

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor listed below was filed on July 27, 2009.

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 and The Garden City Group, Inc., the Court appointed Claims Agent, cannot give legal advice.

See Reverse Side for Important Explanations

Table with 2 columns: Debtor information (name, address, tax ID) and Case Number/Trustee information.

Meeting of Creditors

Date: December 1, 2009 Time: 1:00 P. M. (Central Time)
Location: Ralph H. Metcalfe Federal Building, 77 West Jackson Blvd, Room 331, Chicago, Illinois.
All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

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.

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 file a Proof of Claim:

Proofs of Claim must be received by The Garden City Group, Inc., by March 1, 2010 at 5:00 P.M. (Prevailing Central Time) from all creditors (including governmental units).

CLAIMS SHOULD BE SENT TO:

IF BY MAIL: THE GARDEN CITY GROUP, INC. ATTN: IFC BANKRUPTCY ADMINISTRATION CLAIMS PROCESSING P.O. BOX 9522 DUBLIN OH 43017-4822

IF BY HAND OR OVERNIGHT COURIER: THE GARDEN CITY GROUP, INC. ATTN: IFC BANKRUPTCY ADMINISTRATION CLAIMS PROCESSING 5151 BLAZER PARKWAY, SUITE A DUBLIN, OH 43017

ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR E-MAIL WILL NOT BE ACCEPTED.

Table with 2 columns: Address of the Bankruptcy Clerk's Office and For the Court (Clerk of the Bankruptcy Court: Kenneth S. Gardner). Includes date: October 30, 2009.

EXPLANATIONS

B9D (Official Form 9D) (12/07)

<p>Filing of Chapter 7 Bankruptcy Case</p>	<p>A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor listed on the front side, and an order for relief has been entered.</p>
<p>Legal Advice</p>	<p>The staff of the bankruptcy clerk’s office and The Garden City Group, Inc., the Court appointed Claims Agent, cannot give legal advice. Consult a lawyer to determine your rights in this case.</p>
<p>Creditors Generally May Not Take Certain Actions</p>	<p>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; and starting or continuing lawsuits or foreclosures. 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.</p>
<p>Meeting of Creditors</p>	<p>A meeting of creditors is scheduled for the date, time, and location listed on the front side of this Notice. <i>The debtor’s representative 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.</p>
<p>Claims</p>	<p>March 1, 2010 at 5:00 P.M. (Prevailing Central Time) has been set as the last day to file a Proof of Claim (the “Bar Date”) for all creditors (including governmental units). A Proof of Claim is a signed statement describing a creditor’s claim. 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 “<i>Deadline to file a Proof of Claim</i>” listed on the front side of this Notice, 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. If you previously filed a Proof of Claim, you do NOT have to file another claim. 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. A Proof of Claim form is enclosed with this Notice. Your Proof of Claim Form should be filed with The Garden City Group, Inc. in the manner indicated on the front side of this Notice. 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.</p>
<p>Liquidation of the Debtor’s Property and Payment of Creditors’ Claims</p>	<p>The bankruptcy trustee listed on the front side 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 Form, as described above.</p>
<p>Bankruptcy Clerk’s Office</p>	<p>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.</p>
<p>Creditor with a Foreign Address</p>	<p>Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.</p>
<p align="center">Refer To Other Side For Important Deadlines and Notices</p>	