(10/05)

FORM B9I (Chapter 13 Case) ~~(DRAFT)~~

UNITED STATES BANKRUPTCY COURT _____ District of _____

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

[The debtor(s) listed below filed a chapter 13 bankruptcy case on _____ (date).]
or [A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter _____ on _____ (date) and was converted to a case under chapter 13 on _____.]

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.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) and address):	Case Number: (No./Complete EIN or Other) Last four digits of Social Security/Taxpayer ID Nos.:
Attorney for Debtor(s) (name and address): Telephone number:	Bankruptcy Trustee (name and address): Telephone number:

Meeting of Creditors:

Date: / / Time: ( ) A.M. ( ) P.M. Location:

Deadlines:

See Inset Sheet #1

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit ~~or a creditor with a foreign address~~): For a governmental unit:

~~For a creditor with a foreign address: *or* [A creditor with a foreign address should contact the court concerning the applicable deadline.]~~

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

[The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held:
Date: _____ Time: _____ Location: _____]
or [The debtor has filed a plan. The plan or a summary of the plan and notice of confirmation hearing will be sent separately.]
or [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.]

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, 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.

Address of the Bankruptcy Clerk's Office:	**For the Court:**
Telephone number:	Clerk of the Bankruptcy Court:
Hours Open:	Date:

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.

INSERT TO PAGE 1----

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.

EXPLANATIONS

FORM B91 (10/05) ~~(DRAFT~~

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 [is included with this notice] *or* [will be sent to you later], and [the confirmation hearing will be held on the date indicated on the front of this notice] *or* [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.
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 exceed 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 (both spouses in a joint case) 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.
Claims substitute new text, p. 2, #2 collateral familiar with United States bankruptcy law	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. A secured creditor retains rights in its security 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 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. A secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial concerning the claim. A secured creditor should consult a lawyer before filing a Proof of Claim. [A secured creditor need not file a Proof of Claim to retain rights in its ~~security~~, but failure to file a Proof of Claim will deny the creditor any distribution from other assets of the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain.] INSERT ~~SHEET~~ #2 (AI) p. 2
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.
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.
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. Insert new box "Foreign Creditors" p. 2, #1

—Refer To Other Side For Important Deadlines and Notices—

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

INSERT TO PAGE 2-----

Forms 9A - 9I (All forms)----
[Make a new box at the bottom of the page, under the box labeled "Legal Advice."]

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

INSERT TO PAGE 2-----

Forms 9A and 9B, only----
[Insert in box labeled "Do Not File a Proof of Claim at This Time.]

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.

INSERTS TO FORMS 9A - 9I, PAGE 2, Cont'd.

INSERT TO PAGE 2-----

Forms 9C, 9D, 9G, 9H, and 9I-----
[Substitute this text for what is in the box labeled "Claims."]

Claims

#2

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. 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 against the debtor 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 concerning the claim. **Filing Deadline for a Foreign Creditor:** 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 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.