

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert J. Loftus  
Toni Marie Loftus  
Debtors

Case No. 14-05499-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: PRadginsk  
Form ID: B9I

Page 1 of 2  
Total Noticed: 32

Date Rcvd: Dec 03, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2014.

db/jdb  
4578390 ++Robert J. Loftus, Toni Marie Loftus, 1094 Woodberry Drive, Mountain Top, PA 18707-9271  
++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, P O Box 65507,  
Wilmington, DE 19808-0507)  
4578404 +CUNA Brokerage Services, 2000 Heritage Way, Waverly.IA 50677-9208  
4578395 +Choice One Comm. FCU, 101 Hazle Street, Wilkes-Barre, PA 18702-4305  
4578399 +Citizens & Northern Bank, 90-92 Main Street, Wellsboro, PA 16901-1517  
4578400 Cross Valley Cardmember Svcs, P.O.Box 6354, Fargo, ND 58125-6354  
4578401 +Cross Valley Credit Union, P.O. Box 597, Wilkes-Barre, PA 18703-0597  
4578402 +Cross Valley FCU, P.O. Box 597, Wilkes-Barre, PA 18703-0597  
4578403 +Cross Valley Fed CU, P.O. Box 597, Wilkes-Barre, PA 18703-0597  
4578408 +First Credit Union of Scranton, 605 Davis Street, Scranton, PA 18505-3518  
4578413 One Main Financial, 438 Main Street, Dickson City, PA 18519  
4578414 +Penn East FCU, P.O.Box 30495, Tampa, F 33630-3495  
4578417 +Service First Federal CU, 1419 Montour Blvd, Danville, PA 17821-9122  
4578420 Sunoco, Inc, P O Box 6407, Sioux Falls, SD 57117-6407  
4578423 +Vantage Trust FCU, 881 Mundy Street, Wilkes-Barre, PA 18702-6939

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jdoran@doran-law.net Dec 03 2014 19:00:17 John H. Doran, Doran & Doran, P.C.,  
69 Public Square, Suite 700, Wilkes-Barre, PA 18701  
tr +E-mail/Text: dehartstaff@pamd13trustee.com Dec 03 2014 19:00:42  
Charles J. DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Dec 03 2014 19:00:30 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
4578391 EDI: BANKAMER.COM Dec 03 2014 18:58:00 Bank of America, P O Box 982235,  
El Paso, TX 79998  
4578392 +EDI: CAPITALONE.COM Dec 03 2014 18:58:00 Capital One, P O Box 30285, SLC, UT 84130-0285  
4578394 +EDI: CHASE.COM Dec 03 2014 18:58:00 Chase Bank Card Services, P O Box 15298,  
Wilmington, DE 19850-5298  
4578397 +EDI: CITICORP.COM Dec 03 2014 18:58:00 Citibank, P.O. Box 6500,  
Sioux Falls, SD 57117-6500  
4578406 EDI: DISCOVER.COM Dec 03 2014 18:58:00 Discover Platinum Card, P O Box 30943,  
Salt Lake City, UT 84130  
4578405 +EDI: DISCOVER.COM Dec 03 2014 18:58:00 Discover Platinum Card, P O Box 30421,  
Salt Lake City, UT 84130-0421  
4578407 +EDI: DISCOVER.COM Dec 03 2014 18:58:00 Discover Platinum Card UT, P O Box 30954,  
Salt Lake City, UT 84130-0954  
4578409 +EDI: RMSC.COM Dec 03 2014 18:58:00 Gap Visa/Synchrony Bank, P.O. Box 965003,  
Orlando, FL 32896-5003  
4578410 +E-mail/Text: madams@horizonfcu.org Dec 03 2014 19:00:23 Horizon FCU,  
1007 East 3rd Street, Williamsport, PA 17701-5417  
4578412 +EDI: RMSC.COM Dec 03 2014 18:58:00 Lowe's/Synchrony Bank, P.O. Box 965003,  
Orlando, FL 32896-5003  
4578415 +E-mail/Text: jbrundage@penneastfcu.org Dec 03 2014 19:00:43 Penn East Fed Credit Union,  
441 North 7th Avenue, Scranton, PA 18503-2103  
4578419 +EDI: STFMFC.COM Dec 03 2014 18:58:00 State Farm Bank, P O Box 23025,  
Columbus, GA 31902-3025  
4578421 +E-mail/Text: vclark@tobyhannafcu.org Dec 03 2014 19:00:19 Tobyhanna FCU/  
315 Franklin Avenue, Scranton, PA 18503-1241  
4578422 +EDI: USBANKARS.COM Dec 03 2014 18:58:00 Toyota Financial Services, P.O. Box 6329,  
Fargo, ND 58125-6329

