

UNITED STATES BANKRUPTCY COURT
 District of Vermont

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

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on January 3, 2012.

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):

Vera Nazarian (other names used by Debtor: Norilana Books)
 PO Box 224
 Highgate Ctr., VT 05459-0224

Case Number: 12-10003 cab
 Office Code: 5

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
 No(s)/Complete EIN:
 Debtor: xxx-xx-2553/ 65-1286598

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

Thomas Niksa
 92 S. Main Street 1B
 St. Albans, VT 05478
 Telephone number: (802) 527-1010

Bankruptcy Trustee (name and address):

Raymond J Obuchowski, Trustee
 PO Box 60
 Bethel, VT 05032-0060
 Telephone number: (802) 234-6244

Meeting of Creditors:

Date: **February 1, 2012**

Location: **U.S. Bankruptcy Court – Burlington
 Federal Building
 11 Elmwood Avenue, 2nd Floor
 Burlington, VT**

Time: **01:30 PM**

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 Dischargeability of Certain Debts: April 2, 2012**

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.

Foreign Creditors

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" and "Foreign Creditors" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U. S. Bankruptcy Court – Rutland
 67 Merchants Row – 2nd Fl
 P.O. Box 6648
 Rutland, VT 05702-6648
 Telephone number: (802) 776-2000

For the Court:

Clerk of the Bankruptcy Court:
 Thomas J. Hart



Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: January 3, 2012

ID# 160 – nbw

EXPLANATIONS

FORM B9A (12/11)

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.
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 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	<p>Notice to Court Visitors: Upon arrival at the court building, please be prepared to show two forms of identification (I.D.), one of which should be a government-issued photo I.D. or a student photo I.D.. Please, no cell phones or other electronic devices in the courthouse.</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 property claimed as exempt, at the bankruptcy clerk's office.</p> <p>If you are unable to contact the bankruptcy court during its normal business hours (8:00 A.M. – 5:00 P.M., Monday through Friday) please leave a message on the after hours telephone answering machine. A court employee will call you at whatever reasonable time/day you request, including evenings and weekends. The employee might be calling you from home so please include with your message enough information for the employee to prepare for the call.</p>
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Important Notice to Debtors	All debtors MUST provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Appointment of Trustee	<p>The United States Trustee pursuant to Bankruptcy Code §701 has appointed Raymond J Obuchowski, Trustee as trustee of the estate of the debtor named on the reverse. The trustee shall be deemed to have accepted the appointment and shall serve under his/her blanket bond, unless the trustee notifies the U.S. Trustee and the Court in writing of the rejection of the appointment within five (5) days of receipt of this notice. Bankruptcy Code §322; Federal Rules of Bankruptcy Procedure 2008</p> <p>Lisa M. Penpraze, Assistant United States Trustee</p>
— Refer to Other Side for Important Deadlines and Notices —	
Voice Case Information Systems (VCIS) (866) 222-8029, press 88	

In re:
Vera Nazarian
Debtor

Case No. 12-10003-cab
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0210-5

User: cnb
Form ID: 160

Page 1 of 2
Total Noticed: 16

Date Rcvd: Jan 03, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2012.

db Vera Nazarian, PO Box 224, Highgate Ctr., VT 05459-0224
720553 +Bauer, Gravel, Farnham, Nuovo & Parker, Attn: Bankruptcy, PO Box 33,
North Hero, VT 05474-0033
720558 +Kevin O'Donnell Jr., 3828 Abbey Ct., Campbell, CA 95008-2706
720560 LVNV Funding, 625 Pilot Rd. Ste. 2, Las Vegas, NV 89119-4485
720559 Los Angeles Dept Water & Power, Revenue Recovery, PO Box 30808, Las Angeles, CA 90030-0808
720562 +Professional Recovery Services, Inc., Attn: Bankruptcy, PO Box 1880,
Voorhees, NJ 08043-7880

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: bk@niksalaw.com Jan 03 2012 20:37:44 Thomas Niksa, 92 S. Main Street 1B,
St. Albans, VT 05478

tr E-mail/Text: vtrustee@sover.net Jan 03 2012 20:38:00 Raymond J Obuchowski, Trustee,
PO Box 60, Bethel, VT 05032-0060
720550 +EDI: ACCE.COM Jan 03 2012 20:28:00 Asset Acceptance Corp., PO Box 1630,
Warren, MI 48090-1630
720551 EDI: ACCE.COM Jan 03 2012 20:28:00 Asset Acceptance Corp., PO Box 2036,
Warren, MI 48090-2036
720552 EDI: TSYS2.COM Jan 03 2012 20:28:00 Barclays Bank, Attn: Bankruptcy, PO 8802,
Wilmington, DE 19899-8802
720554 EDI: CAPITALONE.COM Jan 03 2012 20:28:00 Capital One, Attn: Bankruptcy, PO Box 85167,
Richmond, VA 23285-5167
720555 EDI: CHASE.COM Jan 03 2012 20:28:00 Chase, Attn: Bankruptcy, PO Box 15298,
Wilmington, DE 19850-5298
720557 EDI: HFC.COM Jan 03 2012 20:28:00 HSBC - Orchard Bank, Attn: Bankruptcy, PO Box 5895,
Carol Stream, IL 60197-5895
720556 +EDI: HFC.COM Jan 03 2012 20:28:00 Household Finance, Attn: Bankruptcy, PO Box 3425,
Buffalo, NY 14240-3425
720561 +EDI: MID8.COM Jan 03 2012 20:28:00 Midland Credit Management, 8875 Aero Dr. Suite 200,
San Diego, CA 92123-2255

TOTAL: 10

***** 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: Jan 05, 2012

Signature:



District/off: 0210-5

User: cnb
Form ID: 160

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Total Noticed: 16

Date Rcvd: Jan 03, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2012 at the address(es) listed below:

Raymond J Obuchowski, Trustee vtrustee@sover.net, VT02@ecfcbis.com
Thomas Niksa on behalf of Debtor Vera Nazarian bk@niksalaw.com
U S Trustee ustpregion02.vt.ecf@usdoj.gov

TOTAL: 3