Case:11-26999-SBB Doc#:7 Filed:07/21/11 Entered:07/21/11 22:28:45 Page1 of 4

United States Bankruptcy Court District of Colorado

In re:
Michael Denis Brunk
Tammy Marie Brunk
Debtors

Case No. 11-26999-SBB Chapter 7

CERTIFICATE OF NOTICE

District/off: 1082-1 User: luevanob Page 1 of 2 Date Rcvd: Jul 19, 2011 Form ID: 769 Total Noticed: 70

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 21, 2011.
                       +Michael Denis Brunk, Jr., Tammy Marie Brunk, 14 Antler Loop, New Castle, CO 8 +Sandra Stanley, 225 N. Fifth Street, Ste. 850, Grand Junction, CO 81501-2664 +AGL Financial Group, LLC, P.O. Box 42, Eaton, CO 80615-0042 +AGL Financial Group, LLC, P.O. Box 337647, Greeley, CO 80633-0628 +American Recovery Service, Inc., 555 St. Charles Drive, Suite 100,
db/db
                                                                                                                                             New Castle, CO 81647-8522
aty
13470061
13470060
13470063
                          Thousand Oaks, CA 91360-3983
13470065
                       +Arapahoe Credit Union, 3999 E. Arapahoe Road, Centennial, CO 80122-2076
                      +Arapanoe Credit Union, 3999 E. Arapanoe Road, Centennial, CO 80122-2076
+Arnowitz & Mecklenburg, LLP, 1199 Bannock Street, Denver, CO 80204-2100
+CACH, LLC, 4340 S. Monaco St., Unit 2, Denver, CO 80237-3408
+Campbell Killin Brittan & Ray, LLC, 270 St. Paul Street, Suite 200, Denv
Citi Mortgage Inc., P.O. Box 689196, Des Moines, IA 50368-9196
Corporate Receivables, Inc., P.O. Box 32995, Phoenix, AZ 85064-2995
+Craig Wilcox, 188 County Road 226, Rifle, CO 81650-9231
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13470070
                                                                                                                                                       Denver, CO 80206-5133
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                       David A. Kraft, David A. Kraft & Associates, LLC, P.O. Box 850, Denver, CO 80201 +Derek Goodman, 27 Della, Fenton, MO 63026-4923 +Discover Bank, C/O Richard B. Rose, Esquire, 1600 Ogden Street, Denver, CO 80218-1414
13470080
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                       +First Data, 1307 Walt Whitman Road, Melville, NY 11747-4819
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                       +First Source Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
                       +Gary C. Ervin, 1532 Penmar Avenue, Venice, CA 90291-2936
+Gary Copperud, 1234 Trappers Point, Fort Collins, CO 80524-8335
13470089
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                       +Greeley City Group, LLC, 8223 W. 20th Street, Greeley, CO 80634-3036
+Iserve Servicing, Inc., 222 W. Las Colinas, Irving, TX 75039-5421
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                       +Iserve Servicing, Inc., 222 W. Las Colinas, Irving, IA 19037 5721
+John C. Bonewicz, P.C., 8001 N. Lincoln Avenue, Suite 402, Skokie, IL 60077-3657
13470093
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                       +Jon M. Leader - Leader Gorham, LLP, 1990 South Bundy Drive, Suite 390,
13470096
                          Los Angeles, CO 90025-5268
                       +Karp, Neu, Hanlon, P.C., P.O. Box 2030, Glenwood Springs, CO 81602-2030
+Liberty Acquisitions, P.O. Box 17210, Golden, CO 80402-6020
+MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
+Machol & Johannes, LLC, North Tower, 600 Seventeenth Street, Suite 800,
13470097
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                          Denver, CO 80202-5402
                       Mercantile Adjustment Bureau, LLC, P.O. Box 9052, Williamsville, N +National City Bank, 120 South Central, Clayton, MO 63105-1705 +New Frontier Bank, 2425 35th Avenue, Greeley, CO 80634-4171 +Nissan - Infiniti Ltd., Attn: Bankruptcy, 8900 Freeport Parkway,
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                                                                                                                        Williamsville, NY 14231-9052
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                                                                                                                                                      Irving, TX 75063-2438
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                       +Norbel Credit Union, 1220 9th Avenue, Greeley, CO 80631-4018
                       +Paul W. Sacco, Esquire, 4290 West 10th Street, Suite 110, Greeley, CO 80634-1400
