

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

In re:

RENOVATE AMERICA, INC., *et al.*,<sup>1</sup>

Debtors.

Chapter 11

Case No. 20-13172 (LSS)

(Jointly Administered)

**Docket No. 218**

**ORDER (I) SETTING BAR DATES FOR FILING PROOFS OF CLAIM,  
INCLUDING REQUESTS FOR PAYMENT UNDER SECTION 503(B)(9), (II)  
SETTING A BAR DATE FOR THE FILING OF PROOFS OF CLAIM BY  
GOVERNMENTAL UNITS, (III) SETTING A BAR DATE FOR THE FILING OF  
REQUESTS FOR ALLOWANCE OF ADMINISTRATIVE EXPENSE CLAIMS, (IV)  
ESTABLISHING AN AMENDED SCHEDULES BAR DATE AND REJECTION  
DAMAGES BAR DATE, (V) APPROVING THE FORM OF AND MANNER FOR  
FILING PROOFS OF CLAIM, (VI) APPROVING NOTICE OF BAR DATES, AND  
(VII) GRANTING RELATED RELIEF**

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Upon the motion [Docket No. 218] (the “Motion”)<sup>2</sup> of the above-captioned debtors and debtors in possession (collectively, the “Debtors”) for entry of an order (this “Order”):

(a) establishing deadlines for filing proofs of claim, including requests for payment under section 503(b)(9) of the Bankruptcy Code, in these chapter 11 cases, (b) establishing the Governmental Bar Date, (c) establishing the Administrative Claims Bar Date, (d) establishing the Amended Schedules Bar Date and the Rejection Damages Bar Date, (e) approving the form and manner for filing such claims, including any section 503(b)(9) requests for payment, (f) approving notice of the Bar Dates (as defined herein), (g) approving the proposed form of publication notice,

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<sup>1</sup> The Debtors in these chapter 11 cases, along with the last four digits of each Debtor’s federal tax identification number, include Renovate America, Inc. (4352) and Personal Energy Finance, Inc. (8208). The Debtors’ service address is 16870 W. Bernardo Dr., Suite 408, San Diego, California 92127.

<sup>2</sup> Capitalized terms used but not otherwise defined herein have the meanings ascribed to them in the Motion.

and (h) granting related relief, all as more fully set forth in the Motion; and this Court having jurisdiction over this matter pursuant to 28 U.S.C. §§ 157 and 1334 and the *Amended Standing Order of Reference* from the United States District Court for the District of Delaware, dated February 29, 2012; and this Court having found that it may enter a final order consistent with Article III of the United States Constitution; and this Court having found that venue of this proceeding and the Motion in this district is proper pursuant to 28 U.S.C. §§ 1408 and 1409; and this Court having found that the Debtors' notice of the Motion and opportunity for a hearing on the Motion were appropriate under the circumstances and no other notice need be provided; and this Court having reviewed the Motion and having heard the statements in support of the relief requested therein at a hearing before this Court (the "Hearing"); and this Court having determined that the legal and factual bases set forth in the Motion and at the Hearing establish just cause for the relief granted herein; and upon all of the proceedings had before this Court; and after due deliberation and sufficient cause appearing therefor, IT IS HEREBY ORDERED THAT:

1. The Motion is granted as set forth herein.

**I. The Bar Dates and Procedures for Filing Proofs of Claim and Administrative Claims.**

2. Each person or entity<sup>3</sup> that asserts a claim against the Debtors that arose before the Petition Date, including requests for payment under section 503(b)(9) of the Bankruptcy Code, shall be required to file an original, written proof of claim (a "Proof of Claim"), substantially in the form(s) attached hereto as **Exhibit 1A** (the "Proof of Claim Form") or Official Form 410;

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<sup>3</sup> Except as otherwise defined herein and in the Motion, all terms specifically defined in the Bankruptcy Code have those meanings ascribed to them by 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.

*provided, however,* that Homeowners may instead elect to file a modified “short form” proof of claim in substantially the form(s) attached hereto as **Exhibit 1B** (the “Consumer Proof of Claim Form”). Except in the cases of governmental units and certain other exceptions explicitly set forth herein, **all Proofs of Claim must be filed so that they are actually received on or before May 7, 2021, at 5:00 p.m. (prevailing Pacific Time) (the “Claims Bar Date”), at the addresses and in the form set forth herein;** *provided, however,* that any Proof of Claim submitted by homeowners who either used, applied for, or were provided information about the Debtors’ financing products (the “Homeowners”) via U.S. mail but received after the Bar Date shall be deemed to be timely filed if: (a) such Proof of Claim was postmarked on or before the Bar Date; and (2) such Proof of Claim is actually received by Stretto, the notice and claims agent retained in these cases, no later than the initial deadline for objections with respect to approval of any disclosure statement filed by the Debtors in these cases. The Claims Bar Date applies to all types of claims against the Debtors that arose or are deemed to have arisen before the Petition Date, except for claims specifically exempt from complying with the applicable Bar Dates (as defined herein) as set forth in this Order.

3. All governmental units holding claims (whether secured, unsecured priority, or unsecured non-priority) that arose (or are deemed to have arisen) prior to the Petition Date, including requests for payment pursuant to section 503(b)(9) of the Bankruptcy Code and claims for unpaid taxes, whether such claims arise from prepetition tax years or periods or prepetition transactions to which the Debtors were a party, must file such Proofs of Claim **so they are actually received on or before June 21, 2021, at 5:00 p.m. (prevailing Pacific Time) (the “Governmental Bar Date”), at the addresses and in the form set forth herein.**

4. All parties asserting a request for payment of Administrative Claims arising on or prior to March 31, 2021 (the “Administrative Claims Deadline”), but excluding claims for fees and expenses of professionals retained in these proceedings, claims asserting priority pursuant to section 503(b)(9) of the Bankruptcy Code, and claims arising from postpetition goods and services provided to the Debtors in the ordinary course of business, are required to file a request for payment of such Administrative Claim with the Court and, if desired, a notice of hearing on such Administrative Claim<sup>4</sup> **so that the Administrative Claim is actually filed with the Court on or before May 7, 2021 at 5:00 p.m. (prevailing Pacific Time) (the “Administrative Claims Bar Date” and, together with the Claims Bar Date and Governmental Bar Date, the “Bar Date” or “Bar Dates,” as applicable).**

5. If the Debtors amend or supplement their Schedules after having given notice of the Bar Dates, the Debtors shall give notice by first-class mail of any such amendment or supplement to holders of claims affected thereby, and the deadline for those holders to file Proofs of Claim, if necessary, shall be the later of (a) the Claims Bar Date or the Governmental Bar Date, as applicable, or (b) 5:00 p.m. (prevailing Pacific Time), on the date that is 30 days from the date the notice of the amendment or supplement is given (or another time period as may be fixed by the Court) (the “Amended Schedules Bar Date”).

6. Unless otherwise ordered, all persons or entities asserting claims arising from the rejection of executory contracts or unexpired leases of the Debtors shall file a Proof of Claim on account of such rejection by the later of: (a) the Claims Bar Date; (b) 5:00 p.m. (prevailing Pacific Time) on the date that is 30 days following entry of an order approving the rejection of any

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<sup>4</sup> Administrative Claims filed without a notice of hearing shall not be scheduled for hearing.

executory contract or unexpired lease of the Debtors; and (c) any date that the Court may fix in the applicable order approving such rejection (the “Rejection Damages Bar Date”).

7. Except as otherwise set forth in Paragraph 2, all Proofs of Claim must be filed so as to be actually received by Stretto on or before the Claims Bar Date or the Governmental Bar Date (or, where applicable, on or before any other bar date as set forth herein). In addition, all Administrative Claims arising on or prior to the Administrative Claims Deadline must be filed with the Court so as to actually be received by the Court by the Administrative Claims Bar Date. If Proofs of Claim and such Administrative Claims are not received by Stretto or the Court, as applicable, on or before the Claims Bar Date, the Governmental Bar Date, or the Administrative Claims Bar Date, as applicable, except in the case of certain exceptions explicitly set forth herein, the holders of the underlying claims, in accordance with Federal Rule of Bankruptcy Procedure 3003, shall not be treated as creditors with respect to such claims for the purposes of voting and distribution.

