

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

<i>In re</i>)	
	)	Chapter 11
ADVANTA CORP., <i>et al.</i>,	)	Case No. 09-13931 (KJC)
)	
Debtors.	)	(Jointly Administered)
)	
	)	Hearing Date: June 8, 2010 at 10:00 a.m.
	)	Objection Deadline: June 1, 2010 at 4:00 p.m.

**MOTION TO EXTEND THE TIME WITHIN WHICH
PROOFS OF CLAIM MAY BE FILED**

Pursuant to Bankruptcy Rule 3003, Creditors Michael and Shellie Gilmor, Michael and Lois Harris, Ted and Raye Ann Varns, and Leo Parvin, and Creditors James and Jill Baker, Jeffrey and Michelle Cox, and William and Michelle Springer (collectively, the “Creditors”), individually and on behalf of a certified class of borrowers who obtained second mortgage loans that were serviced and/or held by Debtor Advanta Corp., respectfully move the Court to enter an order extending the deadline within which the members of the certified class action, captioned *Gilmor v. Preferred Credit Corp., et al.*, Case No. 10-0189-CV-W-ODS, currently pending in the United States District Court for the Western District of Missouri, and the members of the certified class action captioned *Baker v. Century Financial Group, Inc.*, Case No. CV100-4294 CC, currently pending in the Circuit Court of Clay County, Missouri, may file proofs of claim. In support of the instant motion, Creditors states as follows:

1. Bankruptcy Rule 3003 specifically provides that “[t]he court shall fix and for cause shown may extend the time within which proofs of claim or interest may be filed.” Fed. R. Bankr. P. 3003(c)(3).

Gilmor v. Preferred Credit Corp., et al., Case No. 10-0189-CV-W-ODS

2. Creditors Michael and Shellie Gilmor, Michael and Lois Harris, Ted and Raye Ann Varns, and Leo Parvin are named plaintiffs and class representatives of a class of borrowers who obtained second mortgage loans from Preferred Credit Corp.

3. The class action lawsuit, captioned *Gilmor v. Preferred Credit Corp., et al.* (the “*Gilmor* class action”), was originally filed on June 27, 2000 in the Circuit Court of Clay County, Missouri.

4. The *Gilmor* class action lawsuit is premised upon Missouri’s Second Mortgage Loan Act, RSMo. §§408.231 *et seq.* (the “MSMLA”), alleging violations thereof by Preferred Credit Corp., a now defunct mortgage lending company that originated all of the loans at issue in the underlying class action, and by numerous other assignee defendants who subsequently acquired, held, and/or serviced the loans, or received any loan payment from members of the certified class.

5. The *Gilmor* class action lawsuit was subsequently certified on January 2, 2003, and Walters Bender Strohbehn and Vaughan, P.C. was appointed as Class Counsel.

6. The *Gilmor* class action lawsuit was recently removed for the fifth time on February 26, 2010 to the United States District Court for the Western District of Missouri, where the case is currently pending.

7. Debtor Advanta Corp. and/or one its related entities (hereinafter and collectively “Advanta Corp.”) was and is named as a defendant in the *Gilmor* class action lawsuit.

8. Debtor Advanta Corp. acted as a loan servicer for and collected loan payments in violation of the MSMLA from borrowers for 458 of the second mortgage loans at issue in the *Gilmor* class action.

9. Accordingly, these 458 borrowers, including Creditors Michael and Shellie Gilmor have a contingent, unliquidated claim against Debtor Advanta Corp.

Baker v. Century Financial Group, Inc., et al., Case No. CV100-4294 CC

10. Creditors James and Jill Baker, Jeffrey and Michelle Cox, and William and Michelle Springer are named plaintiffs and class representatives of a class of borrowers who obtained second mortgage loans from Century Financial Group, Inc.

11. The class action lawsuit, captioned *Baker v. Century Financial Group, Inc.*, was originally filed on June 28, 2000 in the Circuit Court of Clay County, Missouri, where the case is currently pending.

12. Similar to the *Gilmor* class action, the *Baker* class action lawsuit is premised upon the MSMLA, alleging violations thereof by Century Financial Group, Inc., a now defunct mortgage lending company that originated all of the loans at issue in the underlying class action, and by numerous other assignee defendants who subsequently acquired, held, and/or serviced the loans, or received any loan payment from members of the certified class.

13. The *Baker* class action lawsuit was subsequently certified on January 2, 2003, and Walters Bender Strohbehn and Vaughan, P.C. was appointed as Class Counsel.

