

tacs

Taxing Authority Consulting Service, PC  
*Attorneys At Law*

# Bankruptcy

Local Collection

# Chapters of Bankruptcy

**Chapter 7:** (Liquidation) A type of bankruptcy in which the debtor's assets are liquidated by a court appointed trustee, often referred to as "straight liquidation" or "straight" bankruptcy. Corporation, partnerships, and individuals may file a Chapter 7 bankruptcy, Though only an individual can receive discharge of their debts.

**Chapter 13:**(Wage Earner Plan) A type of bankruptcy in which an individual prepares a plan of reorganization to repay creditors over a three to five year period. Only individuals owing less than certain amounts in unsecured debts or secured debts may file under Chapter 13. A standing trustee serves only as a disbursing agent to collect part of the debtors income and pay it out under the plan.

**Chapter 11:** (Reorganization) A type of bankruptcy in which the debtor prepares a plan of reorganization in an attempt to repay debts over a period of time. The plan must be approved by the Bankruptcy Court. A trustee is generally not appointed unless the creditors convince the Court that one is necessary. Corporation, partnerships, and individuals may file a Chapter 11 bankruptcy, through this chapter was primarily designed for business reorganizations.

**Chapter 12:** (Family Farmer) A type of bankruptcy in which the debtor is a property-owning farmer with a regular annual income. A reorganization procedure allows the farmer debtor to operate the farm much as the Chapter 11 cases would.



What does TACS do with my locality's  
bankruptcy information?

# Notice of Filing:



**Information to identify the case:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_  
(State)

Case number: \_\_\_\_\_

Last 4 digits of Social Security number or ITIN \_\_\_\_\_  
 EIN \_\_\_\_\_

Last 4 digits of Social Security number or ITIN \_\_\_\_\_  
 EIN \_\_\_\_\_

[Date case filed for chapter 7] \_\_\_\_\_  
 [Date case filed in chapter] \_\_\_\_\_  
 Date case converted to chapter 7 \_\_\_\_\_

**Official Form 309A (For Individuals or Joint Debtors)**  
**Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline**

For the debtors listed above, a case has been filed under chapter 7 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 or the debtors' property. 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.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge may be required to file a complaint in the bankruptcy court. (See line 9 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](http://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 Number in any document, including attachments. However, the full numbers must not appear on any document filed in the case.

Do not file this notice with any proof of claim or other filing in the case. Do not include the Social Security or Individual Taxpayer Identification Number in any document, including attachments.

**About Debtor 1:**

1. Debtor's full name \_\_\_\_\_

2. All other names used in the last 8 years \_\_\_\_\_

3. Address \_\_\_\_\_

4. Debtor's attorney Name and address \_\_\_\_\_

5. Bankruptcy trustee Name and address \_\_\_\_\_

**Information to identify the case:**

Debtor \_\_\_\_\_  
Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_  
(State)

Case number: \_\_\_\_\_

EIN \_\_\_\_\_

[Date case filed for chapter 7] \_\_\_\_\_  
 [Date case filed in chapter] \_\_\_\_\_  
 Date case converted to chapter 7 \_\_\_\_\_

**Official Form 309D (For Corporations or Partnerships)**  
**Notice of Chapter 7 Bankruptcy Case — Proof of Claim Deadline**

For the debtor listed above, a case has been filed under chapter 7 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 debtor or the debtor's property. 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 debtor. 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.

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](http://www.pacer.gov)).

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

Do not file this notice with any proof of claim or other filing in the case.

1. Debtor's full name \_\_\_\_\_

2. All other names used in the last 8 years \_\_\_\_\_

3. Address \_\_\_\_\_

4. Debtor's attorney Name and address \_\_\_\_\_ Contact phone \_\_\_\_\_ Email \_\_\_\_\_

5. Bankruptcy trustee Name and address \_\_\_\_\_ Contact phone \_\_\_\_\_ Email \_\_\_\_\_

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](http://www.pacer.gov).

7. Meeting of creditors The debtor's representative must attend the meeting to be questioned under oath. \_\_\_\_\_ Date \_\_\_\_\_ at \_\_\_\_\_ Time \_\_\_\_\_ Location: \_\_\_\_\_ Creditors may attend, but are not required to do so. \_\_\_\_\_ The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Information to identify the case:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_  
(State)

Case number: \_\_\_\_\_

Last 4 digits of Social Security number or ITIN \_\_\_\_\_  
 EIN \_\_\_\_\_

Last 4 digits of Social Security number or ITIN \_\_\_\_\_  
 EIN \_\_\_\_\_

[Date case filed for chapter 13] \_\_\_\_\_  
 [Date case filed in chapter] \_\_\_\_\_  
 Date case converted to chapter 13 \_\_\_\_\_

**Official Form 309I**  
**Notice of Chapter 13 Bankruptcy Case**

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](http://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 Number in any document, including attachments. However, the full numbers must not appear on any document filed in the case.