## **II. Parties Exempted from the Bar Date.**

8. The following categories of claimants shall not be required to file a Proof of Claim or Administrative Claim arising on or prior to the Administrative Claims Deadline by the applicable Bar Date:

- a. any person or entity who already has filed a signed Proof of Claim against the respective Debtor(s) with the Clerk of the Court or with Stretto in a form substantially similar to Official Form 410 or the Consumer Proof of Claim Form approved by this Court;
- b. any person or entity whose claim is listed on the Schedules if: (i) the claim is *not* scheduled as any of “disputed,” “contingent,” or “unliquidated;” (ii) such person or entity agrees with the amount, nature, and priority of the claim as set forth in the Schedules; and (iii) such person or entity does not dispute that its claim is an obligation only of the specific Debtor against which the claim is listed in the Schedules;
- c. any person or entity whose claim has previously been allowed by order of the Court;

- d. any person or entity whose claim has been paid in full by the Debtors pursuant to the Bankruptcy Code or in accordance with an order of the Court;
- e. any Debtor having a claim against another Debtor;
- f. any person or entity whose claim is solely against any of the Debtors' non-Debtor affiliates;
- g. any person or entity whose claim is based on an equity interest in any of the Debtors; *provided* that any holder of an equity interest who wishes to assert a claim against the Debtors, including a claim relating to such equity interest or the purchase or sale of such interest, must file a proof of claim asserting such claim on or prior to the Claims Bar Date pursuant to procedures set forth herein;
- h. 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; *provided* that a current employee must submit a Proof of Claim by the Claims Bar Date for all other claims arising before the Petition Date, including, without limitation, claims for wrongful termination, discrimination, harassment, hostile work environment, and/or retaliation;
- i. any current officer, director, manager, or employee of any Debtor, as of the Petition Date, for claims based on indemnification, contribution, or reimbursement;
- j. any person or entity holding a claim for which a separate deadline is fixed by this Court;
- k. claims for fees and expenses of professionals retained in these chapter 11 cases;
- l. any person or entity holding a claim allowable under sections 503(b) and 507(a)(2) of the Bankruptcy Code as an expense of administration arising from goods and services provided to the Debtors in the ordinary course of business on or after the Petition Date, *provided* that any person or entity asserting a claim entitled to priority under section 503(b)(9) of the Bankruptcy Code must assert such claims by filing a request for payment or a Proof of Claim on or prior to the Claims Bar Date;
- m. Finance of America Mortgage LLC, as Administrative Agent, Collateral Agent, and Initial Lender ( in its capacity as administrative agent and collateral agent, the "DIP Agent") pursuant to the *Secured Debtor-in-Possession Loan and Security Agreement* (as the same may be amended, restated, supplemented, or otherwise modified from time to time in accordance with the terms thereof, the "DIP Credit Agreement,"") and the other lenders from time to time party thereto on account of claims arising under the *Interim Order: (I) Authorizing the Debtors to Obtain Senior Secured Postpetition Financing; (II) Granting Liens and Superpriority Administrative Expense Status; (III) Scheduling a Final Hearing and (IV) Granting Related Relief* [Docket No. 41], the *Final Order: (I) Authorizing the Debtors to Obtain Senior Secured Postpetition Financing; (II) Granting*

*Liens and Superpriority Administrative Expense Status; and (III) Granting Related Relief* [Docket No. 162], or the DIP Credit Agreement together with the schedules and exhibits attached thereto and all agreements, documents, instruments, and amendments executed and delivered in connection therewith, including without limitation claims for the fees and expenses of the DIP Agent, Hunton Andrews Kurth LLP, and Morris, Nichols, Arsht & Tunnell LLP.

- n. Finance of America Mortgage LLC on account of claims arising under the *Order (A) Approving the Bidding Procedures and Bid Protections for the Sale of Substantially All of the Debtors Assets, (B) Scheduling an Auction and Hearing to Consider the Sale, (C) Approving the Form and Manner of Notice Thereof, (D) Approving Procedures for the Assumption and Assignment of Contracts and Leases, and (E) Granting Related Relief* [D.I. 95] or the *Asset Purchase Agreement by and between the Debtors and Finance of America Mortgage, LLC*, dated December 21, 2020, including without limitation claims for the “Breakup Fee” and “Expense Reimbursement,” as defined therein; and
- o. The Office of the U.S. Trustee or the Clerk of the Court, which may assert claims in connection with fees payable pursuant to 28 U.S.C. § 1930.

### III. Substantive Requirements of Proofs of Claim.

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

Proof of Claim:

- a. ***Contents.*** Each Proof of Claim must: (i) be written in English; *provided, however,* that Homeowners may elect to submit their Proofs of Claim in Spanish; (ii) include a claim amount denominated in United States dollars; (iii) conform substantially with the Proof of Claim Form provided by the Debtors, Official Form 410, or if applicable, the Consumer Proof of Claim Form; and (iv) be signed by the claimant or by an authorized agent or legal representative of the claimant.
- b. ***Section 503(b)(9) Claim.*** Any Proof of Claim asserting a claim entitled to priority under section 503(b)(9) must also: (i) include the value of the goods delivered to and received by the Debtors in the twenty days prior to the Petition Date; (ii) attach any documentation identifying the particular invoices for which the 503(b)(9) claim is being asserted; and (iii) attach documentation of any reclamation demand made to the Debtors under section 546(c) of the Bankruptcy Code (if applicable).
- c. ***Original Signatures Required.*** Only ***original*** Proofs of Claim may be deemed acceptable for purposes of claims administration; *provided* that pursuant to Local Bankruptcy Rule 9011-4 the submission of a proof of claim electronically via the Stretto Portal shall constitute the filing of the claimant’s approved signature by law. Copies of Proofs of Claim or Proofs of Claim sent by facsimile or electronic mail will not be accepted.
- d. ***Identification of the Debtor Entity.*** Each Proof of Claim must clearly identify the Debtor against which a claim is asserted, including the

individual Debtor's case number. A Proof of Claim filed under the joint administration case number (20-13172 (LSS)) or that otherwise does not identify a specific Debtor, will be deemed to be filed only against Renovate America, Inc.

- e. ***Claim Against Multiple Debtor Entities.*** Unless otherwise ordered by the Court, 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 deemed to be filed only against Renovate America.
- f. ***Supporting Documentation.*** Each Proof of Claim must include supporting documentation in accordance with Bankruptcy Rules 3001(c) and (d). If, however, such documentation is voluminous or unavailable, upon prior written consent of Debtors' counsel, such Proof of Claim may include a summary of such documentation or an explanation as to why such documentation is not available; *provided* that any creditor that receives such written consent shall be required to transmit such writings to Debtors' counsel upon request no later than ten days from the date of such request. Notwithstanding the foregoing, Homeowners may include a written explanation of the basis of their claims in lieu of supporting documentation.
- g. ***Timely Service.*** Except as otherwise provided in Paragraph 2, each Proof of Claim must be filed, including supporting documentation, so as to be ***actually received*** by Stretto on or before the Claims Bar Date or the Governmental Bar Date (or, where applicable, on or before any other bar date as set forth herein or by order of the Court) either (1) electronically through the interface available at <https://cases.stretto.com/RenovateAmerica> or (2) by first class U.S. mail, overnight U.S. mail, or other hand delivery system at the following address:

**Renovate America, Inc., et al. Claims Processing  
c/o Stretto  
410 Exchange, Suite 100  
Irvine, CA 92602**

<b>PROOFS OF CLAIM SUBMITTED BY FACSIMILE OR ELECTRONIC MAIL WILL NOT BE ACCEPTED</b>
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- h. ***Receipt of Service (E-Filed Claims).*** Claimants who e-file their claims electronically through the Stretto Portal will receive two forms of confirmation of receipt. Upon successful submission of the electronic proof of claim, the creditor will be able to view a confirmation page and will have the opportunity to download the filed Proof of Claim with a watermark. Additionally, an email will be sent to the email address provided by the creditor upon successful submission of their proof of claim, which email also contains a link to their submitted proof of claim form.
- i. ***Receipt of Service (Mailed Claims).*** Claimants submitting claims by first-class mail, overnight U.S. mail, or other hand delivery and who wish to receive acknowledgment that their Proofs of Claim were received by Stretto must submit (i) a copy of the completed Proof of Claim Form (in addition

to the original Proof of Claim Form sent to Stretto) and (ii) a self-addressed, stamped envelope.

- j. ***Class Proofs of Claim.*** Named plaintiffs in class, collective, or other representative pre-petition litigation (each, a “Class”) against one or more of the Debtors, which Class was certified by a court of competent jurisdiction prior to the Claims Bar Date, may file proofs of claim by the Claims Bar Date on behalf of the Class, which shall be considered as to the merits of alleged liability and damages without requirement of any further proceedings in relation to class certification or leave to proceed on a class basis. Named plaintiffs in a Class that was not certified by a court of competent jurisdiction prior to the Claims Bar Date may file proposed proofs of claim by the Claims Bar Date on behalf of the Class. Such proposed class proof(s) of claim shall proceed to consideration as to the merits of alleged liability and damages after a determination by the Bankruptcy Court, upon stipulation or in a contested proceeding, that the Class is certifiable under applicable non-bankruptcy law and is deemed certified for purposes of filing the class proof of claim

#### **IV. Identification of Known Creditors.**

10. The Debtors shall mail notice of the Claims Bar Date, the Governmental Bar Date, and/or the Administrative Claims Bar Date, as applicable, to their known creditors, and such mailing shall be made to the last known email or physical mailing address for each such creditor, as set forth in Paragraph 12.

