRG.

D. KTRG shall periodically, at least weekly, file a Notice of Filing Claims Register by Claims Agent, containing the following information about claims that it has received from claimants and from the Clerk since the filing of the prior such Notice: The name and address of each claimant and the amount asserted, which shall also be the information about each claim that shall populate the Clerk's claims register. KTRG shall assign numbers to the proofs of claim that it receives, in a way that does not duplicate claim numbers that the Clerk assigns to claims filed through CM/ECF directly with the Clerk.

12. There shall be posted on the Court's CM/ECF page a notice directing parties where to send their claims and where to call with questions.

13. Until further order of the Court setting forth a procedure for the review and allowance of (or objection to) claims, NLI is hereby authorized and permitted to limit the information revealed on proofs of claim or interest filed with the Court or submitted to KTRG. No one other than (a) NLI and its counsel, (b) KTRG, (c) the United States Trustee, the Clerk, the Court and their staffs, and (d) individual members of and counsel or other agents for the Committee should have access to the proofs of claim filed by individuals, unless otherwise ordered by the Court.

14. As provided in 11 U.S.C. § 107(c), all persons given access to claims information, and their staffs and persons acting under their control, are hereby forbidden to disclose such information, except to a party authorized to receive such information pursuant to Paragraph 13 above, or to the party's attorney or other advisor, who shall also be bound by this requirement to maintain the confidentiality of the information.

15. KTRG's services as Claims Agent shall be separate and distinct from its professional services, including the professional services that it will render in assisting NLI with the process of allowing and disallowing claims. The allowance/disallowance of the claims shall not be part of the process described in the Bar Date Motion. Any compensation for these services as Claims Agent shall be separately accounted for in KTRG's monthly fee requests and in any application for compensation filed by KTRG as financial consultant herein.

**THIS ORDER WAS SIGNED AND ENTERED ELECTRONICALLY  
AS INDICATED AT THE TOP OF THE FIRST PAGE.**

APPROVED FOR ENTRY:

/s/ Linda W. Knight

Thomas H. Forrester (BPR 10956)/Linda W. Knight (BPR 9205)

Gullett, Sanford, Robinson & Martin, PLLC

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[bke@gsm.com](mailto:bke@gsm.com)

*Attorneys for Debtor and Debtor-in-Possession*

[PLACE THIS ON NEW LIFE INTERNATIONAL LETTERHEAD]

[FILL IN DATE NOTICE IS SENT]

MAIL MERGE NAME  
ADDRESS  
CITY, STATE, ZIP

**VERIFICATION FORM FOR “PRESENT RECIPIENTS” OF CGA’S AND CHIP’S**

Before December 31, 2013, you may have been receiving payments under a Charitable Gift Annuity contract (“CGA”) or a Bargain Sale Installment Note (“ChIP”) with New Life International, Debtor in Chapter 11 Case No. 13-10974-RM3-11 in the U. S. Bankruptcy Court for the Middle District of Tennessee. Or, your right to begin receiving payments, under the terms of your contract, may be deferred to a certain date in the future. **In either situation, you will be referred to in this document as a “Present Recipient.”**

The Bankruptcy Court has approved a procedure for New Life International (“NLI”) to determine the amount of your claim in its Chapter 11 case. The Official Committee of Unsecured Creditors and the United States Trustee -- both of which have the duty to protect the interests of creditors such as you -- have agreed to this procedure.

NLI anticipates that the allowed amount of your claim will be determined as of December 31, 2013, the date NLI filed its Chapter 11 case, as follows:

\* If you are a Present Recipient of a ChIP, it is expected that you will be allowed a claim equal to the present value of the future payments owed under the ChIP as of December 31, 2013. At a later date, the Bankruptcy Court will determine what interest rate [discount rate] will be used to determine this lump sum.

\* If you are a Present Recipient of a CGA, it is expected that you will be allowed a claim equal to the present value of your future payments under your CGA. At a later date, the Bankruptcy Court will determine what interest rate [discount rate], mortality table, and other factors, will be used to determine this lump sum.