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                       +Richard B. Rose, Esq.,
                                                                    Sawaya, Rose & Kaplan, P.C., 1600 Ogden Street,
                          Denver, CO 80218-1414
13470110
                       +Richard R. Veit, P.C.,
                                                                     330 North Main Street, Suite 201,
                                                                                                                                     St. Charles, MO 63301-2028
                      +Richard R. Veit, P.C., 330 North Main Street, Suite 201, St. Charles, MO 6330 +Robert T. Short, 4671 Highway Z, Wentzville, MO 63385-6213 Signature Bank, P.O. Box 790408, St. Louis, MO 63179-0408 +Signature Bank, 6801 W. 20th Street, Greeley, CO 80634-9637 +Specialized Loan Servicing, LLC, P.O. Box 636005, Littleton, CO 80163-6005 +St. Louis City Group, LLC, 4671 Highway Z, Wentzville, MO 63385-6213 +Stephen K. Dexter, Esquire, Lathrop & Gage, LLP, 950 17th Street, Suite 2400,
13470111
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                          Denver, CO 80202-2822
                       +TBF Financial, LLC,
                                                              C/O Busch Professional Corporation,
13470118
                                                                                                                                 P.O. Box 17210,
                          Golden, CO 80402-6020
                     Tate & Kirlin Associates, 2810 Southampton Road, Philiadelphia, PA 19154-1207 +Timothy Barnes, 1220 N. Vandeventer, St. Louis, MO 63113-3430 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: Cardmember Service, P.O. Box 790408, St. Louis, MO
13470117
13470119
13470073
                                                                                                                                               St. Louis, MO 63179-0408)
                      (address filed with court: Cardmember Service, P.O. Box 790408, St. Louis, +US Bank, 569 32 Road Unit 16A, Grand Junction, CO 81504-7053 +Vintage Corporation, 4631 20th St. Rd., Suite 100, Greeley, CO 80634-3204 +Washtime Industries, Inc., 8223 West 20th Street, Greeley, CO 80634-3036 +Weld County Treasurer, P.O. Box 458, Greeley, CO 80632-0458 +William L. Crosier, Esquire, 1010 9th Avenue, Greeley, CO 80631-4014 +Women's Wellness Cntr Of The Rockies, 8223 W. 20th Street, Suite 100, Gree
13470120
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                                                                                                                                                         Greely, CO 80634-3036
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                       +EDI: QDELARSON.COM Jul 19 2011 23:08:00
Grand Junction, CO 81501-2555
                                                                                                     Douglas Larson, 422 White Ave.,
                                                                                                                                                                       Ste. 323,
tr
                       +E-mail/Text: ustp.region19@usdoj.gov Jul 19 2011 23:51:33
                                                                                                                                    US Trustee, 999 18th St.,
ust
                       Ste. 1551, Denver, CO 80202-2415
+EDI: AMEREXPR.COM Jul 19 2011 23:08:00
13470062
                                                                                                     American Express, P.O. Box 981535,
                          El Paso, TX 79998-1535
                                                                                                     Amex, P.O. Box 981535, El Paso, TX 79998-1535
Bank Of America, Attn: Bankruptcy NC4-105-03-14,
13470064
                       +EDI: AMEREXPR.COM Jul 19 2011 23:08:00
                       +EDI: BANKAMER.COM Jul 19 2011 23:08:00
13470067
                          P.O. Box 26012, Greensboro, NC 27420-6012
                       +EDI: TSYS2.COM Jul 19 2011 23:08:00
Wilmington, DE 19801-5014
                                                                                             Barclays Bank Delaware, 125 S. West Street,
13470068
                        EDI: CAPITALONE.COM Jul 19 2011 23:08:00
Salt Lake City, UT 84130-0285
13470071
                                                                                                      Capital One Bank, P.O. Box 30285,
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Page 2 of 2