#### **V. Procedures for Providing Notice of the Bar Date.**

##### **A. Mailing of Bar Date Notices.**

11. Pursuant to Bankruptcy Rule 2002(a)(7), the Debtors shall cause either: (i) a “long-form” written notice of the Bar Dates substantially in the form attached hereto as **Exhibit 2A**, or with respect to Homeowners, a “short-form” written notice, substantially in the form attached hereto as **Exhibit 2B** (to be furnished both in English and in Spanish) (together, the “Bar Date Notice(s)”); and (ii) a Proof of Claim Form, or with respect to Homeowners, a Consumer Proof of Claim Form (to be furnished in both English and in Spanish) (collectively, the “Bar Date Package”), to be mailed no later than March 23, 2021, to the following entities (collectively, the “Notice Parties”):

- a. the U.S. Trustee;
- b. counsel to the official committee of unsecured creditors appointed in these chapter 11 cases;
- c. counsel to the agents and lenders under the Debtors' prepetition warehouse financing facilities;
- d. counsel to the lender under the Debtors' debtor in possession financing facility;
- e. all known creditors and other known holders of claims against the Debtors, including all entities listed in the Schedules as holding claims against the Debtors;
- f. all entities that have requested notice of the proceedings in these chapter 11 cases pursuant to Bankruptcy Rule 2002 as of the date of the Bar Date Order;
- g. all entities that have filed proofs of claim in these chapter 11 cases as of the date of the Bar Date Order;
- h. all known non-Debtor equity and interest holders of the Debtors as of the date the Bar Date Order is entered (whose Bar Date Package shall not contain a Proof of Claim Form);
- i. all known entities who are party to executory contracts and unexpired leases with the Debtors;
- j. all known entities who are party to litigation with the Debtors;
- k. all current and former employees (to the extent that contact information for former employees is available in the Debtors' records);
- l. all regulatory authorities that regulate the Debtors' businesses;
- m. the Office of the Attorney General for the State of Delaware;
- n. the office of the attorney general for each state in which the Debtors maintain or conduct business;
- o. the District Director of the Internal Revenue Service for the District of Delaware;
- p. all other taxing authorities for the jurisdictions in which the Debtors maintain or conduct business; and
- q. the Securities and Exchange Commission.

12. The Bar Date Packages will be served by first-class mail; *provided, however*, that with respect to each Homeowner who, at any time, either (a) was subject to a funded PACE assessment through the Debtors' HERO business; or (b) obtained and funded a Benji loan or Retail Installment Contract (RIC) through the Debtors in connection with their Benji business (collectively, the "PACE/Benji Borrowers"), such notices shall be served by *both* electronic mail for delivery to any valid e-mail address on file in the Debtors' books and records *and* via first-class mail directed to the last known physical address, if any, maintained in the Debtors' books and records for such PACE/Benji Borrower.

13. The Debtors shall provide all known creditors listed in the Debtors' Schedules and, upon any amendment to the Debtors' Schedules, each of the creditors affected by such amendment, with a "personalized" Proof of Claim Form or Consumer Proof of Claim Form, as applicable, which will identify how the Debtors have scheduled the creditors' claim in the Schedules, including, without limitation: (a) the identity of the Debtor against which the creditor's claim is scheduled; (b) the amount of the scheduled claim, if any; (c) whether the claim is listed as contingent, unliquidated, or disputed; and (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, incorrect, or incomplete. Additionally, any creditor may choose to submit a Proof of Claim on a different form as long as it is substantially similar to Official Form 410; *provided, however* that Consumer Proof of Claim Forms may only be submitted by Homeowners who are asserting general unsecured claims against a Debtor.

14. After the initial mailing of the Bar Date Packages, the Debtors shall make supplemental mailings of notices in the event that such notices are returned by the post office with

forwarding address and are received by Stretto or the Debtors at least one week prior to the applicable Claims Bar Date; and the Debtors may, in their discretion, make supplemental mailings of notices or packages, including in the event that: (a) notices are returned by the post office with forwarding addresses within one week prior to, or after, the Claims Bar Date; (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 claimants become known as the result of the Bar Date mailing process. In this regard, the Debtors may make supplemental mailings of the Bar Date Package in these and similar circumstances at any time up to 21 days in advance of the Bar Date, with any such mailings being deemed timely and the Bar Date being applicable to the recipient creditors.

**B. Publication of Bar Date Notice.**

15. The Debtors shall cause notice of the Claims Bar Date and the Governmental Bar Date to be given by publication to creditors to whom notice by mail is impracticable, including creditors who are unknown or not reasonably ascertainable by the Debtors and creditors whose identities are known but whose addresses are unknown by the Debtors. Specifically, the Debtors shall cause the Bar Date Notice to be published, modified for publication in substantially the form annexed hereto as **Exhibit 3** (the “Publication Notice”), on one occasion in *La Opinion* (to be published in Spanish) and *The USA Today (National Edition)* (to be published in English), on or before March 23, 2021, thus satisfying the requirements of Bankruptcy Rule 2002(a)(7) that such notice be published at least 21 days before the Claims Bar Date.

16. Notice of the Bar Dates as set forth in this order and in the manner set forth herein (including, but not limited to, the Bar Date Notice, the Publication Notice, and any supplemental notices that the Debtors may send from time to time) constitutes adequate and sufficient notice of

each of the Bar Dates and satisfies the requirements of the Bankruptcy Code, the Bankruptcy Rules, and the Local Rules.

**VI. Consequences of Failure to File a Proof of Claim or Administrative Claim.**

17. Any person or entity who is required, but fails, to file a Proof of Claim or request payment of an Administrative Claim arising on or prior to the Administrative Claim Deadline in accordance with the Bar Date Order on or before the applicable Bar Date, in accordance with Federal Rule of Bankruptcy Procedure 3003, shall not be treated as a creditor with respect to such claim for the purposes of voting and distribution. Without limiting the foregoing sentence, any creditor asserting a claim entitled to priority pursuant to section 503(b)(9) of the Bankruptcy Code that fails to file a Proof of Claim in accordance with this Bar Date Order shall not be entitled to any priority treatment on account of such claim pursuant to section 503(b)(9) of the Bankruptcy Code, regardless of whether such claim is identified on Schedule F of the Schedules as not contingent, not disputed, and not liquidated.

18. Notice of the Bar Dates as set forth in this order and in the manner set forth herein (including, but not limited to, the Bar Date Notice, the Publication Notice, and any supplemental notices that the Debtors may send from time to time) constitutes adequate and sufficient notice of each of the Bar Dates and satisfies the requirements of the Bankruptcy Code, the Bankruptcy Rules, and the Local Rules.

**VII. Miscellaneous.**

19. Notice of the Motion as provided therein shall be deemed good and sufficient notice of such Motion and the requirements of the Bankruptcy Rules and the Local Rules are satisfied by such notice.

20. The terms and conditions of this Order are immediately effective and enforceable upon its entry.

21. The Debtors are authorized to take all actions necessary to effectuate the relief granted in this Order in accordance with the Motion.

22. This Court retains exclusive jurisdiction with respect to all matters arising from or related to the implementation, interpretation, and enforcement of this Order.

**Dated: March 17th, 2021**  
**Wilmington, Delaware**

  
**LAURIE SELBER SILVERSTEIN**  
**UNITED STATES BANKRUPTCY JUDGE**

**Exhibit 1A**

**Proof of Claim Form**

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

Name of Debtor & Case Number:

- Renovate America, Inc. (Case No. 20-13172)
- Personal Energy Finance, Inc. (Case No. 20-13173)

**United States Bankruptcy Court for the District of Delaware**

Official Form 410

**Proof of Claim**

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**Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. With the exception of administrative expenses arising under 11 U.S.C. §503(b)(9), 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 that you received.**

**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)**

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

Name \_\_\_\_\_

Name \_\_\_\_\_

Street Address \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

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

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

Contact email \_\_\_\_\_

Contact email \_\_\_\_\_

**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 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 all that apply:

- Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ \_\_\_\_\_
- Up to \$3,025\* 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 \$13,650\*) 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.

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 twenty (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 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 \_\_\_\_\_  
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

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.

### 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 delivering 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 go to <https://cases.stretto.com/renovateamerica/>

### 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 the 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 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 or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some 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 1**

**Consumer Proof of Claim Form**

UNITED STATES DISTRICT COURT FOR THE DISTRICT OF DELAWARE

**Fill in this information to identify the case. SELECT ONLY ONE DEBTOR PER CLAIM FORM.**

<input type="checkbox"/> RENOVATE AMERICA, INC.	Case No. 20-13172	Petition Date: December 21, 2020
<input type="checkbox"/> PERSONAL ENERGY FINANCE, INC.	Case No. 20-13173	Petition Date: December 21, 2020

Consumer Homeowner

**Proof of Claim**

Read the instructions before filling out this form. This form is for making a homeowner claim for payment in a bankruptcy case. If you have a claim not addressed in this form (such as an administrative, secured, or priority claim or a claim involving a lease or setoff right), you must use Official Form 410, available for download at: <https://cases.stretto.com/renovateamerica/file-a-claim/>.

If you file this form, you must leave out or black out private or confidential information on this form or on any attached documents. Attach copies of any documents that support the claim, such as loan agreements, statements of account or emails. **Do not send original documents**; they may be destroyed after scanning. If the documents are not available, explain in a separate letter and attach it to this form.

