

UNITED STATES BANKRUPTCY COURT ORIGINAL
Southern District of Florida

Notice of Chapter 7 Bankruptcy Case Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor listed below was filed on 10/21/02.

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 where the judge assigned to the case is chambered.

NOTE: THE STAFF OF THE BANKRUPTCY CLERK'S OFFICE CANNOT GIVE LEGAL ADVICE.

See Reverse Side For Important Explanations and SDFL Local Court Requirements.

Debtor name: Yvette Hill Augusta	Joint Debtor:	CLERK USBC SDFL FILED 01/09/03
Other names used by debtor: Yvette Hill	Other names used by joint debtor:	
Address: 3597 SW 62 Ave Davie, FL 33314	Address of joint debtor: <i>0 30000 - Pu</i>	

Case Number: 02 - 27926 - BKC RBR	Social Security and/or Taxpayer ID Nos.: 580-04-8691
Attorney for Debtor (or Pro Se Debtor) name and address: Yvette Hill Augusta 3597 SW 62 Ave Davie, FL 33314 Telephone number: 954-	Bankruptcy Trustee (name and address): Marika Tolz 1804 Sherman St Hollywood, FL 33020 Telephone number: 954-923-6536

Meeting of Creditors:

Date: **February 11, 2003** Time: **04:30 pm** Location: **U.S. Courthouse
299 E Broward Blvd #411
Ft. Lauderdale, FL 33301**

Note: Debtors must bring original government-issued photo identification and proof of the social security number to this meeting.
WARNING: Without further notice or hearing the court may dismiss your case for failure of the debtor to timely pay filing fee installments, failure to appear at the meeting of creditors or failure of the debtor to timely file required schedules, statements or lists.

Deadlines:

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

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
04/14/03

Deadline to Object to Trustee's Report of Abandonment: See explanation on reverse.

Deadline to Object to Exemptions: Thirty days after the conclusion of the meeting of creditors scheduled in this notice or within thirty days of any amendment to the list or supplemental schedules.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File A Proof of Claim Unless You Receive a Notice To Do So.

Address of the bankruptcy clerk's office where assigned judge is chambered: (Papers should be filed at this location). Federal Building 299 E Broward Blvd, Room 112 Ft Lauderdale FL 33301 Telephone: (954)769-5700	AUS _____ CAF _____ CMP _____ COM _____ CTR _____ ECR _____ GOL _____ JPS _____ NMIS _____ SEC _____ OTH _____	Case filing information and unexpired deadline dates can be obtained free of charge by calling the Voice Case Information System: (305)536-5979 or (800)473-0226.
	Hours Open: Monday - Friday 9:00 AM - 4:30 PM Closed all Legal Holidays Court Web Site: www.fsb.uscourts.gov	Clerk of the Bankruptcy Court: Karen Eddy For: Judge Raymond B. Ray Date: 01/09/03

DOCUMENT NUMBER - DATE

00823 JAN 27 03

FPSO - COURT CLERK

EXPLANATIONS

FORM B9A-
1(12/01/02)

<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 or against the debtor listed on the front side or the existing case under another chapter has been converted to chapter 7.</p>
<p>Creditors 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; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.</p>
<p>Meeting of Creditors</p>	<p>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 with required original government-issued photo identification and proof of the social security number 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.</i> The meeting may be continued and concluded at a later date without further notice.</p>
<p>Do Not File a Proof of Claim at This Time</p>	<p>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 case is converted from chapter 13, pursuant to Local Rules 1019-1(F) and 3002-1(A), this case has been designated as a no asset case at this time.</p>
<p>Discharge of Debts</p>	<p>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), (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. Writing a letter to the court or judge is not sufficient. An adversary complaint must be filed in accordance with the applicable rules.</p>
<p>Exempt Property</p>	<p>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.</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 where the judge assigned to the case is chambered. 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 this location.</p>
<p>Abandonment of Property by Trustee:</p>	<p>Pursuant to Local Rule 6007-1(A), the trustee will abandon at the meeting of creditors all property that the trustee has determined is of no value to the estate and file a report within 2 days. Objections to the report must be filed within 15 days of the meeting.</p>
<p>Translating Services:</p>	<p>Except for persons with communications disabilities, translating services are not provided. Persons with communications disabilities should contact the U.S. trustee's office to arrange for translating services at the meeting of creditors</p>

TO THE DEBTOR/DEBTOR'S ATTORNEY:

A copy of this notice could not be mailed to each creditor listed below because the court does not have both a city and state for the creditor or, if being mailed to a foreign country, both a city and country. Immediately contact the court in writing if you believe it failed to properly add to its database all of the addresses you provided in your mailing matrix. Please be advised that a creditor's failure to receive some notice of your case could mean the debt owed to that creditor may not be discharged (debtor should contact their attorney with questions).

IMPORTANT NOTE: YOU MUST SEND A COPY OF THIS NOTICE TO THE CREDITORS LISTED BELOW THE COURT WILL NOT MAIL THIS NOTICE AGAIN.

For future notices, to correct a creditor's address listed below you must:

(1) Cross out all incorrect information on this page and clearly insert all updated information; (2) Date and sign in the space provided on the bottom of this form; AND (3) Immediately return this page to the court.

IMPORTANT NOTE: YOU MUST ALWAYS INCLUDE ANY ALPHABETIC OR NUMERIC CODE LOCATED TO THE LEFT OF THE CREDITOR'S NAME WHEN CONTACTING THE COURT TO CORRECT A CREDITOR'S ADDRESS!

IMPORTANT NOTE: WHILE YOU MAY CORRECT A CREDITOR'S ADDRESS USING THE ABOVE INSTRUCTIONS, IT IS IMPORTANT TO NOTE THAT, IF YOU WISH TO AMEND YOUR SCHEDULES TO ADD A PREVIOUSLY UNLISTED CREDITOR, YOU MUST CONTACT THE COURT FOR INSTRUCTIONS. LISTING SUCH A CREDITOR ON THIS PAGE IS INSUFFICIENT, AND WILL NOT RESULT IN THE CREDITOR BEING ADDED.

The list of each recipient who was not mailed a copy of this notice, including the portion of the address contained in the court's database for the creditor, is as follows:

570448: Marda American Credit, Unknown
5704470 AT T Broadband, Unknown

1/16/03
Date


Debtor/Debtor's Attorney