

INSERTS TO OFFICIAL FORMS B9A - B9I, PAGE 1-----

INSERT TO PAGE 1-----

Forms 9A and 9B, only----

[Insert in box that states: "Please Do Not File a Proof of Claim Unless You Receive a Notice to Do So."]

Foreign Creditors: 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.

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Forms 9A and 9C, only----

[Make a new box.]

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.

Or

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.

INSERT TO PAGE 1-----

Forms 9C - 9I----

[Insert in the box labeled "Deadlines" where the deadlines for filing Proofs of Claim appear.]

Foreign Creditors: A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

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 Generally 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; and starting or continuing lawsuits or foreclosures. Under certain circumstances, the stay may be limited in duration or not exist at all, although the debtor may have the right to request the court to extend or impose a stay. Consult a lawyer to determine your rights in this case.

Meeting of Creditors A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor's representative 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 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 a proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. See insert #2 for information for foreign creditors (9B).

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 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.

Inset new box "Foreign Creditors" p. 2 #1

—Refer To Other Side For Important Deadlines and Notices—

INSERTS TO OFFICIAL FORMS 9A - 9I, PAGE 2-----

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#1

Forms 9A - 9I (All forms)---

[Make a new box at the bottom of the page, under the box labeled "Legal Advice."]

Foreign Creditors Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

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Forms 9A and 9B only----

[Insert in box labeled "Do Not File a Proof of Claim at This Time.]

#2

Foreign Creditors: If this notice is mailed to a creditor at a foreign address and the creditor does not receive the notice in time to file a Proof of Claim before the deadline, the creditor may file a motion requesting the court to extend the deadline.

INSERT TO PAGE 2-----

Forms 9A and 9C, only----

[Make a new box.]

Presumption of Abuse If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. Consult a lawyer to determine your rights in this case.