**Fill in all the information about the claim for any damages or harm you suffered before December 21, 2020.**

**Part 1**

**Identify the Claim**

1. What is your name? \_\_\_\_\_  
 Name of the creditor(s) (the person or people to be paid for this claim)

\_\_\_\_\_  
 Other names you used with Renovate America, Inc. or Personal Energy Finance, Inc.

2. Where should notices and payments to the creditor be sent?

Where should notices to you be sent?

Where should payments to you be sent?  
 (If different from the notice address.)

\_\_\_\_\_  
 Name

\_\_\_\_\_  
 Name

\_\_\_\_\_  
 Number Street

\_\_\_\_\_  
 Number Street

\_\_\_\_\_  
 City State ZIP Code

\_\_\_\_\_  
 City State ZIP Code

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

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

\_\_\_\_\_  
 Contact email

\_\_\_\_\_  
 Contact email

3. Does this claim amend one already filed?  No  Yes  
 Claim number on claims registry (if known) \_\_\_\_\_  
 Filed on \_\_\_\_\_ (MM/DD/YYYY)

4. 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 Petition Date (December 21, 2020).

5. How much is the claim?  
 \$ \_\_\_\_\_

6. Do you have an account number?  No  Yes. Last 4 digits: \_\_\_\_\_

7. What is the basis of the claim?  
 Examples: Goods sold, money loaned, services performed, personal injury or wrongful death, or credit card. Attach copies of any documents supporting the claim, or a written explanation. **Black out any private or confidential information.** Limit disclosing information that is entitled to privacy, such as health care information.

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

**Part 3:**

**Sign Below**

The person completing this proof of claim must sign and date it.

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 person (or one of the people) to be paid for this claim (the "creditor").
- I am the attorney or authorized agent of the creditor.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, I gave the debtor credit for any payments I have already received toward my claim.

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 \_\_\_\_\_ (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

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

## Instructions for Proof of Claim

United States Bankruptcy Court

**These instructions and definitions generally explain the law. You should consider obtaining the advice of an attorney, especially if you are unfamiliar with the bankruptcy process and privacy regulations.** The Consumer Proof of Claim form may only be used by Homeowners asserting general unsecured claims. If you have other claims, do not use this form. Use Official Form 410, which you can download at <https://cases.stretto.com/renovateamerica/file-a-claim/>.

### How to fill out this form

- **Fill in all of the information about the claim as of the petition date, December 21, 2020.**
- **Check the applicable box at the top of the form to indicate whether your claim is against Renovate America, Inc. or Personal Energy Finance, Inc.**
- **Attach any supporting documents to this form.** Attach copies of any documents that show that the debtor owes you money. In addition to the documents, you may also include a written summary.
- **Do not attach original documents because attachments may be destroyed after scanning.**
- **Leave out or blackout private or confidential information both in the Proof of Claim form and in the attached documents.** For example, a *Proof of Claim* form and any attached documents may 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.
- **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)*.

### Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, either enclose a stamped self-addressed envelope and an extra copy of the Proof of Claim form when you submit it or contact the Claims and Noticing Agent at (855) 432-5822 (toll free) or (949) 266-0035 (for international callers), or by email at [RAInquiries@stretto.com](mailto:RAInquiries@stretto.com). You may view a list of filed claims in these bankruptcy cases by visiting the Claims and Noticing Agent's website at <https://cases.stretto.com/renovateamerica/claims>.

### Understand the terms used in this form

**Claim:** A right to receive payment for damages or harm caused by Renovate America, Inc. or Personal Energy Finance, Inc. before they filed for bankruptcy on December 21, 2021.

**Creditor:** A person or entity who has a claim against Renovate America, Inc. or Personal Energy Finance, Inc. that was incurred before 12/21/2020.

**Debtor:** A person, corporation, or other entity who is in bankruptcy. The debtors in these cases are Renovate America, Inc. and Personal Energy Finance, Inc. Renovate America administered the HERO program. Personal Energy Finance did the BENJI financing.

**Proof of claim:** A form that shows the amount of debt the debtor owed to a creditor on the petition date (*i.e.* 12/21/2020).

**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.

### Please send completed Proof(s) of Claim to:

Renovate America, Inc. et al. Claims Processing  
c/o Stretto  
410 Exchange, Suite 100  
Irvine, CA 92602

You may also file a Proof of Claim form online. Go to <https://cases.stretto.com/renovateamerica/file-a-claim/> and follow the instructions provided.

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.

**Do not file these instructions with your form.**

**Exhibit 2A**

**Long-Form Bar Date Notice**

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

In re:  RENOVATE AMERICA, INC., <i>et al.</i> , <sup>1</sup>  Debtors.	Chapter 11  Case No. 20-13172 (LSS)  (Jointly Administered)
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**NOTICE OF DEADLINES FOR THE FILING OF  
(I) PROOFS OF CLAIM, INCLUDING REQUESTS FOR PAYMENT  
PURSUANT TO SECTION 503(B)(9) OF THE BANKRUPTCY CODE,  
(II) ADMINISTRATIVE CLAIMS, AND (III) REJECTION DAMAGES CLAIMS**

**TO: ALL PERSONS AND ENTITIES WHO MAY HAVE CLAIMS AGAINST ANY OF THE FOLLOWING DEBTOR ENTITIES:**

DEBTOR	CASE NO.
Renovate America, Inc.	20-13172
Personal Energy Finance, Inc.	20-13173

**PLEASE TAKE NOTICE THAT:**

On December 21, 2020 (the “Petition Date”), Renovate America, Inc. and Personal Energy Finance, Inc., as debtors and debtors in possession (collectively, the “Debtors”), filed voluntary petitions for relief under chapter 11 of the United States Code (the “Bankruptcy Code”) in the United States Bankruptcy Court for the District of Delaware (the “Court”).

On March [●], 2021 the Court entered an order [Docket No. [●]] (the “Bar Date Order”)<sup>2</sup> establishing certain dates by which (a) parties holding prepetition claims against the Debtors must file proofs of claim (“Proofs of Claim”), including claims by governmental units, claims arising under section 503(b)(9) of the Bankruptcy Code, and Rejection Damages Claims, and (b) parties holding certain postpetition claims against the Debtors must file requests for payment of Administrative Claims in order to be treated as a creditor with respect to such claims for the purposes of voting and distribution.

<sup>1</sup> The Debtors in these chapter 11 cases, along with the last four digits of each Debtor’s federal tax identification number, include Renovate America, Inc. (4352) and Personal Energy Finance, Inc. (8208). The Debtors’ service address is 16870 W. Bernardo Dr., Suite 408, San Diego, California 92127.

<sup>2</sup> Capitalized terms used but not otherwise defined herein have the meanings ascribed to them in the Bar Date Order.

For your convenience, enclosed with this notice (this “Notice”) is a Proof of Claim form, which identifies the amount, nature, and classification of your claim(s), if any, listed in the Debtors’ schedules of assets and liabilities filed in these cases (the “Schedules”). If the Debtors believe that you hold claims against more than one Debtor, you will receive multiple Proof of Claim forms, each of which will reflect the nature and amount of your claim as listed in the Schedules.

As used in this Notice, the term “entity” has the meaning given to it in section 101(15) of the Bankruptcy Code, and includes all persons, estates, trusts, governmental units, and the Office of the United States Trustee for the District of Delaware. In addition, the terms “persons” and “governmental units” are defined in sections 101(41) and 101(27) of the Bankruptcy Code, respectively.

As used in this Notice, the term “claim” means, as to or against the Debtors and in accordance with section 101(5) of the Bankruptcy Code: (a) any 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 (b) any 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.

## I. THE BAR DATES.

The Bar Date Order establishes the following bar dates for filing Proofs of Claim in these chapter 11 cases (the “Bar Dates”).

- a. ***The Claims Bar Date.*** Pursuant to the Bar Date Order, except as described below, all entities holding claims against the Debtors that arose or are deemed to have arisen prior to the commencement of these cases on the Petition Date, **including requests for payment pursuant to section 503(b)(9) of the Bankruptcy Code, are required to file Proofs of Claim by the Claims Bar Date (i.e., by May 7, 2021, at 5:00 p.m. (prevailing Pacific Time))**; *provided, however*, that any Proof of Claim submitted by a Homeowner via U.S. mail but received after the Bar Date shall be deemed to be timely filed if: (i) such claim was postmarked on or before the Bar Date; and (ii) such claim is actually received by Stretto no later than the initial deadline for objections with respect to approval of any disclosure statement filed by the Debtors in these cases. The Claims Bar Date applies to all types of claims against the Debtors that arose prior to the Petition Date, including secured claims, unsecured priority claims, and unsecured non-priority claims; *provided* that, unless otherwise ordered by the Court, the bar date for filing claims arising from the rejection of executory contracts and unexpired leases of the Debtors shall be the later of: (a) the Claims Bar Date; or (b) 5:00 p.m. prevailing Pacific time on the date that is thirty days following entry of an order approving the rejection of any executory contract or unexpired lease of the Debtors.

