Information	to identify the case:				
Debtor 1	First Name	Middle Name	Last Name	Last 4 digits of Social Security number or ITIN	
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last Name	Last 4 digits of Social Security number or ITIN	
United States	Bankruptcy Court for the: _		District of (State)	[Date case filed for chapter 13	MM / DD / YYYY OR
Case number	·			[Date case filed in chapter Date case converted to chapter 13	MM / DD / YYYY

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

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

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1.	Debtor's full name	
2.	All other names used in the last 8 years	
3.	Address	If Debtor 2 lives at a different address:
4.	Debtor's attorney Name and address	Contact phone
5.	Bankruptcy trustee Name and address	Contact phone
6.	Bankruptcy clerk's office Documents in this case may be filed at this address.	Hours open Contact phone
	You may inspect all records filed in this case at this office or online at www.pacer.gov .	

For more information, see page 2

Dei	Name	Case number	er (if known)		
7.	Meeting of creditors				
	Debtors must attend the meeting	at	Location:		
	to be questioned under oath. In	Date Time			
	a joint case, both spouses must				
	attend.	The meeting may be continued or adjourned to a later date. If			
	Creditors may attend, but are not	so, the date will be on the court docket.			
	required to do so.				
8.	Deadlines	Deadline to file a complaint to challenge	Filing deadline:		
	The bankruptcy clerk's office	dischargeability of certain debts:			
	must receive these documents	You must file:			
	and any required filing fee by the	a motion if you assert that the debtors are not entitled to			
	following deadlines.	receive a discharge under U.S.C. § 1328(f), or			
		a complaint if you want to have a particular debt excepted			
		from discharge under 11 U.S.C. § 523(a)(2) or (4).			
		110111 discharge under 11 0.3.6. § 323(a)(2) 01 (4).			
		Deadline for all creditors to file a proof of claim	Filing deadline:		
		(except governmental units):			
		Deadline for governmental units to file a proof of	Filing deadline:		
		claim:			
		Deadlines for filing proof of claim:			
		A proof of claim is a signed statement describing a creditor's cla			
		www.uscourts.gov or any bankruptcy clerk's office. If you do not			
		not be paid on your claim. To be paid, you must file a proof of cl	aim even if your claim is listed in the schedules		
		that the debtor filed.			
		Secured creditors retain rights in their collateral regardless of whether they file a proof of claim.			
		Filing a proof of claim submits the creditor to the jurisdiction of the	he bankruptcy court, with consequences a		
		lawyer can explain. For example, a secured creditor who files a	proof of claim may surrender important		
			, , ,		
		nonmonetary rights, including the right to a jury trial.			
			, , , , , , , , , , , , , , , , , , ,		
		Deadline to object to exemptions:	Filing deadline: 30 days after the conclusion of the meeting		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If	Filing deadline: 30 days after the		
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	Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
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10.	Creditors with a foreign address Filing a chapter 13 bankruptcy case Exempt property	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. [The debtor has filed a plan. The plan or a summary of the plan held on: Date Date Time] Or [The debtor has filed a plan. The plan or a summary of the plan sent separately.] Or [The debtor has not filed a plan as of this date. A copy of the confirmation will be sent separately.] If you are a creditor receiving a notice mailed to a foreign addresextend the deadline in this notice. Consult an attorney familiar was questions about your rights in this case. Chapter 13 allows an individual with regular income and debts be according to a plan. A plan is not effective unless the court confiplan and appear at the confirmation hearing. A copy of the plan you later], and [the confirmation hearing will be held on the date send you a notice of the confirmation hearing]. The debtor will recontinue to operate the business, if any, unless the court orders. The law allows debtors to keep certain property as exempt. Fully to creditors, even if the case is converted to chapter 7. Debtors may inspect that list at the bankruptcy clerk's office or online at not authorize an exemption that debtors claimed, you may file a Confirmation of a chapter 13 plan may result in a discharge of d However, unless the court orders otherwise, the debts will not be are made. A discharge means that creditors may never try to continue made.	Filing deadline: 30 days after the conclusion of the meeting of creditors is enclosed. The hearing on confirmation will be tion: an and notice of confirmation hearing will be plan or summary and a notice of the hearing on ss, you may file a motion asking the court to with United States bankruptcy law if you have any selow a specified amount to adjust debts irms it. You may object to confirmation of the [is included with this notice] or [will be sent to shown in line 9 of this notice] or [the court will emain in possession of the property and may otherwise. If yexempt property will not be sold and distributed must file a list of property claimed as exempt. You www.pacer.gov. If you believe that the law does n objection by the deadline. ebts, which may include all or part of a debt. e discharged until all payments under the plan illect the debt from the debtors personally except		
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