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UNITED STATES BANKRUPTCY COURT
Middle District of Florida

04 MAY 24 AM 10:25

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

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on May 14, 2004.

COMMISSION
CLERK

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.

Case Number:
6:04-bk-05641-ABB

Social Security/Taxpayer ID Nos.:
274-86-1675

Attorney for Debtor(s) (name and address):
Cindy M. Rothfeld
122 W Bryant Street
Kissimmee, FL 34741
Telephone number: 407-343-0244

Bankruptcy Trustee (name and address):
Gene T. Chambers
Post Office Box 533987
Orlando, FL 32853
Telephone number: 407-872-7575

Meeting of Creditors:

Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting.

Date: June 18, 2004

Time: 10:30 AM

Location: SouthTrust Bldg., Suite 610, 135 W. Central Blvd., Orlando, FL 32801

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: August 17, 2004

CMP
COM
CTR
ECR
GCL
OPC
MMS
RCA
SCR
SEC
OTH

Address of the Bankruptcy Clerk's Office:
135 West Central Boulevard Suite 950
Orlando, FL 32801
Telephone number: 407-648-6365

For the Court:
Clerk of the Bankruptcy Court:
David K Oliveria

DOCUMENT NUMBER-DATE

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FPSC-COMMISSION CLERK

EXPLANATIONS

FORM B9

<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(s) listed on the front side, and an order for relief has been entered.</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 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>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.</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.</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 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>Legal Advice</p>	<p>The staff of the bankruptcy clerk's office and the U.S. Trustee's office cannot give legal advice. You may want to consult an attorney to protect your rights.</p>
<p>--- Refer to Other Side for Important Deadlines and Notices ---</p>	
<p>Voice Case Info. System (VCIS)</p>	<p>For use with a touch-tone phone only; using the dial pad VCIS will provide the caller with basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. VCIS is accessible 24 hours a day except when routine maintenance is performed. To access VCIS toll free call 1-866-879-1286.</p>