- b. ***The Governmental Bar Date.*** Pursuant to the Bar Date Order, **all governmental units holding claims against the Debtors that arose or are deemed to have arisen prior to the commencement of these cases on the Petition Date are required to file proofs of claim by the Governmental Bar Date (i.e., by June 21, 2021, at 5:00 p.m. (prevailing Pacific Time)).** The Governmental Bar Date applies to all governmental units holding claims against the Debtors (whether secured, unsecured priority, or unsecured non-priority) that arose prior to the Petition Date, including, without limitation, governmental units with claims against the Debtors for unpaid taxes, whether such claims arise from prepetition tax years or periods or prepetition transactions to which the Debtors were a party.
- c. ***The Administrative Claims Bar Date.*** Pursuant to the Bar Date Order, all claimants holding Administrative Claims against the Debtors' estates arising on or prior to **March 31, 2021** (the "Administrative Claims Deadline"), excluding claims for fees and expenses of professionals retained in these proceedings, claims asserting priority pursuant to section 503(b)(9) of the Bankruptcy Code, and claims arising from postpetition goods and services provided to the Debtors in the ordinary course of business, **are required to file a request for payment of such Administrative Claim with the Court and, if desired, a notice of hearing on such Administrative Claim by the Administrative Claims Bar Date (i.e., on or before May 7, 2021 at 5:00 p.m. (prevailing Pacific Time)).**
- d. ***The Amended Schedules Bar Date.*** Pursuant to the Bar Date Order, all parties asserting claims against the Debtors' estates that are affected by an amendment or supplement to the Schedules **are required to file Proofs of Claim so that such Proofs of Claim are actually received by the Claims and Noticing Agent by the Amended Schedules Bar Date (i.e., by the later of (a) the Claims Bar Date or the Governmental Bar Date, as applicable, or (b) 5:00 p.m. (prevailing Pacific Time), on the date that is 30 days from the date on which the Debtors provide notice of such amendment or supplement).**
- e. ***The Rejection Damages Bar Date.*** Pursuant to the Bar Date Order, all parties asserting claims against the Debtors' estates arising from the Debtors' rejection of an executory contract or unexpired lease **are required to file Proofs of Claim with respect to such rejection so that such Proofs of Claim are actually received by the Claims and Noticing Agent by the Rejection Damages Bar Date (i.e., by the later of (a) the Claims Bar Date or the Governmental Bar Date, as applicable, or (b) 5:00 p.m. (prevailing Pacific Time), on the date that is 30 days following entry of an order approving such rejection).**

## II. WHO MUST FILE A PROOF OF CLAIM OR ADMINISTRATIVE CLAIMS.

Except as otherwise set forth herein, the following entities holding claims against the Debtors that arose (or that are deemed to have arisen) prior to the Petition Date *must* file Proofs of Claim or Administrative Claims on or before the applicable Bar Date:

- a. any person or entity whose claim against a Debtor is not listed in the applicable Debtor's Schedules or is listed in such Schedules as "contingent," "unliquidated," or "disputed" if such person or entity desires to participate in any of these chapter 11 cases or share in any distribution in any of these chapter 11 cases;
- b. any person or entity who believes that its claim is improperly classified in the Schedules or is listed in an incorrect amount and who desires to have its claim allowed in a different classification or amount other than that identified in the Schedules;
- c. any person or entity who believes that its prepetition claims as listed in the Schedules is not an obligation of the specific Debtor against which the claim is listed and that desires to have its claim allowed against a Debtor other than that identified in the Schedules;
- d. any person or entity who believes that its claim against a Debtor is or may be an administrative expense that arises on or prior to the Administrative Claims Deadline, excluding claims for fees and expenses of professionals retained in these proceedings, claims asserting priority pursuant to section 503(b)(9) of the Bankruptcy Code, and claims arising from postpetition goods and services provided to the Debtors in the ordinary course of business; and
- e. any entity who believes that its claim against a Debtor is or may be entitled to priority under section 503(b)(9) of the Bankruptcy Code and who wishes to have its claim accorded such priority.

The Debtor's Schedules are available for review through the interface available at <https://cases.stretto.com/RenovateAmerica> or can be accessed via PACER (Public Access to Court Electronic Records) at <https://pacer.uscourts.gov> under Case No. 20-13173, [Docket No. 8](#) (PEFI) and Case No. 20-13172, [Docket No. 216](#) (RAI).

## III. PARTIES WHO DO NOT NEED TO FILE PROOFS OF CLAIM OR ADMINISTRATIVE CLAIMS.

Certain parties are not required to file Proofs of Claim. The Court may, however, enter one or more separate orders at a later time requiring creditors to file Proofs of Claim 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 entities holding claims that would otherwise be subject to the Bar Dates need *not* file Proofs of Claims:

- a. any person or entity who already has filed a signed Proof of Claim against the respective Debtor(s) with the Clerk of the Court or with Stretto in a form substantially similar to Official Form 410 or the Consumer Proof of Claim Form approved by this Court;
- b. any person or entity whose claim is listed on the Schedules if: (i) the claim is *not* scheduled as any of “disputed,” “contingent,” or “unliquidated;” (ii) such person or entity agrees with the amount, nature, and priority of the claim as set forth in the Schedules; and (iii) such person or entity does not dispute that its claim is an obligation only of the specific Debtor against which the claim is listed in the Schedules;
- c. any person or entity whose claim has previously been allowed by order of the Court;
- d. any person or entity whose claim has been paid in full by the Debtors pursuant to the Bankruptcy Code or in accordance with an order of the Court;
- e. any Debtor having a claim against another Debtor;
- f. any person or entity whose claim is solely against any of the Debtors’ non-Debtor affiliates;
- g. any person or entity whose claim is based on an equity interest in any of the Debtors; *provided* that any holder of an equity interest who wishes to assert a claim against the Debtors, including a claim relating to such equity interest or the purchase or sale of such interest, must file a proof of claim asserting such claim on or prior to the Claims Bar Date pursuant to procedures set forth herein;
- h. 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; *provided* that a current employee must submit a Proof of Claim by the Claims Bar Date for all other claims arising before the Petition Date, including, without limitation, claims for wrongful termination, discrimination, harassment, hostile work environment, and/or retaliation;
- i. any current officer, director, manager, or employee of any Debtor, as of the Petition Date, for claims based on indemnification, contribution, or reimbursement;
- j. any person or entity holding a claim for which a separate deadline is fixed by this Court;
- k. claims for fees and expenses of professionals retained in these chapter 11 cases; and

- l. any person or entity holding a claim allowable under sections 503(b) and 507(a)(2) of the Bankruptcy Code as an expense of administration arising from goods and services provided to the Debtors in the ordinary course of business on or after the Petition Date, *provided* that any person or entity asserting a claim entitled to priority under section 503(b)(9) of the Bankruptcy Code must assert such claims by filing a request for payment or a Proof of Claim on or prior to the Claims Bar Date;
- m. Finance of America Mortgage LLC, as Administrative Agent, Collateral Agent, and Initial Lender ( in its capacity as administrative agent and collateral agent, the “DIP Agent”) pursuant to the *Secured Debtor-in-Possession Loan and Security Agreement* (as the same may be amended, restated, supplemented, or otherwise modified from time to time in accordance with the terms thereof, the “DIP Credit Agreement,”) and the other lenders from time to time party thereto on account of claims arising under the *Interim Order: (I) Authorizing the Debtors to Obtain Senior Secured Postpetition Financing; (II) Granting Liens and Superpriority Administrative Expense Status; (III) Scheduling a Final Hearing and (IV) Granting Related Relief* [Docket No. 41], the *Final Order: (I) Authorizing the Debtors to Obtain Senior Secured Postpetition Financing; (II) Granting Liens and Superpriority Administrative Expense Status; and (III) Granting Related Relief* [Docket No. 162], or the DIP Credit Agreement together with the schedules and exhibits attached thereto and all agreements, documents, instruments, and amendments executed and delivered in connection therewith, including without limitation claims for the fees and expenses of the DIP Agent, Hunton Andrews Kurth LLP, and Morris, Nichols, Arsht & Tunnell LLP.
- n. Finance of America Mortgage LLC on account of claims arising under the *Order (A) Approving the Bidding Procedures and Bid Protections for the Sale of Substantially All of the Debtors Assets, (B) Scheduling an Auction and Hearing to Consider the Sale, (C) Approving the Form and Manner of Notice Thereof, (D) Approving Procedures for the Assumption and Assignment of Contracts and Leases, and (E) Granting Related Relief* [D.I. 95] or the *Asset Purchase Agreement by and between the Debtors and Finance of America Mortgage, LLC*, dated December 21, 2020, including without limitation claims for the “Breakup Fee” and “Expense Reimbursement,” as defined therein; and
- o. The Office of the U.S. Trustee or the Clerk of the Court, which may assert claims in connection with fees payable pursuant to 28 U.S.C. § 1930.

