

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

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

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/26/14.

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.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
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):

Paul R Dulberg
4606 Hayden Court
McHenry, IL 60051-7918

Case Number: 14-83578
Office Code: 3

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-4001

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

David L. Stretch
Law Office of David L. Stretch
5447 West Bull Valley Road
McHenry, IL 60050-7410
Telephone number: 815-578-0055

Bankruptcy Trustee (name and address):

Megan G Heeg
Ehrmann Gehlbach Badger Lee & Considine
Pob 447- 215 E First St, Ste 100
Dixon, IL 61021
Telephone number: 815-288-4949

Meeting of Creditors:

Date: **December 30, 2014**

Time: **10:00 AM**

Location: **308 West State Street, Room 40, Rockford, IL 61101**

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

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: 3/2/15

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:

Western Division
327 South Church Street
Rockford, IL 61101
Telephone number: 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: December 1, 2014

EXPLANATIONS

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

| | |
|---|---|
| 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 specified in a notice filed with the court. |
| 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. <i>Do not include this notice with any filing you make with the court.</i> |
| 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 — | |
| | |

In re:
Paul R Dulberg
DebtorCase No. 14-83578-TML
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-3

User: vgossett
Form ID: b9aPage 1 of 1
Total Noticed: 23

Date Rcvd: Dec 01, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2014.

db Paul R Dulberg, 4606 Hayden Court, McHenry, IL 60051-7918
 22679060 Alexian Brothers Medical Group, PO Box 5588, Belfast, ME 04915-5500
 22679061 Associated Neurology SC, 1900 Hollister Drive, Suite 250, Libertyville, IL 60048-5249
 22679064 Cabelas Visa Center, World's Foremost Bank, PO Box 82609, Lincoln, NE 68501-2609
 22679068 +Dynamic Hand Therapy & Rehab, 498 S. US Highway 12, Suite C, Fox Lake, IL 60020-1908
 22679069 +Hand Surgery Associates, SC, Dr. Sagerman / Dr. Biafora, 515 W. Algonquin Road, Arlington Heights, IL 60005-4405
 22679070 +McHenry Radiologists & Imaging, PO Box 220, McHenry, IL 60051-0220
 22679071 +MidAmerica Hand to Shoulder Clinic, Dr. Talerico, 75 Remittance Drive, Suite 6035, Chicago, IL 60675-6035
 22679073 +Northern Illinois Medical Center, 4201 Medical Center Drive, McHenry, IL 60050-8499
 22679074 +Northwest Community Hospital, 25709 Network Place, Chicago, IL 60673-1257
 22679075 Northwest Suburban Anesthesiologists, 8163 Solutions Center, Chicago, IL 60677-8001
 22679076 Oak Trust Credit Union, 1 South 450 Summit Avenue, Oakbrook Terrace, IL 60181
 22679078 +Open Advanced MRI of Round Lake, Medchex, PO Box 502, Katonah, NY 10536-0502
 22679079 +Walgreens, 3925 W. Elm Street, McHenry, IL 60050-4361
 22679080 +Walmart Pharmacy, 3801 Running Brook Farms Boulevard, Johnsburg, IL 60051-5425
 22679081 +Worlds Foremost Bank NA, 4800 NW 1st Street, Suite 300, Lincoln, NE 68521-4463

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

aty E-mail/Text: stretchlaw@gmail.com Dec 02 2014 01:34:12 David L. Stretch,
 Law Office of David L. Stretch, 5447 West Bull Valley Road, McHenry, IL 60050-7410
 tr +E-mail/Text: kathy@egblc.com Dec 02 2014 01:37:17 Megan G Heeg,
 Ehrmann Gehlbach Badger Lee & Considine, Pob 447- 215 E First St, Ste 100,
 Dixon, IL 61021-0447
 22679062 EDI: BANKAMER.COM Dec 02 2014 01:08:00 Bank of America, PO Box 982235,
 El Paso, TX 79998
 22679063 EDI: BANKAMER.COM Dec 02 2014 01:08:00 Bank of America, PO Box 851001,
 Dallas, TX 75285-1001
 22679065 +EDI: CAPITALONE.COM Dec 02 2014 01:08:00 Capital One Bank, Attn: General Correspondence,
 PO Box 30285, Salt Lake City, UT 84130-0285
 22679066 EDI: CAPITALONE.COM Dec 02 2014 01:08:00 Capital One Bank (USA), N.A., PO Box 6492,
 Carol Stream, IL 60197-6492
 22679077 +E-mail/Text: jdean@oaktrust.com Dec 02 2014 01:36:12 Oak Trust Credit Union,
 1811 W. Diehl Road, Suite 700, Naperville, IL 60563-6425

TOTAL: 7

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

22679059 ABN AMRO Mortgage Group
 22679067 ##+Dr. Frank W. Sek, 4606 W. Elm Street, McHenry, IL 60050-4015
 22679072 ##Moraine Emergency Physicians, PO Box 8759, Philadelphia, PA 19101-8759

TOTALS: 1, * 0, ## 2

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.

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: Dec 03, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2014 at the address(es) listed below:

David L. Stretch on behalf of Debtor Paul R Dulberg stretchlaw@gmail.com
 Megan G Heeg heeg@egblc.com, IL55@ecfcbis.com
 Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 3