UNITED STATES BANKRUPTCY COURT_	District of
Notice of	
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines	
[A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on(date).] or [A bankruptcy case concerning the debtor(s) listed below was originally filed under chapteron (date) and was converted to a case under chapter 7 on(date).]	
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.	
Creditors Do not file this notice in connection with any proof of claim you submit to the court. 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 Date: / / Time: () A. M. Location: () P. M. .	
Presumption of Abuse under 11 U.S.C. § 707(b) See "Presumption 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.	
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 File a Proof of Claim: For all creditors (except a governmental unit): For a governmental unit:	
Creditor with a Foreign Address: A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.	
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.	
Address of the Bankruptcy Clerk's Office:	For the Court:
Telephone number:	Clerk of the Bankruptcy Court:
Hours Open:	Date:

EXPLANATIONS B9C (Official Form 9C) (12/12) Filing of Chapter 7 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 Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions Not Take Certain 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. A meeting of creditors is scheduled for the date, time, and location listed on the front side. The debtor (both Meeting of Creditors spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. 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. Do not include this notice with any filing you make with the court. The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you Discharge of Debts 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) or 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. If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under Presumption of Abuse § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address Bankruptcy Clerk's Office 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 The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not Property and Payment of exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them, Creditors' Claims 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.

Refer To Other Side For Important Deadlines and Notices

Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights

Creditor with a Foreign

in this case.

Address