#### IV. INSTRUCTIONS FOR FILING PROOFS OF CLAIM.

The following requirements shall apply with respect to filing and preparing each Proof of Claim:

- a. **Contents.** Each Proof of Claim must: (i) be written in English; *provided, however,* that Homeowners may elect to submit their Proofs of Claim in Spanish; (ii) include a claim amount denominated in United States dollars; (iii) conform substantially with the Proof of Claim Form provided by the Debtors, Official Form 410, or if applicable, the Consumer Proof of Claim Form; and (iv) be signed by the claimant or by an authorized agent or legal representative of the claimant.
- b. **Section 503(b)(9) Claim.** Any Proof of Claim asserting a claim entitled to priority under section 503(b)(9) must also: (i) include the value of the goods delivered to and received by the Debtors in the twenty days prior to the Petition Date; (ii) attach any documentation identifying the particular invoices for which the 503(b)(9) claim is being asserted; and (iii) attach documentation of any reclamation demand made to the Debtors under section 546(c) of the Bankruptcy Code (if applicable).
- c. **Original Signatures Required.** Only *original* Proofs of Claim may be deemed acceptable for purposes of claims administration; *provided* that pursuant to Local Bankruptcy Rule 9011-4 the submission of a proof of claim electronically via the Stretto Portal shall constitute the filing of the claimant's approved signature by law. Copies of Proofs of Claim or Proofs of Claim sent by facsimile or electronic mail will not be accepted.
- d. **Identification of the Debtor Entity.** Each Proof of Claim must clearly identify the Debtor against which a claim is asserted, including the individual Debtor's case number. A Proof of Claim filed under the joint administration case number (20-13172 (LSS)) or otherwise without identifying a specific Debtor, will be deemed to be filed only against Renovate America, Inc.
- e. **Claim Against Multiple Debtor Entities.** Unless otherwise ordered by the Court, 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 deemed to be filed only against Renovate America, Inc.
- f. **Supporting Documentation.** Each Proof of Claim must include supporting documentation in accordance with Bankruptcy Rules 3001(c) and (d). If, however, such documentation is voluminous or unavailable, upon prior written consent of Debtors' counsel, such Proof of Claim may include a summary of such documentation or an explanation as to why such documentation is not available; *provided* that any creditor that receives such

written consent shall be required to transmit such writings to Debtors' counsel upon request no later than ten days from the date of such request. Notwithstanding the foregoing, Homeowners may include a written explanation of the basis of their claims in lieu of supporting documentation.

- g. **Timely Service.** Except as otherwise provide in Section I.a., above, each Proof of Claim must be filed, including supporting documentation, so as to be **actually received** by Stretto on or before the Claims Bar Date or the Governmental Bar Date (or, where applicable, on or before any other bar date as set forth herein or by order of the Court) either (1) electronically through the interface available at <https://cases.stretto.com/RenovateAmerica> or (2) by first class U.S. mail, overnight U.S. mail, or other hand delivery system at the following address:

**Renovate America, Inc., et al. Claims Processing  
c/o Stretto  
410 Exchange, Suite 100  
Irvine, CA 92602**

<b>PROOFS OF CLAIM SUBMITTED BY FACSIMILE OR ELECTRONIC MAIL WILL NOT BE ACCEPTED</b>
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- h. **Receipt of Service (E-Filed Claims).** Claimants who e-file their claims electronically through the Stretto Portal will receive two forms of confirmation of receipt. Upon successful submission of the electronic proof of claim, the creditor will be able to view a confirmation page and will have the opportunity to download the filed Proof of Claim with a watermark. Additionally, an email will be sent to the email address provided by the creditor upon successful submission of their proof of claim, which email also contains a link to their submitted proof of claim form.
- i. **Receipt of Service (Mailed Claims).** Claimants submitting claims by first-class mail, overnight U.S. mail, or other hand delivery and who wish to receive acknowledgment that their Proofs of Claim were received by Stretto must submit (i) a copy of the completed Proof of Claim Form (in addition to the original Proof of Claim Form sent to Stretto) and (ii) a self-addressed, stamped envelope.
- j. **Class Proofs of Claim.** Named plaintiffs in class, collective, or other representative pre-petition litigation (each, a "Class") against one or more of the Debtors, which Class was certified by a court of competent jurisdiction prior to the Claims Bar Date, may file proofs of claim by the Claims Bar Date on behalf of the Class, which shall be considered as to the merits of alleged liability and damages without requirement of any further proceedings in relation to class certification or leave to proceed on a class basis. Named plaintiffs in a Class that was not certified by a court of competent jurisdiction prior to the Claims Bar Date may file proposed

proofs of claim by the Claims Bar Date on behalf of the Class. Such proposed class proof(s) of claim shall proceed to consideration as to the merits of alleged liability and damages after a determination by the Bankruptcy Court, upon stipulation or in a contested proceeding, that the Class is certifiable under applicable non-bankruptcy law and is deemed certified for purposes of filing the class proof of claim.

**V. CONSEQUENCES OF FAILING TO TIMELY FILE YOUR PROOF OF CLAIM OR ADMINISTRATIVE 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 Claim in accordance with the Bar Date order on or before the applicable Bar Date, please be advised that:

- a. YOU SHALL NOT BE TREATED AS A CREDITOR WITH RESPECT TO SUCH CLAIM FOR THE PURPOSES OF VOTING AND DISTRIBUTION.

**VI. AMENDMENTS TO THE DEBTORS' SCHEDULES.**

If, subsequent to the date of this Notice, the Debtors amend or supplement their Schedules to reduce the undisputed, noncontingent, and liquidated amount of a claim listed in the Schedules, to change the nature or classification of a claim against the Debtors reflected in the Schedules, or to add a new claim to the Schedules, the affected creditor is required to file a Proof of Claim or amend any previously filed Proof of Claim in respect of the amended scheduled claim on or before the later of (a) the Claims Bar Date or the Governmental Bar Date, as applicable to such claim and (b) 5:00 p.m. (prevailing Pacific Time) on the date that is 30 days after the date that on which the Debtors provide notice of the amendment to the Schedules (or another time period as may be fixed by the Court) as the date by which claimants holding claims affected by the amendment must file Proofs of Claim with respect to such claim (any such date, an "Amended Schedules Bar Date").

**VII. RESERVATION OF RIGHTS.**

Nothing contained in this Notice is intended to or should be construed as a waiver of the Debtors' right 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 scheduled claim as disputed, contingent, or unliquidated; and (c) otherwise amend or supplement the Schedules.

**VIII. THE DEBTORS' SCHEDULES AND ACCESS THERETO.**

You may be listed as the holder of a claim against one or more of the Debtor entities in the Debtors' Schedules. To determine if and how you are listed on the Schedules, please refer to the descriptions set forth on the enclosed proof of claim forms regarding the nature, amount, and status of your claim(s). If the Debtors believe that you may hold claims against more than one Debtor entity, you will receive multiple proof of claim forms, each of which will reflect the nature and amount of your claim against one Debtor entity, as listed in the Schedules.

If you rely on the Debtors' Schedules, it is your responsibility to determine that the claim is accurately listed in the Schedules. However, you may rely on the enclosed form, which sets forth: (a) the amount of your claim (if any) as scheduled; (b) identifies the Debtor entity against which it is scheduled; (c) specifies whether your claim is listed in the Schedules as "contingent," "unliquidated," or "disputed;" and (d) identifies whether your claim is scheduled as a secured, unsecured priority, or unsecured non-priority claim.

As described above, if you agree with the nature, amount, and status of your claim as listed in the Debtors' Schedules, and if you do not dispute that your claim is only against the Debtor entity specified by the Debtors, and if your claim is not described as "disputed," "contingent," or "unliquidated," you need *not* file a proof of claim. Otherwise, or if you decide to file a proof of claim, you must do so before the applicable Bar Date in accordance with the procedures set forth in this Notice.

**The Debtor's Schedules are available for review through the interface available at <https://cases.stretto.com/RenovateAmerica> or can be accessed via PACER (Public Access to Court Electronic Records) at <https://pacer.uscourts.gov> under Case No. 20-13173, [Docket No. 8](#) (PEFI) and Case No. 20-13172, [Docket No. 216](#) (RAI).**

#### **IX. ADDITIONAL INFORMATION.**

Copies of the Debtors' Schedules, the Bar Date Order, and other information regarding these chapter 11 cases are available for inspection free of charge on Stretto's website at <https://cases.stretto.com/RenovateAmerica>. The Schedules and other filings in these chapter 11 cases also are available for a fee at the Court's website at <http://www.deb.uscourts.gov>. A login identification and password to the Court's Public Access to Court Electronic Records ("PACER") are required to access this information and can be obtained through the PACER Service Center at <http://www.pacer.psc.uscourts.gov>. Copies of the Schedules and other documents filed in these cases also may be examined between the hours of 9:00 a.m. and 4:30 p.m. (prevailing Eastern Time), Monday through Friday, at the office of the Clerk of the Bankruptcy Court, United States Bankruptcy Court for the District of Delaware, 824 Market Street, 3rd Floor, Wilmington, Delaware 19801.

If you require additional information regarding the filing of a proof of claim, you may contact the Debtors' claims agent, Stretto, directly by writing to: Renovate America, Inc., et al. Claims Processing, c/o Stretto, 410 Exchange, Suite 100, Irvine, CA 92602 or contact the Debtors' restructuring hotline at: **855.432.5822** (toll-free) or **949.266.0035** (international).