Do not file this notice with any proof of claim or other filing in the case.

1. Debtor's full name \_\_\_\_\_

2. All other names used in the last 8 years \_\_\_\_\_

3. Address \_\_\_\_\_

4. Debtor's attorney Name and address \_\_\_\_\_ Contact phone \_\_\_\_\_ Email \_\_\_\_\_

5. Bankruptcy trustee Name and address \_\_\_\_\_ Contact phone \_\_\_\_\_ Email \_\_\_\_\_

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](http://www.pacer.gov).

7. Meeting of creditors The debtor's representative must attend the meeting to be questioned under oath. \_\_\_\_\_ Date \_\_\_\_\_ at \_\_\_\_\_ Time \_\_\_\_\_ Location: \_\_\_\_\_ Creditors may attend, but are not required to do so. \_\_\_\_\_ The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

8. Deadlines The bankruptcy clerk's office must receive proofs of claim by the following deadlines.

**Deadline for all creditors to file a proof of claim (except governmental units):** \_\_\_\_\_

**Deadline for governmental units to file a proof of claim:** \_\_\_\_\_

**Filing deadline:** \_\_\_\_\_

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim 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 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.


9. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

10. Liquidation of the debtor's property and payment of creditors' claims The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them, in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim, as described above.

# Electronic Notice of Filing:

← → ↻ 🔒 bankruptcynotices.uscourts.gov

ADP PACER WDV Auto File EDVA Auto File EDVA ECF WDV ECF

 **Bankruptcy Noticing Center**  
Electronic Bankruptcy Noticing and Preferred Mailing Address Registration

Log In

Home More Info Registration Resources For Debtors Contact Us

## Welcome to the Bankruptcy Noticing Center

This website allows you to sign up to receive all of your bankruptcy notices electronically through the National Creditor Registration Service (NCRS) or consolidate all U.S. Postal Service notices at one address. This is a free service provided by the U.S. Bankruptcy Courts to give recipients more convenient delivery options for their bankruptcy notices. You can have notices delivered either:

1. Electronically - Faster, more reliable and convenient
2. To a designated mail address - Redirects U.S. Mail delivery to a preferred address

[Sign up for service today](#) [Modify existing services or update account](#)

**From:** [bncedi@noticingcenter.com](mailto:bncedi@noticingcenter.com) <[bncedi@noticingcenter.com](mailto:bncedi@noticingcenter.com)>  
**Sent:** Tuesday, March 14, 2023 12:21:31 AM (UTC-05:00) Eastern Time (US & Canada)  
**To:** Bankruptcy XML Distribution <[bkr@taxva.com](mailto:bkr@taxva.com)>  
**Subject:** BNC E-mail # 68 to TP 180771 [p-191484157], "Trustee Report of Completion of Plan Payments"

\*\*\*NOTE: You may view the following bankruptcy notice once without charge. Additional viewings are available through the court's electronic public access service; fees may apply. To avoid incurring charges, download a copy of the document during this first viewing. Notices must be downloaded within 30 days. LOUISA COUNTY TREASURER PO BOX 31800 HENRICO VA 23294-1800 This E-mail contains a link to 1 notice totaling 1 page. Your E-mails are serialized; this is number 68. Please do not reply to this E-mail; it was generated automatically. To retrieve the notice, [click here](#). Case#, Court form code, Originating court, Title of document filed 19-35245, nt400815, Richmond, "Trustee Report of Completion of Plan Payments" District: Virginia - East Office: Richmond Court: VAE07 Chapter: 13 Judge: KLP Louisa County Treasurer's Office P. O. Box 523 Louisa, VA 23093-0523

Switch to El

The U.S. Bankrupt  
Electronic Bankru

# TACS Bankruptcy Procedures:

- Notify locality of bankruptcy
- Place bankruptcy status on bankrupt accounts
  - Flag any co debtor accounts with bankruptcy status as well
- Remove any legal action currently being taken by TACS
- Review each account flagged bankrupt every **3 months**
  - Upon discharge/dismissal/termination/closing notify the locality of any debt discharged as well as what is still due
- Send discharge/legal letter to taxpayer upon bankruptcy closing for any remaining debt on the account
- Resume collection on the account