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4578393\* +Capital One, P O Box 30285, SLC, UT 84130-0285  
4578396\* +Choice One Comm. FCU, 101 Hazle Street, Wilkes-Barre, PA 18702-4305  
4578398\* +Citibank, P.O.Box 6500, Sioux Falls, SD 57117-6500  
4578411\* +Horizon FCU, 1007 East 3rd Street, Williamsport, PA 17701-5417  
4578416\* +Penn East Fed Credit Union, 441 North 7th Avenue, Scranton, PA 18503-2103  
4578418\* +Service First Federal CU, 1419 Montour Blvd, Danville, PA 17821-9122  
4578424\* +Vantage Trust FCU, 881 Mundy Street, Wilkes-Barre, PA 18702-6939

TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 05, 2014

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2014 at the address(es) listed below:

Charles J. DeHart, III (Trustee) TWecf@pamd13trustee.com  
John H. Doran on behalf of Joint Debtor Toni Marie Loftus jdoran@doran-law.net,  
mdoran@doran-law.net  
John H. Doran on behalf of Debtor Robert J. Loftus jdoran@doran-law.net, mdoran@doran-law.net  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

<b>UNITED STATES BANKRUPTCY COURT Middle District of Pennsylvania</b>	
<b>Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, &amp; Deadlines</b>	
The debtor(s) listed below filed a chapter 13 bankruptcy case on 11/26/14.	
You may be a creditor of the debtor. <b>This notice lists important deadlines.</b> 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.	
<b>Creditors -- Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side For Important Explanations</b>	
Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):	
Robert J. Loftus 1094 Woodberry Drive Mountain Top, PA 18707	Toni Marie Loftus 1094 Woodberry Drive Mountain Top, PA 18707
Case Number: 5:14-bk-05499-RNO	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-5073 xxx-xx-9959
Attorney for Debtor(s) (name and address): John H. Doran Doran & Doran, P.C. 69 Public Square, Suite 700 Wilkes-Barre, PA 18701 Telephone number: 570 823-9111	Bankruptcy Trustee (name and address): Charles J. DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036 Telephone number: 717 566-6097
<b>Meeting of Creditors</b>	
Date: <b>January 5, 2015</b>	Time: <b>12:00 PM</b>
Location: <b>Genetti Hotel, 77 East Market Street, Wilkes-Barre, PA 18701</b>	
<b>Deadlines:</b>	
Papers must be <i>received</i> by the bankruptcy clerk's office by the following deadlines:	
<b>Deadline to File a Proof of Claim:</b>	
For all creditors (except a governmental unit): <b>4/5/15</b>	For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): <b>5/25/15</b>
<b>Creditor with a Foreign Address:</b>	
A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.	
<b>Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 3/6/15</b>	
<b>Deadline to Object to Exemptions:</b>	
Thirty (30) days after the <i>conclusion</i> of the meeting of creditors.	
<b>Filing of Plan, Hearing on Confirmation of Plan</b>	
The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.	
<b>Creditors May Not Take Certain Actions:</b>	
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. 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.	
<b>Address of the Bankruptcy Clerk's Office:</b> U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701 Telephone number: (570) 831-2500	<b>For the Court:</b> Clerk of the Bankruptcy Court: Terrence S. Miller
Hours Open: Monday - Friday 9:00 AM - 5:00 PM	Date: 12/3/14

## EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	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 against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. 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. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts website: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or 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. <b>Filing Deadline for a Creditor with a Foreign Address:</b> 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. <i>Do not include this notice with any filing you make with the court.</i>
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 a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge 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. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint 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, even if the debtor's case is converted to chapter 7. 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 objection by the "Deadline to Object to Exemptions" listed on the front side.
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 property claimed as exempt, at the bankruptcy clerk's office.
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.
<b>Refer to Other Side for Important Deadlines and Notices</b>	