At this time, NLI needs to verify that its records for you are correct, and get updated contact information. **It is important for you to complete this Verification Form with the correct information and return it in the enclosed self-addressed stamped envelope so that it is received no later than \_\_\_\_\_, 2014 [45 DAYS FROM DATE OF MAILING]. If you do not do so by that date, NLI will use the information that it has in its files.**

PLEASE PRINT LEGIBLY.

1. NLI’s records show that the Present Recipient under your CGA or ChIP is as follows:

EXHIBIT A

[MAIL MERGE NAME AND ADDRESS OF PRESENT RECIPIENT OR JOINT RECIPIENT].

[MAIL MERGE BIRTH DATE AND SEX OF EACH PRESENT RECIPIENT OR JOINT RECIPIENT].

If this is not correct, fill in the correct information below:

Your full name and address:	
<hr/> <hr/>	
Birth Date: _____	Sex: _____
Phone No.: _____	Email Address: _____
Full contact information (if different) of any joint CGA or ChIP Present Recipient (attach additional sheets if necessary for multiple current joint holders):	
<hr/> <hr/>	
Birth Date: _____	Sex: _____
Phone No.: _____	Email Address: _____

<p>If NLI should communicate with someone other than you about your claim, please identify that person, the person's role or capacity, and his/her contact information. Such a person may be your attorney, accountant, someone acting for you under a power or attorney, or a close relative you authorize to handle your affairs. <b>NLI will not take any responsibility for verifying or making sure that the person shown below has proper authorization to speak for you and make decisions for you.</b></p> <p>Name and Address:</p> <hr/> <hr/> <hr/>
Representative Capacity: _____
<i>CONTINUED ON NEXT PAGE</i>

EXHIBIT A

Phone No.: \_\_\_\_\_ Email Address: \_\_\_\_\_

2. As of December 31, 2013, NLI's records show that [YOU WERE RECEIVING PAYMENTS] [PAYMENTS UNDER YOUR CONTRACT HAD NOT BEEN STARTED, BUT ARE TO BEGIN IN THE FUTURE ON (date)].

NLI's records show that if you currently have the right to receive payments, those payments are in the amount of \$ \_\_\_\_\_, paid [MONTHLY, QUARTERLY, SEMIANNUALLY OR ANNUALLY].

If this is not correct, fill in the correct information below:

I/we are currently entitled to receive payments in the amount of \$ \_\_\_\_\_, paid [monthly] [quarterly] [semiannually] [annually].

Or

My/our right to receive payments is deferred and will begin (date): \_\_\_\_\_

3. Those who are the Present Recipients of CGA's and ChIP's do not have to submit a proof of claim. The procedure described herein, that NLI is following for Present Recipients under CGA's and ChIP's, is in lieu of submitting proofs of claim.

However, if you wish to file a proof of claim after reviewing and filling in this Verification Form, you can obtain a proof of claim form at NLI's bankruptcy website: [www.newlifeint.org](http://www.newlifeint.org). If you wish to obtain a paper claim form, please check the box below, and NLI will provide you a claim form and instructions:

*If you choose to submit a proof of claim, it must be received by the Claims Agent by the General Bar Date, which is \_\_\_\_\_, 2014.*

4. NLI's records show that your CGA or ChIP provides that one or more persons are to continue to receive payments after the death(s) of the Present Recipients. NLI's records show that the future recipients/beneficiaries under your CGA or ChIP are as follows: [MAIL MERGE FUTURE RECIPIENT NAME, ADDRESS, ETC. INFORMATION IN NLI'S FILES]

NLI's information about these future recipients may be incorrect or incomplete. It is very important that NLI have the names and addresses of all possible future recipients or beneficiaries. Please correct any information that is incorrect in NLI's records (for example, married names of future recipients or beneficiaries for whom NLI has maiden names listed). Also, if you believe the NLI records do not include all of the beneficiaries or income recipients included in your CGA or ChIP agreement, please add the names and addresses (including maiden and married names) of those individuals who you believe are not in NLI's records (add sheets if necessary):

