

090143-TC

UNITED STATES BANKRUPTCY COURT
Northern District of Florida
Tallahassee Division

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

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/15/09.

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):

John Palumbo
59 Lauderdale Lane
Crawfordville, FL 32327

Case Number:
09-40430-LMK

Social Security/Taxpayer ID/Employer ID/Other Nos.:

Attorney for Debtor(s) (name and address):

Allen Turnage
Law Office of Allen Turnage
P.O. Box 15219
2344 Centerville Road
Suite 101
Tallahassee, FL 32317
Telephone number: 850-224-3231

Bankruptcy Trustee (name and address):

Theresa M. Bender
P.O. Box 14557
Tallahassee, FL 32317
Telephone number: 850-205-7777

REDACTED

RECEIVED-FPSC
09 MAY 26 AM 9:50
COMMISSION CLERK

Meeting of Creditors

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

Date: June 15, 2009

Time: 11:00 AM

Location: 110 E. Park Avenue, Room 004, Tallahassee, FL

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 File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/14/09

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:

110 East Park Avenue
Suite 100
Tallahassee, FL 32301
Telephone number: 850-521-5001
See www.flnb.uscourts.gov for filing information.

For the Court:

Clerk of the Bankruptcy Court:
William W. Blevins

Hours Open: Monday - Friday 9:00 AM - 4:00 PM

Date: 5/16/09

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DOCUMENT NUMBER-DATE
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EXPLANATIONS

B9A (Official Form 9A) (12/07)

<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>Legal Advice</p>	<p>The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.</p>
<p>Creditors Generally 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. 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.</p>
<p>Presumption of Abuse</p>	<p>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.</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. 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.</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), or (6), 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 any 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 objections 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>Creditor with a Foreign Address</p>	<p>Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.</p>
<p>— Refer to Other Side for Important Deadlines and Notices —</p>	

UNITED STATES BANKRUPTCY COURT
Northern District of Florida
Tallahassee Division

In Re: John Palumbo
SSN/TIN: xxx-xx-4877
Debtor

Bankruptcy Case No.: 09-40430-LMK

Chapter: 7
Judge: Lewis M. Killian Jr.

**ORDER CONDITIONALLY DETERMINING DEBTOR'S COMPLIANCE
WITH FILING REQUIREMENTS OF SECTION 521(a)(1)
AND SETTING DEADLINE FOR RECONSIDERATION**

Pursuant to 11 U.S.C. §521(i)(1), if an individual debtor in a voluntary case under Chapter 7 or Chapter 13 fails to file all of the information required under 11 U.S.C. §521(a)(1) within 45 days after the date of the filing of the petition, the case shall be automatically dismissed effective on the 46th day after the date of the filing of the petition. The Court has reviewed the file in this case and finds as follows:

1. That the debtor has complied with the filing requirements of 11 U.S.C. §521(a)(1) and is not subject to automatic dismissal under 11 U.S.C. §521(i)(1) or (2). This finding is conditional upon there being no request for reconsideration within the time prescribed herein.
2. That any party having any reason to contest the Court's finding that the debtor has filed all information required by 11 U.S.C. §521(a)(1) shall file a Motion for Reconsideration not later than 15 days from the date of this Order and shall serve such motion on the trustee, debtor and debtor's counsel, if any. The motion should specifically identify the information and document(s) required by 11 U.S.C. §521(a)(1) that the debtor has failed to file.
3. That if no request for reconsideration is filed in the time and manner stated herein, this Order shall become final after the expiration of the deadline to request reconsideration and all parties shall be barred from seeking dismissal of the case under 11 U.S.C. §521(i)(1) or (2).

DONE AND ORDERED at Tallahassee, Florida, May 18, 2009 .

/s/ Lewis M. Killian Jr.
Lewis M. Killian Jr.
U.S. Bankruptcy Judge

Service to:
All creditors and parties in interest

WED-23907 1129-4 b9a 09-40430
Allen Turnage
P.O. Box 15219
2344 Centerville Road
Suite 101
Tallahassee, FL 32317

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033964 33964 1 AB 0.360 32399 7 5 6245-1-34272



State of Florida
Public Service Commission
2540 Shumard Oak Blvd
Tallahassee FL 32399-0850

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