Date Royd: Jul 19, 2011

User: luevanob

Total Noticed: 70 Form ID: 769 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 13470072 EDI: CAPITALONE.COM Jul 19 2011 23:08:00 Capital One, N.A., Capital One Bank USA, N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285 +EDI: CHASE.COM Jul 19 2011 23:13:00 13470075 2500 Westfield Drive, Chase, N.A., Elgin, IL 60124-7836 13470077 +EDI: CITICORP.COM Jul 19 2011 23:08:00 Citicards, Centralized Bankruptcy, P.O. Box 20507, Kansas, MO 64195-0507 +EDI: DISCOVER.COM Jul 19 2011 23:08:00 Discover Financial Services, Ltd., P.O. Box 8003, 13470083 Hilliard, OH 43026-8003 13470084 +E-mail/Text: documents@easternfunding.com Jul 19 2011 23:37:07 Eastern Funding, LLC, 213 West 35th Street, Suite 1000, New York, NY 10001-1916 +EDI: GMACFS.COM Jul 19 2011 23:08:00 G M A C, P.O. Box 13470087 G M A C, P.O. Box 130424, Roseville, MN 55113-0004 +EDI: RMSC.COM Jul 19 2011 23:08:00 GE Money Bank / Sam's Club, 13470091 Attn: Bankruptcy Department, Roswell, GA 30076-9104 P.O. Box 103104, E-mail/Text: info@jawpc.net Jul 19 2011 23:53:56 James 6380 Rogerdale Road, Suite 130, Houston, TX 77072-1647 EDI: NESF.COM Jul 19 2011 23:08:00 National Enterprise 13470094 James A. West, P.C., National Enterprise Systems, 13470103 29125 Solon Road. Solon, OH 44139-3442 E-mail/PDF: bncnotice@pscu.org Jul 20 2011 00:19:43 13470108 Public Service Credit Union, 7055 E. Evans Avenue, Denver, CO 80224-2403 +EDI: USAA.COM Jul 19 2011 23:08:00 San Antonio, TX 78288-1600 13470121 USAA Federal Savings Bank, 10750 McDermott Fwy., 13470123 +E-mail/Text: vci.bkcy@vwcredit.com Jul 19 2011 23:34:06 Volkswagen Credit, National Bankruptcy Services, 9441 LBJ Freeway, Suite 250, Dallas, TX 75243-4640 TOTAL: 19 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** 13470074 ##+Carleen Renee Innes, 236 53rd Avenue Court, Greeley, CO 80634-4216 ##+Gary C. Ervin, 14820 Sunset Boulevard, Pacific Palisades, CA 90272-3714 13470088 TOTALS: 0, * 0, ## 2 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). Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices

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.

will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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: Jul 21, 2011 Signature:

District/off: 1082-1

Joseph Spections

FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case #769 / b9a 7cna.jsp) (12/10)

Case Number 11-26999-SBB

UNITED STATES BANKRUPTCY COURT

District of Colorado

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/18/11.

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.

Read All Pages of this Document for Important Information and Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Denis Brunk Jr. Tammy Marie Brunk

ptr Women's Wellness Cntr Of The Rockies aka Denis Brunk, aka Michael D. Brunk Jr., mem St.

Louis City Group, LLC, mem Greely City Group, LLC, 14 Antler Loop ods Flintrock Development, Inc., ods Washtime New Castle, CO 81647

Industries, Inc. 14 Antler Loop

New Castle, CO 81647

Case Number: Social Security/Taxpayer ID/Employer ID/Other Nos.: 11-26999-SBB

xxx-xx-0369

Attorney for Debtor(s) (name and address): Bankruptcy Trustee (name and address):

Sandra Stanley Douglas Larson 225 N. Fifth Street 422 White Ave. Ste. 850 Ste. 323

Grand Junction, CO 81501 Grand Junction, CO 81501

Telephone number: 970-244-8880 Telephone number: () 970-245-8021

Meeting of Creditors

Time: 11:30 AM Date: August 24, 2011

Location: Mesa Cty Commissioners Public Hearing Rm, 544 Rood Avenue, Grand Junction, CO 81502

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines: Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 10/24/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* 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.

Deadline to Provide Documents and Notice of Possible Dismissal:

For cases filed on or after October 17, 2005

Pursuant to 11 U.S.C. §521(e)(2), Federal Bankruptcy Rule 4002 and L.B.R. 1017–2, no later than seven court days prior to the original date set for the first meeting of creditors, the debtor shall provide to the case trustee a copy of the Federal income tax return required under applicable law, or a transcript of such return, for the most recent tax year ending immediately before the commencement of the case and for which a Federal income tax return is filed, and provide the same tax information to creditors that requested a copy at least fourteen days prior to the meeting of creditors. The failure to comply will result in dismissal of the debtor's case unless the debtor demonstrates that the failure to so comply is due to circumstances beyond the control of the debtor. L.B.R. 1017–2.

