

EXPLANATIONS

FORM B9C (9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors 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.
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 without further notice.
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. 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 against the debtor 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.
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), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the 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 objection by the "Deadline to Object to Exemptions" listed on the front side.
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.
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.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.

—Refer To Other Side For Important Deadlines and Notices—

**INSTRUCTIONS FOR COMPLETING OFFICIAL FORM 9
NOTICE OF COMMENCEMENT OF CASE UNDER THE BANKRUPTCY CODE,
MEETING OF CREDITORS, AND FIXING OF DATES**

I. INTRODUCTION

Official Form 9 is used to give notice to all creditors, equity security holders, and other interested parties of the filing of the bankruptcy case, the time, date, and location of the meeting of creditors, the time for filing a dischargeability complaint (if applicable), instructions for filing proofs of claim, and other information concerning the case.

Official Form 9 consists of several variations, numbered 9A through 9I, created to meet the specialized notice requirements for cases filed under chapters 7, 11, 12, and 13 of the Bankruptcy Code. Selection of the proper form to be used in the case is based on the chapter under which the bankruptcy petition was filed and according to the type of debtor, for example, individual, joint, corporation, or partnership. In addition, Forms 9A, 9B, 9C and 9D, used only for chapter 7 cases, are varied based on whether there are assets available to pay creditors in the chapter 7 case. The several versions of Official Form 9 are listed below:

9A	Chapter 7, Individual/Joint, No-Asset Case
9B	Chapter 7, Corporation/Partnership, No-Asset Case
9C	Chapter 7, Individual/Joint, Asset Case
9D	Chapter 7, Corporation/Partnership, Asset Case
9E	Chapter 11, Individual/Joint Case
9E (Alt.)	Chapter 11, Individual/Joint Case
9F	Chapter 11, Corporation/Partnership Case
9F (Alt.)	Chapter 11, Corporation/Partnership Case
9G	Chapter 12, Individual/Joint Case
9H	Chapter 12, Corporation/Partnership Case
9I	Chapter 13, Individual/Joint Case

Generally, the clerk will complete this form and mail a copy to the creditors and other entities whose names and addresses appear on the mailing list or mailing matrix filed by the debtor. Sometimes, the court delegates the noticing function to a chapter 13 trustee or, in a large chapter 11 case, to the debtor. The information and instructions given here for completing the form are intended primarily for information and reference, as few individuals ever are called upon to complete this form.

II. APPLICABLE LAW AND RULES

Rule 2002(a) of the Federal Rules of Bankruptcy Procedure (referred to as “Bankruptcy Rule” or “Fed. R. Bankr. P.”) requires the bankruptcy clerk (or some other person as the court may direct) to give the debtor, the trustee, all creditors and indenture trustees notice of the meeting of creditors. Creditors and other parties in interest are entitled to “not less than 20 days” notice of the meeting. Id.

III. GENERAL DIRECTIONS

Notice preparers should select the appropriate form from the list above. Only one form should be completed and used at the commencement of the case. Another form may be appropriate to use later if, for example, the case is converted to different chapter and another notice is sent to all parties in interest.