

For the Court,  
Wayne Blackwelder , Clerk

FORM b9a  
(Continued)

## EXPLANATIONS

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; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; 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	<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><b>Important Notice to Individual Debtors:</b> The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. <i>Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.</i></p>
It is Unnecessary to File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>It is therefore unnecessary to 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 objection 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, 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 ---

Case 10-53326 Filed 12/23/10 Doc 8

# CERTIFICATE OF NOTICE

District/off: 0972-2  
Case: 10-53326

User: admin  
Form ID: b9a

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Dec 23, 2010

The following entities were noticed by first class mail on Dec 25, 2010.

db +Donald Clyde Willis, 12197 S. Stoneridge Circle, Paradise, CA 95969-4750  
aty +Kendal E. Cornell, 686 Rio Lindo Ave, Chico, CA 95926-1818  
18259784 Bank of the West, PO Box 727, Omaha NE 68172-9799  
18259787 +Chase, 3415 Vision Drive OHA-7164, Columbus OH 43219-6009  
18259788 Citi MasterCard, PO Box 6000, Pullman WA 99163  
18259789 Citifinancial Services Inc, 420 N 11th Ave Ste 107, Hanford CA 93230-4698  
18259790 +Direct Loans, U S Department of Education, P O Box 530560, Atlanta GA 30353-0560  
18259793 USAA Credit Card Payments, PO Box 65020, San Antonio TX 78265-5020  
18259794 USAA Savings Bank, PO Box 205, Waterloo IA 50704-0205  
18259795 +White Sands Village, Hawaiiana Management Company Ltd, 711 Kapiolani Boulevard Suite 700,  
Honolulu HI 96813-5249

The following entities were noticed by electronic transmission on Dec 24, 2010.

tr +EDI: QJWREGER.COM Dec 23 2010 23:33:00 John W. Reger, 280 Hemsted #C,  
Redding, CA 96002-0934  
smg EDI: CALTAX.COM Dec 23 2010 23:33:00 Franchise Tax Board, PO Box 2952,  
Sacramento, CA 95812-2952  
18259783 EDI: BANKAMER.COM Dec 23 2010 23:33:00 Bank of America, PO Box 15026,  
Wilmington DE 19850-5026  
18259785 EDI: CAPITALONE.COM Dec 23 2010 23:33:00 Capital One, PO Box 30285,  
Salt Lake City UT 84130-0285  
18259786 EDI: CHASE.COM Dec 23 2010 23:33:00 Chase, PO Box 15298, Wilmington DE 19850-5298  
18259791 EDI: CALTAX.COM Dec 23 2010 23:33:00 Franchise Tax Board, Bankruptcy Unit, PO Box 2952,  
Sacramento CA 95812-2952  
18259792 EDI: IRS.COM Dec 23 2010 23:33:00 Internal Revenue Service, PO BOX 7346,  
Philadelphia PA 19101-7346

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**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 25, 2010

Signature:

