| UNITED STATES BANKRUPTCY COURT_   | District of  |  |
|---|--|--|
| Notice of   |  |  |
| [A chapter 7 bankruptcy case concerning the debtor(s) listed<br>or [A bankruptcy case concerning the debtor(s) listed below wa  | cy Case, Meeting of Creditors, & Deadlines   below was filed on  |  |
|   | rtant deadlines. You may want to consult an attorney to protect your the bankruptcy clerk's office at the address listed below. NOTE: The re.  |  |
| See Reverse Side for Important Explanations   |  |  |
| Debtor(s) (name(s) and address):  | Case Number:   |  |
|   | Last four digits of Social Security No./Complete EIN or other Taxpayer ID No.  |  |
| All other names used by the Debtor(s) in the last 8 years (include married, maiden, and trade names):   | Bankruptcy Trustee (name and address):   |  |
| Attorney for Debtor(s) (name and address):  |  |  |
|   | Telephone much on  |  |
| Telephone number:   | Telephone number:     Meeting of Creditors   |  |
| Date: / / Time: ( ) A. M. Lo<br>( ) P. M.   | cation:  |  |
| Presumptio  | on of Abuse under 11 U.S.C. § 707(b)   |  |
| See "Presu  | Imption of Abuse" on the reverse side.   |  |
| Depending on the documents filed with the petition, one of the following statements will appear.  |  |  |
| The presumption of abuse does not arise.  |  |  |
| Or  |  |  |
| The presumption of abuse arises.  |  |  |
|   | permit the clerk to make any determination concerning the presumption of abuse.<br>s that the presumption has arisen, creditors will be notified.  |  |
| Deadlines:  |  |  |
| Papers must be <i>received</i> by the bankruptcy clerk's office by the following deadlines:<br>Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: |  |  |
| Deadline to Object to Exemptions:   |  |  |
| Thirty (30) days after the <i>conclusion</i> of the meeting of creditors.   |  |  |
| In most instances, the filing of the bankruptcy case automatically stays  | <b>rs May Not Take Certain Actions:</b><br>certain collection and other actions against the debtor and the debtor's property. Under certain<br>hough the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take<br>l. Consult a lawyer to determine your rights in this case. |  |
| Please Do Not File A Pro  | of of Claim Unless You Receive a Notice To Do So.  |  |
| Foreign Creditors<br>A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.                                 |  |  |
| Address of the Bankruptcy Clerk's Office:   | For the Court:   |  |
|   | Clerk of the Bankruptcy Court:   |  |
| Telephone number:   |  |  |
| Hours Open:   | Date:  |  |

|   | EXPLANATIONS  | Form B9A (10/05)  |
|---|---|---|
| Filing of Chapter 7<br>Bankruptcy Case              | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United Stathis court by or against the debtor(s) listed on the front side, and an order for rel   |   |
| Legal Advice  | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a la in this case.   | wyer to determine your rights   |
| Creditors Generally May<br>Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code § 362. Common ex-<br>include contacting the debtor by telephone, mail, or otherwise to demand repayr<br>money or obtain property from the debtor; repossessing the debtor's property; si<br>or foreclosures; and garnishing or deducting from the debtor's wages. Under ce<br>may be limited to 30 days or not exist at all, although the debtor can request the<br>stay.   | ment; taking actions to collect<br>tarting or continuing lawsuits<br>ertain circumstances, the stay                         |
| Presumption of Abuse                                | If the presumption of abuse arises, creditors may have the right to file a motion § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by she  |   |
| Meeting of Creditors                                | A meeting of creditors is scheduled for the date, time, and location listed on the <i>spouses in a joint case) must be present at the meeting to be questioned under o creditors.</i> Creditors are welcome to attend, but are not required to do so. The n concluded at a later date without further notice.   | front side. <i>The debtor</i> (both eath by the trustee and by  |
| Do Not File a Proof of<br>Claim at This Time        | There does not appear to be any property available to the trustee to pay creditors <i>a proof of claim at this time</i> . If it later appears that assets are available to pay created another notice telling you that you may file a proof of claim, and telling you the of claim. If this notice is mailed to a creditor at a foreign address, the creditor is the court to extend the deadline.  | reditors, you will be sent<br>deadline for filing your proof  |
| Discharge of Debts                                  | The debtor is seeking a discharge of most debts, which may include your debt.<br>may never try to collect the debt from the debtor. If you believe that the debtor<br>discharge under Bankruptcy Code § 727 (a) <i>or</i> that a debt owed to you is not dis<br>Code § 523 (a) (2), (4), or (6), you must start a lawsuit by filing a complaint in t<br>by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to<br>of Certain Debts" listed on the front side. The bankruptcy clerk's office must re<br>required filing fee by that Deadline. | is not entitled to receive a<br>schargeable under Bankruptcy<br>the bankruptcy clerk's office<br>Determine Dischargeability |
| Exempt Property                                     | The debtor is permitted by law to keep certain property as exempt. Exempt prop<br>distributed to creditors. The debtor must file a list of all property claimed as ex-<br>list at the bankruptcy clerk's office. If you believe that an exemption claimed b<br>by law, you may file an objection to that exemption. The bankruptcy clerk's office<br>objections by the "Deadline to Object to Exemptions" listed on the front side.   | empt. You may inspect that y the debtor is not authorized   |
| Bankruptcy Clerk's Office                           | Any paper that you file in this bankruptcy case should be filed at the bankruptcy listed on the front side. You may inspect all papers filed, including the list of th and the list of the property claimed as exempt, at the bankruptcy clerk's office.  |   |
| Foreign Creditors                                   | Consult a lawyer familiar with United States bankruptcy law if you have any qu in this case.  | estions regarding your rights   |
|   | Refer To Other Side For Important Deadlines and Notices   |   |
|   |   |   |