B9C (Official Form 9C) (Chapter 7 Individual or Joint Debtor Asset Case) (12/11)

UNITED STATES BANKRUPTCY COURTDistrict of		
Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines		
[A chapter 7 bankruptcy case concerning the debtor(s) listed or [A bankruptcy case concerning the debtor(s) listed below wa(date) and was converted to a You may be a creditor of the debtor. This notice lists impo	below was filed on	
See Reverse Side for Important Explanations		
Debtor(s) (name(s) and address):	Case Number:	
	Last four digits of Social-Security or Individual Taxpayer-ID (ITIN) No(s)./Complete EIN:	
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 number:	Telephone number:	
	Meeting of Creditors	
` '	ocation:	
() P. M.		
	on of Abuse under 11 U.S.C. § 707(b) umption of Abuse" on the reverse side.	
Depending on the documents filed with the petition, one The presumption of abuse does not arise. Or The presumption of abuse arises. Or Insufficient information has been filed to date to	of the following statements will appear. o permit the clerk to make any determination concerning the presumption of abuse.	
If more complete information, when filed, shows 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:		
Deadline to File a Proof of Claim:		
For all creditors (except a governmental un	nit): For a governmental unit:	
Creditor with a Foreign Address:		
	gn address should read the information under "Claims" on the reverse side. ischarge or to Challenge Dischargeability of Certain Debts:	
	Illing to Object to Evenuetions	
	dline to Object to Exemptions: fter the <i>conclusion</i> of the meeting of creditors.	
In most instances, the filing of the bankruptcy case autor debtor's property. Under certain circumstances, the stay court to extend or impose a stay. If you attempt to collect penalized. Consult a lawyer to determine your rights in		
Address of the Bankruptcy Clerk's Office:	For the Court:	
Telephone number:	Clerk of the Bankruptcy Court:	
	Deter	
Hours Open:	Date:	

EXPLANATIONS	B9C (Official Form 9C)
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Filing of Chapter 7	EXPLANATIONS B9C (Official Form 9C) (12/11) A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in
Bankruptcy Case	this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Liquidation of the Debtor's Property and Payment of Creditors' Claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them, in the order specified by the Bankruptcy Code. To make sure you receive any share of that money, you must file a Proof of Claim, as described above.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
	Refer To Other Side For Important Deadlines and Notices