## EXHIBIT A

Name: _____
Address: _____

5. Beneficiaries of CGA's cannot be changed. However, if you are the original holder who signed the ChIP agreement with NLI and wish to inquire about whether you have the right to change the recipients/beneficiaries who are to receive payments after the death(s) of the Present Recipient(s), you may direct your inquiry as follows: **New Life International Bankruptcy Phone Line, 615-724-7797.**

**ADDITIONAL INSTRUCTIONS:**

Please send this completed form so that it is received by \_\_\_\_\_, 2014 [45 DAYS FROM DATE OF MAILING]. If you no longer have the enclosed, self-addressed stamped envelope, send this form as follows:

BY FIRST CLASS MAIL:

**NLI Claims Agent  
Post Office Box 281016  
Nashville, Tennessee 37228**

BY OVERNIGHT COURIER:

**NLI Claims Agent  
c/o KraftCPAs PLLC  
555 Great Circle Road  
Nashville, TN 37228  
615-242-7351**

BY FAX:

**NLI Claims Agent  
c/o KraftCPAs PLLC  
615-256-1952**

Your Verification Form will be deemed properly submitted only when actually received by the Claims Agent by one of the methods identified above. *The burden is on you to submit this form so that it is received on time.*

**Do not email your Verification Form. Do not submit your Verification Form to NLI or to counsel for NLI. Do not send your Verification Form to the Court or the Clerk of the Court or the Judge.**

At a future time, NLI will ask the Bankruptcy Court to approve a procedure for the review and allowance of (or objections to) claims.

Please sign this Verification Form before sending it. Your signature will constitute an oath under penalty of perjury that the Verification Form is correct to the best of your knowledge, information and belief.

***If this Verification Form is signed by a person who is acting under a power of attorney or is otherwise an authorized personal representative, please state your formal capacity and attach a copy of the power of attorney or other legal document under which you are acting.***

Date:

Name(s) of CGA or ChIP Holder(s):

\_\_\_\_\_

Signature

Printed Name: \_\_\_\_\_

Signature

Printed Name: \_\_\_\_\_

*SIGNATURE INFORMATION CONTINUED ON NEXT PAGE*

IF SIGNED BY A REPRESENTATIVE, SIGN NAME, PRINT NAME, STATE CAPACITY (example, your family relationship, or attorney, accountant, or someone acting under a power or attorney) AND ATTACH A COPY OF THE DOCUMENT AUTHORIZING YOU TO ACT:

\_\_\_\_\_  
Signature

Printed Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Capacity: \_\_\_\_\_

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF TENNESSEE**

In re	)	
	)	
<b>NEW LIFE INTERNATIONAL,</b>	)	Case No. 3:13-10974
<b>dba THE NEW LIFE GROUP,</b>	)	Chapter 11
<b>dba NATIONAL COMMUNITY</b>	)	Judge Mashburn
<b>FOUNDATION,</b>	)	
<b>dba BAND ANGELS,</b>	)	
	)	
Debtor.	)	
	)	

**NOTICE OF BAR DATES AND PROCEDURES  
FOR SUBMITTING PROOFS OF CLAIM AGAINST THE DEBTOR**

**TO CREDITORS, PARTIES-IN-INTEREST AND ANY OTHER PERSON OR ENTITY ASSERTING OR ADVANCING A CLAIM HEREIN OTHER THAN PRESENT RECIPIENTS OF CHARITABLE GIFT ANNUITIES (CGA's) AND BARGAIN-SALE INSTALLMENT NOTES (ChIP's):**

Please take notice that on April \_\_, 2014, the Honorable Randal S. Mashburn, United States Bankruptcy Judge for the Middle District of Tennessee, entered an Order setting procedures and the following deadlines for filing proofs of claim in this case:

This Notice *does not* initially apply to *Present Recipients* of Charitable Gift Annuities (CGA's) or Bargain-Sale Installment Notes (ChIP's) issued by NLI.

Present Recipients are defined as parties who were receiving payments under a Charitable Gift Annuity contract ("CGA") or a Bargain Sale Installment Note ("ChIP") with NLI before December 31, 2013, and parties who are present owners or holders of these contracts, but whose right to begin receiving payments, under the terms of their contracts, is deferred to a certain date in the future.