**A HOLDER OF A POSSIBLE CLAIM AGAINST THE DEBTORS SHOULD CONSULT AN ATTORNEY REGARDING ANY MATTERS NOT COVERED BY THIS NOTICE, SUCH AS WHETHER THE HOLDER SHOULD FILE A PROOF OF CLAIM.**

Dated: March \_\_, 2021 \_\_\_\_\_

Wilmington, Delaware

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*Counsel to the Debtors and Debtors in Possession*

**Exhibit 2A**

**Short-Form Bar Date Notice  
(For Homeowners Only)**

Renovate America previously ran the HERO Program, which finances home energy improvements that you pay for through your property taxes (or your mortgage if you pay your property taxes as part of your mortgage payments). Personal Energy Finance offers a loan for home improvements under the name “Benji.”

### **Deadline to File a Proof of Claim**

The court has set a deadline of **May 7, 2021** for creditors to file proofs of claim in the bankruptcies of Renovate America, Inc. (Renovate America) and Personal Energy Finance, Inc. (PEFI). Renovate America and PEFI together are referred to in this notice as the “debtors.”

A **proof of claim** is a form used to identify legal claims or the amount of money you believe Renovate America or PEFI owes you for harm or damages you feel you suffered before the date of the bankruptcy filing (December 21, 2020).

If you are a Homeowner with a “general unsecured claim,” you can file the enclosed Consumer Proof of Claim Form online or mail it to the Claims Processor. **Your Proof of Claim must be received by May 7, 2021.** (While claims received after that date might be accepted if they are postmarked by May 7, 2021, if you mail your claim, you should allow time for postal delays.) You will lose your right to payment for damages from the debtors, if any, if you do not file a proof of claim by this deadline. Any payment will depend on the total claims and the amount of money available through the bankruptcy process. Because the debtors do not expect to have enough money to cover all claims, you are likely to receive less than the full amount of your claim and may receive nothing at all. Also, if Renovate America, PEFI, or other parties do not agree with your claim, you may later have to prove it is correct. You will also lose the right to vote on the debtors’ bankruptcy plan if you do not file a proof of claim by the deadline.

**ONLINE:** To file online go to <https://cases.stretto.com/renovateamerica/file-a-claim/> and follow the instructions provided. Be sure to include your name, the dollar amount that is owed, and the reason the money is owed. Attach any documents you have that support your claim.

**BY MAIL, OVERNIGHT MAIL OR HAND DELIVERY:** Fill out the enclosed form and send it back. Include copies of any documents you have that support your claim. The mailing and delivery address is included in the instructions on the form.

**INFORMATION NEEDED TO FILE A PROOF OF CLAIM:** You will need to know which company you are filing the claim against. If your claim relates to a HERO assessment, that is a claim against Renovate America. If your claim relates to a Benji loan, that is a claim against PEFI. If you have claims against both companies, you will need to file two separate claims. If you have multiple claims against one company, you may include all unsecured claims in one proof of claim. Joint homeowners may file a single proof of claim together. You will also need to fill in your name and contact information; state how much money the company owed you as of December 21, 2020; explain the basis for the claim; and attach copies of any documents that you have to support your claim.

Do **not** include such personal information as your complete social security numbers or taxpayer identification numbers (include only the last four (4) digits), a complete birth date (include only the year), the name of a minor (include only the minor’s initials), or a financial account number (include only the last four (4) digits of such account number).

If you are submitting a proof of claim by mail, you must sign it. You may also want to contact a lawyer for legal advice. If you are low-income or elderly, you may qualify for free or reduced-cost legal assistance from a legal services provider.

### **Want More Information?**

Visit the case website at <https://cases.stretto.com/renovateamerica/> for information about the bankruptcy—including answers to frequently asked questions, to obtain a copy of a full-length claims notice, or for a full-length Proof of Claim Form—email [rainquiries@stretto.com](mailto:rainquiries@stretto.com) or call 855.432.5822 to speak with a bankruptcy representative. Representatives are available in your language of preference, including Spanish.

**WHO ARE THESE COMPANIES? I HAVE NEVER HEARD OF THEM. HOW DID THEY GET MY INFORMATION?** Renovate America, Inc. previously ran the HERO Program. The HERO Program finances home energy improvements that you pay for through your property taxes. You may have seen a line item on your property tax bill for a “HERO” assessment. Personal Energy Finance Inc. (PEFI) offers a loan for home improvements under the name “Benji.” They received your information because you either took out a loan, applied for a loan, or requested a quote from the company.

**I DIDN’T FILE FOR BANKRUPTCY. WHY AM I RECEIVING NOTICES?** The notice you received does not mean that you are in bankruptcy. It means that Renovate America and PEFI are in bankruptcy. You are receiving notices to keep you informed about Renovate America’s and PEFI’s bankruptcy cases.

**I ALREADY PAID OFF MY BENJI LOAN OR HERO ASSESSMENT. WHY AM I RECEIVING NOTICES?** All past and current borrowers who Renovate America or PEFI dealt with in the past several years receive notices.

**DO I STILL HAVE TO PAY MY BENJI LOAN?** Yes, if you have a loan, your loan obligation does not change. You are still responsible for making your monthly payments per the terms of your loan.

**IS THERE A CHANGE TO WHERE I MAKE MY BENJI LOAN PAYMENTS?** No, the servicing of your loan remains the same right now. There is no change to how or where you make your payments. It is important that you watch your mail for notice of any changes to where your payments must be sent.

**I HAVE A HERO ASSESSMENT. WILL THE BANKRUPTCY AFFECT IT?** No. Your tax assessment payments will not change and you will need to continue paying them through your property taxes or mortgage.

**WHAT IF I HAVE QUESTIONS OR CONCERNS ABOUT MY HERO TAX ASSESSMENT?** You can contact the government authority that signed the Assessment Contract to ask questions, obtain copies of your assessment, obtain a payoff statement or raise concerns:

**California:**

County of Los Angeles - 323-265-8160

Western Riverside Council of Governments (WRCOG) - 951-405-6731

California Statewide Communities Development Authority (CSCDA) - 925-476-5644

**Florida:**

Florida Development Finance – 844-873-7223, option 1

**Missouri:**

Missouri Clean Energy District - 866-554-4083, ext. 700

You may also want to contact a lawyer for legal advice. If you are low-income or elderly, you may qualify for free or reduced-cost legal assistance from a legal services provider.

**I WOULD LIKE TO STOP RECEIVING THESE NOTICES.** You must submit a written request to stop receiving notices. Please send your written request to [RAInquiries@Stretto.com](mailto:RAInquiries@Stretto.com) or by mail to:

**Renovate America, Inc., et al. Notice Processing**

**c/o Stretto**

**410 Exchange, Suite 100**

**Irvine, CA 92602**

**I STILL HAVE QUESTIONS. WHERE CAN I GET MORE INFORMATION?** Visit the case website at <https://cases.stretto.com/renovateamerica/> or call 855-432-5822 to speak with a bankruptcy representative. Representatives are available in the language of your preference, including Spanish.

**Exhibit 3**

**Publication Notice**

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

In re:  RENOVATE AMERICA, INC., <i>et al.</i> , <sup>1</sup>  Debtors.	Chapter 11  Case No. 20-13172 (LSS)  (Jointly Administered)
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**NOTICE OF DEADLINES FOR THE FILING OF  
(I) PROOFS OF CLAIM, INCLUDING REQUESTS FOR PAYMENT  
PURSUANT TO SECTION 503(B)(9) OF THE BANKRUPTCY CODE,  
(II) ADMINISTRATIVE CLAIMS, AND (III) REJECTION DAMAGES CLAIMS**

<b>THE CLAIMS BAR DATE IS MAY 7, 2021</b>
<b>THE GOVERNMENTAL CLAIMS BAR DATE IS JUNE 21, 2021</b>
<b>THE ADMINISTRATIVE CLAIMS BAR DATE IS MAY 7, 2021</b>

**PLEASE TAKE NOTICE OF THE FOLLOWING:**

***Deadlines for Filing Proofs of Claim and Administrative Claims Arising Prior to the Administrative Claim Deadline.*** On March 10, 2021, the United States Bankruptcy Court for the District of Delaware (the “Court”) entered an order [Docket No. 10] (the “Bar Date Order”) establishing certain dates by which (a) parties holding prepetition claims against the Debtors must file proofs of claim (“Proofs of Claim”), including claims by governmental units, claims arising under section 503(b)(9) of the Bankruptcy Code, and Rejection Damages Claims, and (b) parties holding certain postpetition claims against the Debtors must file requests for payment of Administrative Claims (as defined herein) arising on or prior to the Administrative Claims Deadline (as defined herein) in the chapter 11 cases of the following debtors and debtors in possession (collectively, the “Debtors”):

<b>DEBTOR</b>	<b>CASE NO.</b>
Renovate America, Inc.	20-13172
Personal Energy Finance, Inc.	20-13173

***The Bar Dates.*** Pursuant to the Bar Date Order, except as otherwise provided therein, all entities that assert a claim against the Debtors that arose prior to December 21, 2020, including

<sup>1</sup> The Debtors in these chapter 11 cases, along with the last four digits of each Debtor’s federal tax identification number, include Renovate America, Inc. (4352) and Personal Energy Finance, Inc. (8208). The Debtors’ service address is 16870 W. Bernardo Dr., Suite 408, San Diego, California 92127.

requests for payment under section 503(b)(9) of the Bankruptcy Code, **MUST FILE A PROOF OF CLAIM** on or before **May 7, 2021, at 5:00 p.m. (prevailing Pacific Time)** (the “Claims Bar Date”).

