

**“Response”**

**To:** The office of Clerk of the United States Bankruptcy Court for the District of Delaware  
824 North Market Street  
Wilmington, Delaware 19801

**Date:** 07/12/2010

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

**Name of the Debtor:**  
Advanta Corporation

**Case Number:**  
09-13931 (KJC)

**Title of the objection:**  
Section 101(5) of the Bankruptcy code

**Name of the Claimant:**  
Salman Panjwani  
521 14<sup>th</sup> Ave SW  
Rochester, MN 55902  
507-313-8161

**To Whom It May Concern:**

This response is to the objection received on the proof of claim filed with Garden City on behalf of the Advanta Corporation. I believe the proof of claim that I filed constitutes the “claims” within the meaning of *section 101(5) of the Bankruptcy code*. I am a common individual with no personal attorney; therefore, I am writing this letter on my own behalf. I tried to obtain more understanding of the entire situation (i.e., the proof of claims and the objection letter) through making phone call to Garden City as well as Advanta Corp. However, I wasn’t able to obtain enough information from either parties about the claim and the object. I performed an independent research and found out that according to section 101(5): *The term “claim” means 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.*

I owned significant amount of common stocks (\$4,040) in Advanta Corporation (currently: ADVNQ and previously ADVNB). Based on the above definition, the proof of claim that I filed with Garden City is appropriate and my claim should **NOT** be disallowed. In addition, I shall be provided with more guidance and additional information about the objection and the future of the common stocks that I held in Advanta Corporation as I am not sure what is happening with the stock that owned prior to Advanta’s bankruptcy. I deserve the right to understand the situation more clearly by Advanta Corp. Please contact me at 507-313-8161 or at [salmanhyder@hotmail.com](mailto:salmanhyder@hotmail.com) for further clarification and/or questions.

Thanks!

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DISTRICT OF DELAWARE