Present Recipients of CGA's and ChIP's are governed by a different procedure for determining the amounts that they are owed under their contracts. However, if Present Recipients of CGA's or ChIP's wish to submit a proof of claim in this case, they may do so by obtaining a form from NLI's website or notifying the Claims Agent as shown on the Verification Form that is being provided to them separately. They will then be sent a copy of this Notice and a proof of claim form and they will be covered by the provisions of this Notice. If they choose to submit a proof of claim, they must do so in time for it to be received by the Claims Agent by \_\_\_\_\_, 2014 (the General Bar Date).

This Notice *does* apply to potential *future* beneficiaries/recipients of payments under CGA's and ChIP's. Those parties are governed by this Notice.

**EXHIBIT B**

1. Deadlines to submit proofs of claim

A. \_\_\_\_\_, 2014 is the deadline (the “General Bar Date”) for creditors to submit proofs of claim for all claims against the Debtor that arose before December 31, 2013, *except as otherwise described in Paragraphs 1(b), (c) and (d) below*;

B. Monday, June 30, 2014 is the deadline (the “Governmental Unit Bar Date”) for all governmental units (as described in 11 U.S.C. § 101(27)) to submit proofs of claim for all claims that governmental units may have against the Debtor that arose before December 31, 2013;

C. For claims arising from the rejection by the Debtor of an executory contract or unexpired lease, the deadline to submit proofs of claim is the latest of: (a) the General Bar Date; (b) thirty (30) days after service of notice of the entry of an order by the Court authorizing the rejection by the Debtor of an executory contract or unexpired lease; or (c) such other date, if any, as the Court may set in the order authorizing the rejection by the Debtor of an executory contract or unexpired lease (the “Rejection Bar Date”).

D. The General Bar Date, the Governmental Unit Bar Date, the Rejection Bar Date, and the procedures set forth below for submitting proofs of claim, apply to all claims against the Debtor that arose before December 31, 2013 (the “Prepetition Claims”).

2. Who must submit a Proof of Claim:

You must submit a proof of claim if you have a Prepetition Claim, **unless** your claim is of a type described in Paragraph 3 or Paragraph 4 below. Any person or entity having a claim or potential claim against the Debtor, no matter how remote or contingent, must submit a proof of claim, on or before the General Bar Date, the Governmental Unit Bar Date, or the Rejection Bar Date, whichever is applicable. Except as provided in Paragraph 3B below, if the Schedules list your claim as disputed, contingent or unliquidated, you must submit a Proof of Claim on or before the applicable deadline in order for it to be allowed. This paragraph applies to potential future beneficiaries/recipients of payments under CGA’s and CHIP’s, as these parties’ claims were contingent and unliquidated as of December 31, 2013.

3. Who May – But Is Not Required To - Submit a Proof of Claim:

A. You may submit a proof of claim, but are not required to do so, if (a) your Prepetition Claim is listed on the Schedules of Liabilities filed by the Debtor with the Court (the “Schedules”), *and* (b) your Prepetition Claim is *not* listed as “disputed,” “contingent” or “unliquidated,” *and* (c) you agree that your Prepetition Claim is accurately scheduled as to its classification and amount. If the Schedules list your claim as disputed, contingent or unliquidated, or if it is unclear from the Schedules whether your Prepetition Claim is disputed, contingent, unliquidated, or undetermined as to amount, or otherwise properly listed, you should submit a proof of claim by the General Bar Date, the Governmental Unit Bar Date, or the Rejection Bar Date, whichever is applicable.

B. If you are the Present Recipient of a CGA or CHIP, you may also submit a proof of claim, but are not required to do so. There is a separate procedure for determining the amount of your claim. That procedure is intended to simplify the determination of your claim. If you choose to submit a proof of claim anyway, it must be received by the Claims Agent by \_\_\_\_\_, 2014 (the “General Bar Date”). Even though your claim was originally listed on NLI’s Schedule F as “unliquidated,” that designation has been removed from the claims of Present Recipients of CGA’s and CHIP’s.