Governmental Bar Date. All governmental units holding claims (whether secured, unsecured priority, or unsecured non-priority) that arose (or are deemed to have arisen) prior to the December 21, 2020, including requests for payment pursuant to section 503(b)(9) of the Bankruptcy Code, **MUST FILE A PROOF OF CLAIM**, including claims for unpaid taxes, whether such claims arise from prepetition tax years or prepetition transactions to which the Debtors were a party, on or before **June 21, 2021, at 5:00 p.m. (prevailing Pacific Time)** (the “Governmental Bar Date”).

Administrative Claims Bar Date. Parties asserting Administrative Claims against the Debtors’ estates arising on or prior to **March 31, 2021** (the “Administrative Claims Deadline”) (but excluding claims for fees and expenses of professionals retained in these proceedings, claims asserting priority pursuant to section 503(b)(9) of the Bankruptcy Code, and claims arising from postpetition goods and services provided to the Debtors in the ordinary course of business), are required to file a request for payment of such Administrative Claim arising on or prior to the Administrative Claims Deadline with the Court on or before **May 7, 2021, at 5:00 p.m. (prevailing Pacific Time)** (the “Administrative Claims Bar Date”).

Amended Schedules Bar Date. All parties asserting claims against the Debtors’ estates that are affected by an amendment or supplement to the Schedules are required to file Proofs of Claim by **the later of (a) the Claims Bar Date or the Governmental Bar Date, as applicable, or (b) 5:00 p.m. (prevailing Pacific Time), on the date that is 30 days from the date on which the Debtors provide notice of an amendment or supplement to the Schedules** (the “Amended Schedules Bar Date”).

Rejection Damages Bar Date. All parties asserting claims against the Debtors’ estates arising from the Debtors’ rejection of an executory contract or unexpired lease must file a Proof of Claim by **the later of (a) the Claims Bar Date or the Governmental Bar Date, as applicable, or (b) 5:00 p.m. (prevailing Pacific Time) on the date that is 30 days following entry of an order approving such rejection** (the “Rejection Damages Bar Date”).

**ANY PERSON OR ENTITY WHO FAILS TO FILE A PROOF OF CLAIM, INCLUDING ANY REQUEST FOR PAYMENT UNDER SECTION 503(B)(9) OF THE BANKRUPTCY CODE, OR WHO FAILS TO FILE WITH THE COURT AN ADMINISTRATIVE CLAIM ARISING ON OR PRIOR TO THE ADMINISTRATIVE CLAIMS DEADLINE, IN EACH CASE ON OR BEFORE THE APPLICABLE BAR DATE, SHALL NOT BE TREATED AS A CREDITOR WITH RESPECT TO SUCH CLAIM FOR THE PURPOSES OF VOTING AND DISTRIBUTION.**

*Filing a Proof of Claim.* Except as otherwise provided in the Bar Date Order, each Proof of Claim must be filed, including supporting documentation, so as to be **actually received** by the Debtors’ notice and claims agent, Stretto (“Stretto”) on or before the Claims Bar Date or the Governmental Bar Date (or, where applicable, on or before any other bar date as set forth herein) either (1) electronically through the interface available at

<https://cases.stretto.com/RenovateAmerica> or (2) by First Class U.S. Mail, overnight U.S. Mail or other hand delivery system at the following address:

**Renovate America, Inc., et al. Claims Processing  
c/o Stretto  
410 Exchange, Suite 100  
Irvine, CA 92602**

<b>PROOFS OF CLAIM SUBMITTED BY FACSIMILE OR ELECTRONIC MAIL WILL NOT BE ACCEPTED.</b>
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***Contents of Proofs of Claim.*** Each Proof of Claim must: (i) be written in English; *provided, however,* that Homeowners may elect to submit their Proofs of Claim in Spanish; (ii) include a claim amount denominated in United States dollars; (iii) conform substantially with the Proof of Claim Form or Consumer Proof of Claim Form provided by the Debtors or Official Form 410; and (iv) be signed by the claimant or by an authorized agent or legal representative of the claimant.

***Section 503(b)(9) Requests for Payment.*** Any Proof of Claim asserting a claim entitled to priority under section 503(b)(9) must also: (i) include the value of the goods delivered to and received by the Debtors in the twenty days prior to the Petition Date; (ii) attach any documentation identifying the particular invoices for which the 503(b)(9) claim is being asserted; and (iii) attach documentation of any reclamation demand made to the Debtors under section 546(c) of the Bankruptcy Code (if applicable).

***Original Signatures Required.*** Only *original* Proofs of Claim may be deemed acceptable for purposes of claims administration; *provided* that pursuant to Local Bankruptcy Rule 9011-4 the submission of a proof of claim electronically via the Stretto Portal shall constitute the filing of the claimant's approved signature by law. Copies of Proofs of Claim or Proofs of Claim sent by facsimile or electronic mail will not be accepted.

***Identification of the Debtor Entity.*** Each Proof of Claim must clearly identify the Debtor against which a claim is asserted, including the individual Debtor's case number. A Proof of Claim filed under the joint administration case number (20-13172 (LSS)) or otherwise without identifying a specific Debtor, will be deemed to be filed only against Renovate America, Inc.

***Claim Against Multiple Debtor Entities.*** Unless otherwise ordered by the Court, 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 deemed to be filed only against Renovate America, Inc.

***Supporting Documentation.*** Each Proof of Claim must include supporting documentation in accordance with Bankruptcy Rules 3001(c) and (d). If, however, such documentation is voluminous, upon prior written consent of Debtors' counsel, such Proof of Claim may include a summary of such documentation or an explanation as to why such documentation is not available; *provided* that any creditor that received such written consent shall be required to transmit such writings to Debtors' counsel upon request no later than ten days from the date of such request.

Notwithstanding the foregoing, Homeowners may include a written explanation of the basis of their claims in lieu of supporting documentation.

***Receipt of Service (E-Filed Claims).*** Claimants who e-file their claims electronically through the Stretto Portal will receive two forms of confirmation of receipt. Upon successful submission of the electronic proof of claim, the creditor will be able to view a confirmation page and will have the opportunity to download the filed Proof of Claim with a watermark. Additionally, an email will be sent to the email address provided by the creditor upon successful submission of their proof of claim, which email also contains a link to their submitted proof of claim form.

***Receipt of Service (Mailed Claims).*** Claimants wishing to receive acknowledgment that their Proofs of Claim were received by Stretto must submit (i) a copy of the completed Proof of Claim Form (in addition to the original Proof of Claim Form sent to Stretto) and (ii) a self-addressed, stamped envelope.

***Class Proofs of Claim.*** Named plaintiffs in class, collective, or other representative pre-petition litigation (each, a “Class”) against one or more of the Debtors, which Class was certified by a court of competent jurisdiction prior to the Claims Bar Date, may file proofs of claim by the Claims Bar Date on behalf of the Class, which shall be considered as to the merits of alleged liability and damages without requirement of any further proceedings in relation to class certification or leave to proceed on a class basis. Named plaintiffs in a Class that was not certified by a court of competent jurisdiction prior to the Claims Bar Date may file proposed proofs of claim by the Claims Bar Date on behalf of the Class. Such proposed class proof(s) of claim shall proceed to consideration as to the merits of alleged liability and damages after a determination by the Bankruptcy Court, upon stipulation or in a contested proceeding, that the Class is certifiable under applicable non-bankruptcy law and is deemed certified for purposes of filing the class proof of claim.

***Additional Information.*** If you have any questions regarding the claims process and/or you wish to obtain a copy of the Bar Date Notice—which includes detailed information about who does and does not need to file a Proof of Claim or Administrative Claim—a Proof of Claim Form or related documents you may do so by: (i) calling the Debtors’ restructuring hotline at 855.432.5822 (toll-free) or 949.266.0035 (international); (ii) visiting the Debtors’ restructuring website at: <https://cases.stretto.com/RenovateAmerica>; and/or (iii) writing to Renovate America, Inc., et al. Claims Processing, c/o Stretto, 410 Exchange, Suite 100, Irvine, CA 92602. *Please note that Stretto cannot offer legal advice or advise whether you should file a proof of claim.*

In addition, the Debtor’s Schedules are available for review at <https://cases.stretto.com/RenovateAmerica> or can be accessed via PACER (Public Access to Court Electronic Records) at <https://pacer.uscourts.gov> under Case No. 20-13173, Docket No. 8 (PEFI) and Case No. 20-13172, Docket No. 216 (RAI).

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