14. Debtor Advanta Corp. was and is named as a defendant in the *Baker* class action lawsuit.

15. Debtor Advanta Corp. acted as a loan servicer for and collected loan payments in violation of the MSMLA from borrowers for 5 of the second mortgage loans at issue in the *Baker* class action.

16. Accordingly, these 5 borrowers, including Creditors James and Jill Baker have a contingent, unliquidated claim against Debtor Advanta Corp.

The Deadline To File Proofs of Claim

17. The Court recently entered an Order establishing May 14, 2010 at 5:00 pm eastern standard time as the deadline (the “Bar Date”) for all entities to file a proof of claim with respect to any claim against Debtor Advanta Corp.

18. Class Counsel received Notice of the Bar Date on behalf of 1) James Baker; 2) Michael and Shellie Gilmor; 3) Michael and Lois Harris; 4) Leo Parvin; 5) and Ted and Raye Ann Varns. However, Class Counsel did not receive the Notice until April 21, 2010. Moreover, Class Counsel did not receive written notice on behalf of any other member of either the *Gilmor* or *Baker* class action.

19. Based upon the current Bar Date, Class Counsel has only 23 days in which to submit proofs of claims for and on behalf of the 463 combined members of the *Gilmor* and *Baker* class action, who have contingent, unliquidated claims against Debtor Advanta Corp.

20. However, before Class Counsel can submit proofs of claims for and on behalf of any particular *Gilmor* or *Baker* class member, Class Counsel must obtain express authorization from that particular class member to do so. This requires Class Counsel to prepare a letter to each affected class member explaining the bankruptcy proceedings in which Debtor Advanta Corp. is now involved and explain that the class member must authorize Class Counsel to file a proof of claim on their behalf.

21. Given the large number (463) of class members involved in two separate class actions, the logistics of preparing and printing the above-referenced letter for each class member, mailing the letters, and then waiting for a response from the class member, with the attendant delays associated with mail service, Class Counsel submits that the time period in which it has to do all of the above is inadequate. These logistical issues do not even take into account the

amount of time required to prepare a proof of claim for each of the *Gilmor* and *Baker* class members.

22. Creditors suggest that the Court extend the time for which members of the *Gilmor* class action and the *Baker* class action may file proofs of claim from May 14, 2010 to June 28, 2010, an extension of 45 days. Creditors believe that this is a reasonable period of time for Class Counsel to contact the 463 affected class members and obtain express authorization to file a proof of claim on the particular class member's behalf, and then prepare and submit a proper proof of claim.

23. Lastly, as noted above, Class Counsel received Notice of the Bar Date for only 5 of the 463 affected class members: 1) James Baker; 2) Michael and Shellie Gilmor; 3) Michael and Lois Harris; 4) Leo Parvin; 5) and Ted and Raye Ann Varns. An examination of the schedules submitted by Debtor Advanta Corp. indicates that it failed to list every member of the *Baker* and *Gilmor* class members as creditors. 11 U.S.C. § 521 requires a debtor to file a list of creditors and provide a schedule of liabilities. Moreover, known creditors must be provided with actual written notice of the bankruptcy filing. There is no doubt that Debtor Advanta Corp. has actual knowledge of the identities of the affected *Gilmor* and *Baker* class members, as it provided information pertaining to these borrowers pursuant to formal discovery in the underlying class actions. Despite such knowledge, Debtor Advanta Corp. failed to list these class members and no written notice of the bankruptcy was provided to these class members, other than the following: 1) James Baker; 2) Michael and Shellie Gilmor; 3) Michael and Lois Harris; 4) Leo Parvin; 5) and Ted and Raye Ann Varns.

24. Given the dire consequences of failure to file a proof of claim by the Bar Date, i.e., the creditor being estopped from ever asserting a claim against Debtor Advanta Corp.,

Creditors submit that the additional time requested in which to file proofs of claim for the 463 affected members of the *Gilmor* and *Baker* class action is necessary to prevent undue hardship.

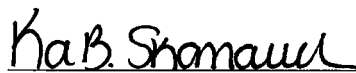
25. Moreover, Debtor Advanta Corp. will not suffer any prejudice if the Court extends the time to file proofs of claim. Debtor Advanta Corp. has not filed a reorganization plan with the Court that proposes the amounts to be paid to its creditors during the course of Debtor's Chapter 11 bankruptcy.

26. This request for extension of time in which to file a proof of claim for members of the *Gilmor* class action and the *Baker* is made in good faith, and not for the purpose of vexation or delay.

