B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

UNITED STATES BANKRUPTCY COURT				
Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines [A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on				
You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.				
	connection with any proof of claim you submit to the court. e Side for Important Explanations.			
	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:			
Date: / / Time: () A. M. Lo () P. M.	Meeting of Creditors cation:			
Presumptio	on of Abuse under 11 U.S.C. § 707(b)			
See "Presi	umption 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. Or				
Insufficient information has been filed to date to 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 Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:				
Deadline to Object to Exemptions:				
Thirty (30) days after the <i>conclusion</i> of the meeting of creditors. Creditors May Not Take Certain Actions:				
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the				
debtor's property. 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. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.				
Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.				
Creditor with a Foreign Address: 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:			

HXPLANATIONS	EXPI	$\Delta N\Delta$	TIONS
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	EXPLANATIONS	B9A (Official Form 9A) (12/12)		
Filing of Chapter 7	A bankruptcy case under Chapter 7 of the Bankruptcy Code (
Bankruptcy Case	this court by or against the debtor(s) listed on the front side, a			
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal ad in this case.	lvice. Consult a lawyer to determine your rights		
Creditors Generally May Not Take Certain Actions	include contacting the debtor by telephone, mail, or otherwise money or obtain property from the debtor; repossessing the de or foreclosures; and garnishing or deducting from the debtor's	ellection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions acting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect ain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits es; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay ed to 30 days or not exist at all, although the debtor can request the court to extend or impose a		
Presumption of Abuse	If the presumption of abuse arises, creditors may have the rigl § 707(b) of the Bankruptcy Code. The debtor may rebut the production of the presumption of abuse arises, creditors may have the right production.			
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and loc spouses in a joint case) must be present at the meeting to be q	ing of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both s in a joint case) must be present at the meeting to be questioned under oath by the trustee and by rs.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and		
Do Not File a Proof of	There does not appear to be any property available to the trust			
Claim at This Time	a proof of claim at this time. If it later appears that assets are another notice telling you that you may file a proof of claim, a of claim. If this notice is mailed to a creditor at a foreign add the court to extend the deadline. Do not include this notice with any filing you make with the court to extend the deadline.	available to pay creditors, you will be sent and telling you the deadline for filing your proof ress, the creditor may file a motion requesting		
Discharge of Debts	The debtor is seeking a discharge of most debts, which may in may never try to collect the debt from the debtor. If you belied discharge under Bankruptcy Code § 727(a) or that a debt owe Code § 523(a)(2), (4), or (6), you must file a complaint or a denied under § 727(a)(8) or (a)(9) in the bankruptcy clerk's Discharge or to Challenge the Dischargeability of Certain Del bankruptcy clerk's office must receive the complaint or motion	nclude your debt. A discharge means that you eve that the debtor is not entitled to receive a ed to you is not dischargeable under Bankruptcy a motion if you assert the discharge should be soffice by the "Deadline to Object to Debtor's bts" listed on the front of this form. The		
Exempt Property	The debtor is permitted by law to keep certain property as exedistributed to creditors. The debtor must file a list of all properlist at the bankruptcy clerk's office. If you believe that an exed by law, you may file an objection to that exemption. The ban objections by the "Deadline to Object to Exemptions" listed or	empt. Exempt property will not be sold and erty claimed as exempt. You may inspect that emption claimed by the debtor is not authorized kruptcy clerk's office must receive the		
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed listed on the front side. You may inspect all papers filed, incl and the list of the property claimed as exempt, at the bankrupt	uding the list of the debtor's property and debts		
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law in this case.	if you have any questions regarding your rights		
	Refer To Other Side For Important Deadlines an	nd Notices		