FORM b9a Notice of Chapter 7 Individual or Joint Debtor No Asset Case (v.12.10)

10-53326 - C - 7



UNITED STATES BANKRUPTCY COURT Eastern District of California

Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814

> (916) 930-4400 www.caeb.uscourts.gov M-F 9:00 AM - 4:00 PM

FILED

12/23/10

CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/22/10.

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 above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

10-53326 - C - 7 Case Number:

Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s)./Complete EIN, and Address(es):

Donald Clyde Willis xxx-xx-4993

12197 S. Stoneridge Circle Paradise, CA 95969

ALL OTHER NAMES USED BY THE DEBTOR(S) IN THE LAST 8 YEARS (include married, maiden, and trade names):

Donald C Willis

Debtor's Attorney:

Telephone Number:

Kendal E. Cornell 686 Rio Lindo Ave Chico, CA 95926

530-891-6222

Trustee:

John W. Reger 280 Hemsted #C Redding, CA 96002

Telephone Number:

530-224-9939

MEETING OF CREDITORS

2986 Bechelli Lane, 2nd Floor, Room 200, Redding, CA Location:

Date & Time: 2/9/11 11:00 AM

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. See Explanations and Important Notice to Individual Debtors on reverse side.

Presumption of Abuse under 11 U.S.C. § 707(b) - See "Presumption of Abuse" on the 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 the Dischargeability of Certain Debts:

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.

It is unnecessary to file claims at this time because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.

<u>See Reverse Side For Important Explanations</u>

Dated: 12/23/10 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.

Take Certain Actions

Creditors Generally May Not 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

A meeting of creditors is scheduled for the date, time and location listed on the front side. 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. 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.

Important Notice to Individual Debtors: 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. 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.

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. It is therefore unnecessary to file a proof of claim at this time. 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 ---

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CERTIFICATE OF NOTICE

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

db +Donald Clyde Willis, 12197 S. Stoneridge Circle, Paradise, aty +Kendal E. Cornell, 686 Rio Lindo Ave, Chico, CA 95926-1818

18259784 Bank of the West, PO Box 727, Omaha NE 68172-9799

+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 18259780 Citifinancial Services Inc, 420 N 11th Ave Ste 107, Hanford Paradise, CA 95969-4750 +Direct Loans, U S Department of Education, P O Box 530560, Atlanta GA 30353-0560 USAA Credit Card Payments, PO Box 65020, San Antonio TX 78265-5020 USAA Savings Bank, PO Box 205, Waterloo IA 50704-0205 +White Sands Village, Hawaiiana Management Company Ltd, 711 Kapiolani Boulevard Suit Honolulu HI 96813-5249 Hanford CA 93230-4698 18259790 18259793 18259794 18259795 711 Kapiolani Boulevard Suite 700, 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 H 280 Hemsted #C, Redding, CA 96002-0934 EDI: CALTAX.COM Dec 23 2010 23:33:00 Franchise Tax Board, PO Box 2952, smg Sacramento, CA 95812-2952 EDI: BANKAMER.COM Dec 23 2010 23:33:00 18259783 Bank of America, PO Box 15026, Wilmington DE 19850-5026 EDI: CAPITALONE.COM Dec 23 2010 23:33:00 18259785 Capital One, PO Box 30285, Salt Lake City UT 84130-0285 EDI: CHASE.COM Dec 23 2010 23:33:00 PO Box 15298, 18259786 Wilmington DE 19850-5298 Chase, 18259791 EDI: CALTAX.COM Dec 23 2010 23:33:00 Franchise Tax Board, Bankruptcy Unit, PO Box 2952, Sacramento CA 95812-2952 EDI: IRS.COM Dec 23 2010 23:33:00 18259792 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.

Signature:

Date: Dec 25, 2010

Joseph Spections