Pursuant to Federal Bankruptcy Rule 4002, the debtor shall bring the meeting of creditors: 1) picture identification issued by a

Case:11-26999-SBB Doc#:7 Filed:07/21/11 Entered:07/21/11 22:28:45 Page4 of 4

governmental unit, or other personal identifying information that establishes the debtor's identity and evidence of a social security number or a written statement that such documentation does not exist; 2) documents or copies or a written statement that such documentation does not exist of a) current income such as the most recent payment advice, pay stub, or earnings statement; b) statements for each of the debtor's depository (bank, credit union) and investment accounts for the time period that includes the date of the filing of the petition; and 3) documentation of monthly expenses claimed by a debtor as required under 11 U.S.C. §707(b)(2)(A) or (B).

	For the Court: Clerk of the Bankruptcy Court: s/ Bradford L. Bolton
Hours Open: Monday – Friday 8:00 AM – 5:00 PM	Date: 7/19/11

Filing of Chapter 7 Bankruptez ses by or against the debtor's) listed on the front side, and an order for relief has been entered. Appointment of Interim Trustee Appointment of Interim Trustee Trustee set set set at the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless anoth trustee is elected at the meeting of creditors, the trustees shall serve without further appointment or qualificative writing of any rejection within five deays after receipt of notice of Selection. Legal Advice The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your right this case. Creditors Generally May Not Take Certain Actions Actions Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions in contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money, obtain property from the debtor: repossessing the debtor's property; starting or continual plawsits or foreclose and garnishing or deducting from the debtor can request the court to extend or impose a stay. Presumption of Abuse If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 70 the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. Meeting of Creditors A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor thotal years in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Creditors. Creditors for professional case in the present and the meeting to be questioned under oath by the rustee and by creditors. Creditors of profession and present to be any property available to the trustee to pay creditors. Vin therefore should not file of child and the profession of chain, and telling you the deadline for filing your proof of claim. If the notice is mailed to a creditor at a foreign address, the creditor		EXPLANATIONS	FORM B9A_7cna (12/10	
Inferim Trustee the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further pointment or qualificatif trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U. S. Trustee writing of any rejection within five days after receipt of notice of selection. The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your right this case. Creditors Generally May Not Take Certain Actions Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions in contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money obtain property from the debtor, repossessing the debtor's property; starting or continuing lawsuits or foreclo and garnishing or deducting from the debtor are request the court to extend or impose a stay. Presumption of Abuse Presumption of Abuse If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §7 the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. Meeting of Creditors A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both sy in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Co are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later without further notice. Do Not File a Proof of Claim at This Time There does not appear to be any property available to the trustee to pay creditors. You therefore should not file of the proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent anothe reling you that you may file a proof of claim, and ething you the deadline. The debtor is seeking a disch		A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this couby or against the debtor(s) listed on the front side, and an order for relief has been entered.		
Creditors Generally May Not Take Certain Actions Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions in ontacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or forcelor and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to days or not exist at all, although the debtor can request the court to extend or impose a stay. Presumption of Abuse If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 70 the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. A meeting of creditors A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both sy in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Coare welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later of which the continuity of the continuity of the telling you that this time. If it later appears that assets are available to pay creditors, you will be sent another the line you that you may file a proof of claim, and telling you the deadline. Discharge of Debts The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you more reverty to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge Bankruptcy Code §727(a) or that a debt owed to you is not discharges bould be defined under § 727(a)(8) or (a the bankruptcy clerk's office of the bankruptcy clerk's office, by the "Deadline to Object to Debtor's Discharge or to Challenge the Discharges of Certain Debts' listed on the front of this form. The bankruptcy clerk's office must receive the complaint or and any required filin		the estate of the captioned debtor(s) and the trustee's previously–filed blanket bond is trustee is elected at the meeting of creditors, the trustee shall serve without further ap- trustee is deemed to have accepted the appointment, unless the trustee notifies the Co	he captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another ted at the meeting of creditors, the trustee shall serve without further appointment or qualification. The med to have accepted the appointment, unless the trustee notifies the Court and the U. S. Trustee in	
May Not Take Certain Actions and Certain Contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money, actions of the debtor from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclose and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to days or not exist at all, although the debtor can request the court to extend or impose a stay. Presumption of Abuse If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under \$7 the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. Meeting of Creditors A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both sym a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Coare welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later of the death of the debtor of the common	Legal Advice		r to determine your rights in	
Meeting of Creditors A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both spin a joint case) insuist be present at the meeting to be questioned under oath by the trustee and by creditors. Consult a later of the date, time and location listed on the front side. The debtor (both spin a joint case) insuist be present at the meeting to be questioned under oath by the trustee and by creditors. On the first of the debtor is properly available to the trustee to pay creditors. You therefore should not fill proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent another telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If the notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extended line. Discharge of Debts The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you mever try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a2), (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)s or the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Discharges of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or 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 district creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the ban objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Objection to that exemption." In this bankruptcy clerk'	May Not Take Certain	contacting the debtor by telephone, mail or otherwise to demand repayment; taking a obtain property from the debtor; repossessing the debtor's property; starting or continuand garnishing or deducting from the debtor's wages. Under certain circumstances, the	actions to collect money or using lawsuits or foreclosures; ne stay may be limited to 30	
in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Consider a rewelcome to attend, but are not required to do so. The meeting may be continued and concluded at a later of without further notice. Do Not File a Proof of Claim at This Time at This Time telling you that poper to be any property available to the trustee to pay creditors. You therefore should not fill proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent anothe telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If the notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extendeddline. Discharge of Debts The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you mever try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge Bankruptey Code §727(a) or that a debt owed to you is not dischargeable under Bankruptey Code §523(a2), (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Discharges of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or 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 district or creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the ban clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file a objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Ob Exemptions" listed on the front side. You may inspect all papers filed, i	Presumption of Abuse			
Claim at This Time	Meeting of Creditors	in a joint case) must be present at the meeting to be questioned under oath by the true are welcome to attend, but are not required to do so. The meeting may be continued a	stee and by creditors. Creditors	
never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharg Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a2), (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Discharges of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or 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 district to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the ban clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file a objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Objection to that exemption." Its bankruptcy clerk's office must receive the objections by the "Deadline to Objection to that exemption." It is bankruptcy clerk's office at the address on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the property claimed as exempt, at the bankruptcy clerk's office. Creditor with a Foreign Address Trustee's Sale of At the meeting of creditors, the trustee may announce an intention to sell nonexempt tangible property of the if the aggregate gross value of all nonexempt property is less than \$2,500. Any objections to said announcem		proof of claim at this time. If it later appears that assets are available to pay creditors telling you that you may file a proof of claim, and telling you the deadline for filing notice is mailed to a creditor at a foreign address, the creditor may file a motion requ	, you will be sent another notice your proof of claim. If this	
to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the ban clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file a objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Ob 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 on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the property claimed as exempt, at the bankruptcy clerk's office. Creditor with a Foreign Address Trustee's Sale of At the meeting of creditors, the trustee may announce an intention to sell nonexempt tangible property of the if the aggregate gross value of all nonexempt property is less than \$2,500. Any objections to said announcem	Discharge of Debts	never try to collect the debt from the debtor. If you believe that the debtor is not entited Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bank (6), you must file a complaint or a motion if you assert the discharge should be denied the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must	tled to receive a discharge unde kruptcy Code §523(a2), (4), or ad under § 727(a)(8) or (a)(9) in Challenge the Dischargeability	
Office on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the the property claimed as exempt, at the bankruptcy clerk's office. Creditor with a Foreign Address Trustee's Sale of Assets At the meeting of creditors, the trustee may announce an intention to sell nonexempt tangible property of the if the aggregate gross value of all nonexempt property is less than \$2,500. Any objections to said announcem	Exempt Property	to creditors. The debtor must file a list of all property claimed as exempt. You may in clerk's office. If you believe that an exemption claimed by the debtor is not authorize objection to that exemption. The bankruptcy clerk's office must receive the objection	nspect that list at the bankruptcy d by law, you may file an	
Foreign Address case. Trustee's Sale of Assets At the meeting of creditors, the trustee may announce an intention to sell nonexempt tangible property of the if the aggregate gross value of all nonexempt property is less than \$2,500. Any objections to said announcem		on the front side. You may inspect all papers filed, including the list of the debtor's p		
Assets if the aggregate gross value of all nonexempt property is less than \$2,500. Any objections to said announcem			ns regarding your rights in this	
		if the aggregate gross value of all nonexempt property is less than \$2,500. Any object	tions to said announcement	
Refer to Other Side for Important Deadlines and Notices		Refer to Other Side for Important Deadlines and Notice	es	