

UNITED STATES BANKRUPTCY COURT District of Arizona

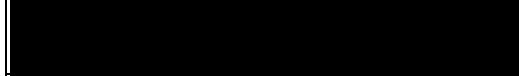
Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 6/3/11.

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.

See Reverse Side For Important Explanations

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



Case Number: 0:11-bk-16180-RJH

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-7229

Attorney for Debtor(s) (name and address): CARY RAY LUNDBERG LUNDBERG & MARTINEZ 3575 MCCORMICK BLVD STE F101 BULLHEAD CITY, AZ 86429 Telephone number: 928-404-4494

Bankruptcy Trustee (name and address):



Meeting of Creditors

Date: July 19, 2011 Time: 11:30 AM Location: Mohave County Superior Court, 2225 Trane Road, Courtroom S, Bullhead City, AZ

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: 9/19/11

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.

Address of the Bankruptcy Clerk's Office: U.S. Bankruptcy Court - Yuma 325 W 19th Street, Suite D Yuma, AZ 85364 Telephone number: (928) 783-2288

For the Court: Clerk of the Bankruptcy Court: Brian D. Karth

Hours Open: Monday - Friday 9:00 AM - 5:00 PM

Date: 6/6/11

EXPLANATIONS

B9A (Official Form 9A) (12/10)

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.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
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; 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 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 § 707(b) of 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. <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.
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. <i>You therefore should not file a proof of claim at this time.</i> 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. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
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) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion 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 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 objections 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 the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
District of Arizona

In re:

Case No. 11-16180-RJH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-0

User: godwinm
Form ID: b9a

Page 1 of 3
Total Noticed: 29

Date Rcvd: Jun 06, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2011.

db
10471379 +Debra Hammond, 3834 E. Snavelly Cove, Kingman, AZ 86409-0805
+CACH, LLC (original creditor:CITIBA, 370 17TH STREET, SUITE 5000, DENVER, CO 80202-5690
10471382 +Computer Credit, Claim Department 003507, 640 West Fourth Street,
Winston-Salem, NC 27101-2730
10471383 +Computer Credit, Inc., Claim Department 003507, P.O. Box 5238, Winston-Salem, NC 27113-5238
10471389 +Kingman Regional Medical Center, 3269 Stockton Hill Rd, Kingman, AZ 86409-3691
10471390 +NCO, PO Box 15630, Dept 61, Wilmington, DE 19850-5630
10471391 +NCO Financial Systems, PO Box 15894, Wilmington, DE 19850-5894
10471392 +NCO Financial Systems, INC, 507 Prudential Road, Horsham, PA 19044-2368
10471393 +Ryan Rapp & Underwood, P.L.C, 3200 North Central Avenue, Suite 1600, Phoenix, AZ 85012-2401
10471400 +WF Gen, PO Box 10347, Des Moines, IA 50306-0347
10471402 +WFF CARDS, 3201 N 4TH AVE, SIOUX FALLS, SD 57104-0700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

EDI: FTANOWAK.COM Jun 06 2011 22:53:00 TRUDY A. NOWAK, PMB #418, 4802 E. RAY RD., #23,
PHOENIX, AZ 85044-6417
smg EDI: AZDEPREV.COM Jun 06 2011 22:53:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
10471378 +EDI: AMEREXPR.COM Jun 06 2011 22:53:00 AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
10471377 +EDI: AMEREXPR.COM Jun 06 2011 22:53:00 American Express Travel Related Services,
OA Special Research, P.O. Box 981540, El Paso, TX 79998-1540
10471380 +EDI: CAPITALONE.COM Jun 06 2011 22:53:00 CAP ONE, PO BOX 85520, RICHMOND, VA 23285-5520
10471381 +EDI: CHASE.COM Jun 06 2011 22:53:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
10471384 +EDI: RMSC.COM Jun 06 2011 22:53:00 GEMB/WALMART DC, PO BOX 981400, EL PASO, TX 79998-1400
10471385 +EDI: HFC.COM Jun 06 2011 22:53:00 HSBC, PO Box 8873, Virginia Beach, VA 23450-8873
10471386 +EDI: HFC.COM Jun 06 2011 22:53:00 HSBC Card, PO Box 60102,
City of Industry, CA 91716-0102
10471387 +EDI: HFC.COM Jun 06 2011 22:53:00 HSBC NV, PO BOX 5253, CAROL STREAM, IL 60197-5253
10471388 +EDI: WFNNB.COM Jun 06 2011 22:53:00 HSN, PO Box 659707, San Antonio, TX 78265-9707
10471394 +EDI: SEARS.COM Jun 06 2011 22:53:00 SEARS/CBSD, PO BOX 6189, SIOUX FALLS, SD 57117-6189
10471396 +EDI: WFFC.COM Jun 06 2011 22:53:00 WELLS FARGO, PO BOX 5445, PORTLAND, OR 97228-5445
10471395 +EDI: WFFC.COM Jun 06 2011 22:53:00 WELLS FARGO, PO BOX 29704, PHOENIX, AZ 85038-9704
10471401 +EDI: WFNNB.COM Jun 06 2011 22:53:00 WFCB/HSN, 995 W 122ND AVE, WESTMINSTER, CO 80234-3417
10471397 +EDI: WFFC.COM Jun 06 2011 22:53:00 Wells Fargo, PO Box 60510, Los Angeles, CA 90060-0510
10471398 +EDI: WFFC.COM Jun 06 2011 22:53:00 Wells Fargo Auto Finance, PO Box 29704,
Phoenix, AZ 85038-9704
10471399 +EDI: WFFC.COM Jun 06 2011 22:53:00 Wells Fargo Card, PO Box 30086,
Los Angeles, CA 90030-0086

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty ##CARY RAY LUNDBERG, LUNDBERG & MARTINEZ, 3575 MCCORMICK BLVD STE F101,
BULLHEAD CITY, AZ 86429

TOTALS: 0, * 0, ## 1

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 identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

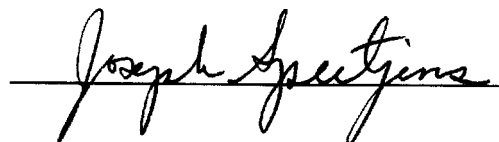
***** BYPASSED RECIPIENTS (continued) *****

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.

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: Jun 08, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0970-0

User: godwinm
Form ID: b9a

Page 3 of 3
Total Noticed: 29

Date Rcvd: Jun 06, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2011 at the address(es) listed below:

CARY RAY LUNDBERG on behalf of Debtor Debra Hammond lm.attorneys.ecf@gmail.com
TRUDY A. NOWAK
trustee@tanowak.com;tanowak@ecf.epiqsystems.com;tan@trustesolutions.com;abm@tanowak.com;dkw@tanowak.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 3