WHEREFORE, for good cause shown, the Creditors, individually and on behalf of the certified class in the *Gilmor* class action and the *Baker* class action, respectively, hereby and respectfully request that the Court enter an Order, substantially in the form attached hereto as Exhibit A, extending the deadline for which members of the *Gilmor* class action and the *Baker* class action may file proofs of claim from May 14, 2010 to June 28, 2010, and for any other relief the Court deems just and proper.

Dated: May 10, 2010
Wilmington, Delaware

ASHBY & GEDDES, P.A.



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

In re:)	Chapter 11
)	
ADVANTA CORP., <i>et al.</i>,	)	Case No. 09-13931 (KJC)
)	
Debtors.	)	(Jointly Administered)
)	
	)	Hearing Date: June 8, 2010 at 10:00 a.m.
	)	Objection Deadline: June 1, 2010 at 4:00 p.m.

**NOTICE OF MOTION TO EXTEND THE TIME WITHIN WHICH
PROOFS OF CLAIM MAY BE FILED**

PLEASE TAKE NOTICE that on May 10, 2010, creditors Michael and Shellie Gilmor, Michael and Lois Harris, Ted and Raye Ann Varns, and Leo Parvin, and creditors James and Jill Baker, Jeffrey and Michelle Cox, and William and Michelle Springer (collectively, the “Creditors”), individually and on behalf of a certified class of borrowers, by and through their undersigned counsel, filed the **Motion To Extend The Time Within Which Proofs of Claim May Be Filed** (the “Motion”) with the United States Bankruptcy Court for the District of Delaware, 824 North Market Street, Wilmington, Delaware 19801 (the “Bankruptcy Court”).

PLEASE TAKE FURTHER NOTICE that a hearing to consider the Motion will be held on **June 8, 2010 at 10:00 a.m. (prevailing Eastern time)** before The Honorable Kevin J. Carey, Chief Judge, United States Bankruptcy Court for the District of Delaware, 824 N. Market Street, 5th Floor, Courtroom #5, Wilmington, Delaware 19801.

PLEASE TAKE FURTHER NOTICE that objections or responses, if any, to the Motion must be in writing, in conformity with the Federal Rules of Bankruptcy Procedure and the Local Rules of Bankruptcy Practice and Procedure of the United States Bankruptcy Court for the District of Delaware, filed with the Bankruptcy Court, and served upon, so as to be received

by, the undersigned counsel for the Creditors by **June 1, 2010 at 4:00 p.m. (prevailing Eastern time)**. Only properly and timely filed objections or responses will be considered.

PLEASE TAKE FURTHER NOTICE THAT IF YOU FAIL TO RESPOND IN ACCORDANCE WITH THIS NOTICE, THE COURT MAY GRANT THE RELIEF REQUESTED IN THE MOTION WITHOUT FURTHER NOTICE OR HEARING.

Dated: May 10, 2010
Wilmington, Delaware

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**ATTORNEYS FOR CREDITORS AND CLASS
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Exhibit A

Proposed Form of Order

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

<i>In re</i>)	
	)	Chapter 11
ADVANTA CORP., <i>et al.</i> ,)	
	)	Case No. 09-13931 (KJC)
)	
Debtors.	)	(Jointly Administered)
)	
	)	Related to Docket No. ____
)	

**ORDER EXTENDING THE TIME WITHIN WHICH
PROOFS OF CLAIM MAY BE FILED**

Upon consideration of the *Motion to Extend the Time Within Which Proofs of Claim May Be Filed* (the “Motion”); and due and sufficient notice of the Motion having been given under the particular circumstances; and it appearing that cause exists to grant the relief requested in the Motion; and after due deliberation thereon; and sufficient cause appearing therefor, it is hereby **ORDERED, ADJUDGED, AND DECREED** that:

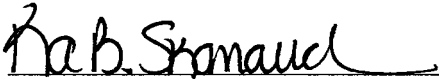
1. The Motion is GRANTED.
2. The deadline for which members of the *Gilmor* class action and the *Baker* class action may file proofs of claim is hereby extended from May 14, 2010 to June 28, 2010.
3. The Court shall retain jurisdiction with respect to all matters arising from or related to the implementation of this Order.

Dated: Wilmington, Delaware
_____, 2010

THE HONORABLE KEVIN J. CAREY
Chief Judge, United States Bankruptcy Court

CERTIFICATE OF SERVICE

I, Karen B. Skomorucha, hereby certify that on May 10, 2010, I caused one copy of the foregoing document to be served upon the parties on the attached service list by first class U.S. Mail, postage prepaid, unless otherwise indicated.



Karen B. Skomorucha (#4759)

ADVANTA COPR. 2002 SERVICE LIST

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