C. If, after the applicable Bar Date, the Debtor later amends its Schedules to (a) add a claim, (b) reduce the scheduled amount of an undisputed, noncontingent and liquidated claim, or (c) change the nature or classification of a claim, including the designation of any claim as disputed, contingent or unliquidated, the affected claimant shall have sixty (60) days from the date of service of notice thereof to submit a proof of claim, or to amend any previously-submitted proof of claim, because of such amended scheduled claim. This includes future potential beneficiaries of CGA’s or CHIP’s who are added to Schedule F as a result of information that NLI receives hereafter.

4. Who Should Not Submit a Proof of Claim:

You should not submit a proof of claim if the Court has already entered an order allowing your Prepetition Claim, *or* if you have a properly-submitted proof of claim with the Claims Agent (described below) and do not need to amend it.

5. Where and When to Submit Your Claim:

Proofs of claim must be submitted so as to be received on or before the General Bar Date, the Governmental Unit Bar Date, or the Rejection Bar Date, *whichever is applicable*, sent to the Claims Agent identified herein. The Claims Agent is KraftCPAs Turnaround & Restructuring Group PLLC of Nashville, Tennessee. All proofs of claim must be submitted as follows:

BY FIRST CLASS MAIL:           **NLI Claims Agent  
Post Office Box 281016  
Nashville, Tennessee 37228**

BY OVERNIGHT COURIER:       **NLI Claims Agent  
c/o KraftCPAs PLLC  
555 Great Circle Road  
Nashville, TN 37228  
615-242-7351**

BY FAX:                               **NLI Claims Agent  
c/o KraftCPAs PLLC  
615-256-1952**

Such proofs of claim will be deemed properly submitted only when actually received by the Claims Agent at the post office box identified above. Therefore, you must send your proof of claim in time for it to arrive by the Bar Date that applies to your claim. *The burden is on you to submit your proof of claim on time.*

Do not e-mail your proof of claim; only claims submitted as directed above will be considered.

Do not submit your proof of claim to the Debtor or to counsel for the Debtor.

Do not file your claim with the Court or with the Clerk of the Court or the Judge.

**If you are a party who must submit a proof of claim, or who chooses to submit a proof of claim**, you can obtain a proof of claim form at NLI's bankruptcy website: [www.newlifeint.org](http://www.newlifeint.org). However, if you wish to obtain a paper claim form, please check the box below, and NLI will provide you a claim form and instructions:

6. **Do Not Include Personal or Sensitive Information on Your Claim:**

*Do not include your entire Social Security Number or tax identification number with your claim. If you choose to include any portion of your Social Security Number, include only the last four (4) digits of the Social Security Number. Do not include bank account or*

EXHIBIT B

*financial account information with your claim. Do not include credit card or debit card information with your claim. Do not include any other sensitive or personally identifying information with your claim. If you submit a copy of a contract, promissory note, financial statement or report, etc., please cover or redact any such sensitive information. If the Debtor or Claims Agent has questions about the information that you submit in support of your claim, you will be contacted.*

7. Bar Date for Submitting Claims:

Unless a creditor is excluded from having to submit a proof of claim (see Paragraphs 3 and 4 above), any Creditor who fails to submit a proof of claim on or before the General Bar Date, the Governmental Unit Bar Date, or the Rejection Bar Date, *whichever is applicable*, shall be forever barred, estopped and enjoined from asserting such prepetition claim against the Debtor or the Debtor's property, and the Debtor shall be forever discharged from all indebtedness and liabilities with respect to such Prepetition Claim.

8. Access to Schedules:

Copies of the Schedules of Assets and Liabilities, Schedule of Executory Contracts and Statement of Financial Affairs may be examined and inspected by interested parties at the Office of the Clerk of the United States Bankruptcy Court, Middle District of Tennessee, Customs House, 701 Broadway, Nashville, Tennessee 37203.

This \_\_\_ day of April, 2014.

/s/ Thomas H. Forrester  
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