# Effects of the Automatic Stay:

- Precludes creditors from enforcing pre-petition judgements against the debtor
- Creditors must cease perfecting or enforcing liens granted pre-petition
- No foreclosing on collateral /RE Sales
- Pre-petition payment plans are now void
- DMV Stops must be released

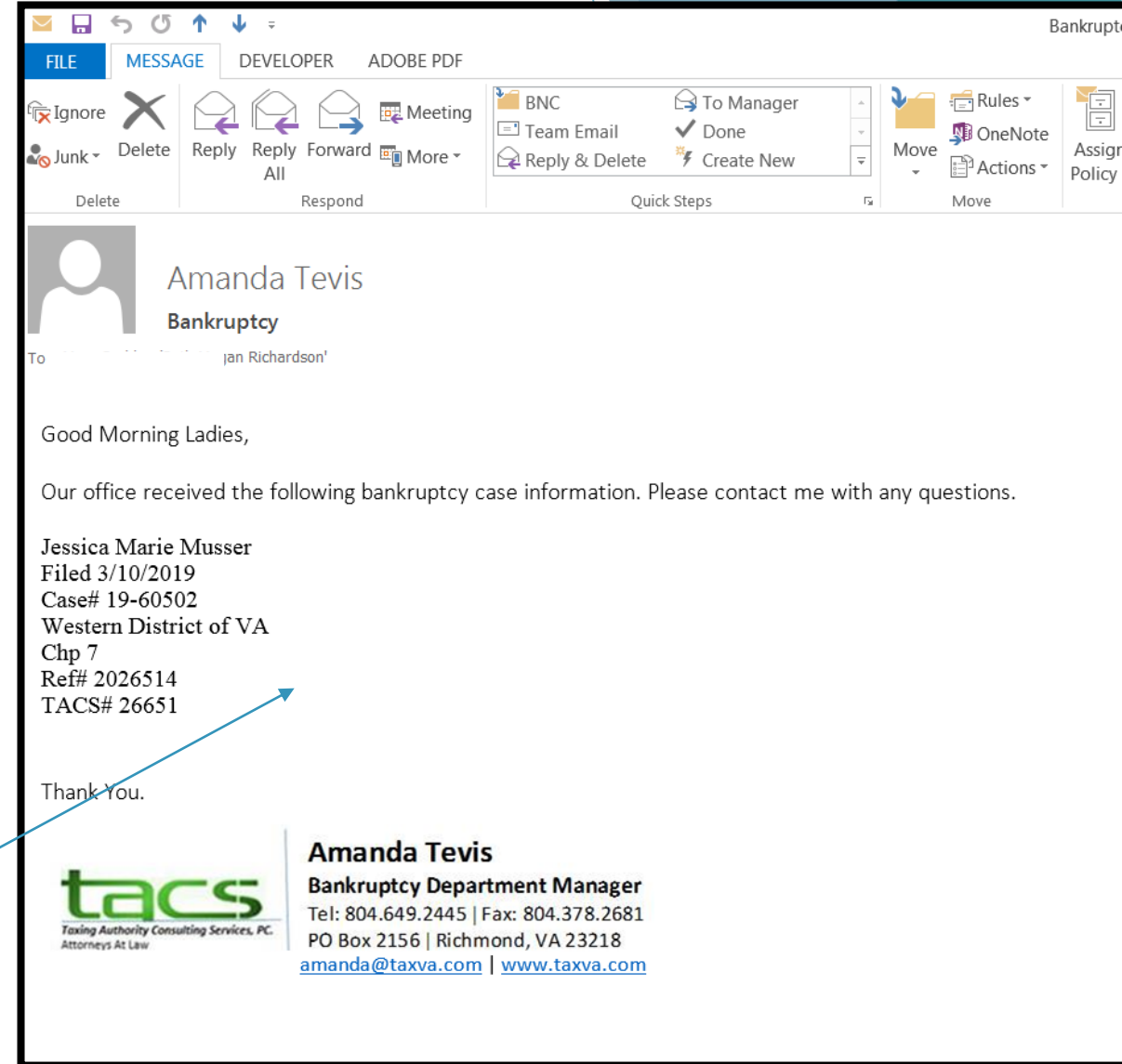
# Notice of Bankruptcy Status:

TACS receives the bankruptcy information from the Locality:

1. If the locality receives the bankruptcy case information first and sends it over to us, we will verify via PACER search.
2. We will place the account on bankruptcy status

TACS receives the bankruptcy information from the taxpayer or counsel:

1. If we receive communication via email/phone/letter notification from the taxpayer or bankruptcy counsel we will verify the bankruptcy case information with the taxpayers social listed on their account on PACER.
2. We will place the account on bankruptcy status.
3. We will email the locality all of the bankruptcy case information





# Bankruptcy Status on TACS System:

If you send us your bankruptcy information:

The status will be updated to Bankruptcy to prevent collection action

TACS will insert in the bankruptcy case information here for easy review

**Debtor Summary**

Number: 305147  
Debtor status: Bankruptcy  
Collector bin: LIT Suit Filed  
Name: BRENDA D NIBLETT  
Address: 3704 NORTHWOOD COURT, VIRGINIA BEACH, VA 23452

Name/Name2	Account...	Type	Entered date	Balance
NIBLETT BRENDA D/	1371639	PITT-RE	6/10/2015	
NIBLETT BRENDA D/	1371636	PITT-RE	6/10/2015	
NIBLETT BRENDA D/	1371635	PITT-RE	6/10/2015	
NIBLETT BRENDA D/	1371637	PITT-RE	6/10/2015	
NIBLETT BRENDA D/	1371641	PITT-RE	6/10/2015	
NIBLETT BRENDA D/	1371638	PITT-RE	6/10/2015	
NIBLETT BRENDA D/	1371644	PITT-RE	6/10/2015	
NIBLETT BRENDA D/	1371640	PITT-RE	6/10/2015	
NIBLETT BRENDA D/	1371643	PITT-RE	6/10/2015	
NIBLETT BRENDA D/	1371645	PITT-RE	6/10/2015	
NIBLETT BRENDA D/	1371642	PITT-RE	6/10/2015	
NIBLETT BRENDA D/	1451573	PITT-RE	8/18/2015	
NIBLETT, BRENDA M/	2581296	VB-PP	11/13/2018	

**Debtor Summary**

Bankrupt Debtor: Shawanda Evette Gray-Perry  
Case No: 20-33085  
Date Filed: 7/21/2020  
Proof of Claim Due Date: 3/14/2023  
Case No entered date: EDVA  
Court: 13  
Chapter: 13  
Discharge: Discharge Entered Date: Dismissal: Dismissal Date Entered: Proof of Claim num: Proof of Claim Entered Date: Other TACS Debtor num Associated: Proof of Claim amt: \$0.00

**Court-Info**

Court Request: Court Case No: Hearing Date: Continuance Date: Hearing Time: Judgment dt: Judgment Amt: \$0.00  
Non Suit Date: CC Inst #: CC Docket date: CC Judgment Date:

# Filing a Proof of Claim

(by the Government Bar Date)

## Fill in this information to identify the case:

Debtor 1 \_\_\_\_\_  
Debtor 2 (Spouse, if filing) \_\_\_\_\_  
United States Bankruptcy Court for the \_\_\_\_\_ District of \_\_\_\_\_  
Case number \_\_\_\_\_

## Official Form 410 Proof of Claim

04/19

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

### Part 1: Identify the Claim

1. Who is the current creditor?  
Name of the current creditor (the person or entity to be paid for this claim) \_\_\_\_\_  
Other names the creditor used with the debtor \_\_\_\_\_

2. Has this claim been acquired from someone else?  
 No  
 Yes. From whom? \_\_\_\_\_

3. Where should notices and payments to the creditor be sent?  
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)
Name _____	Name _____
Number Street _____	Number Street _____
City State ZIP Code _____	City State ZIP Code _____
Contact phone _____	Contact phone _____
Contact email _____	Contact email _____

Uniform claim identifier for electronic payments in chapter 13 (if you use one): \_\_\_\_\_

4. Does this claim amend one already filed?  
 No  
 Yes. Claim number on court claims registry (if known) \_\_\_\_\_ Filed on MM / DD / YYYY \_\_\_\_\_

5. Do you know if anyone else has filed a proof of claim for this claim?  
 No  
 Yes. Who made the earlier filing? \_\_\_\_\_

Official Form 410

Proof of Claim

page 1

### Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?  
 No  
 Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: \_\_\_\_\_

7. How much is the claim? \$ \_\_\_\_\_ Does this amount include interest or other charges?  
 No  
 Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim?  
Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.  
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).  
Limit disclosing information that is entitled to privacy, such as health care information.  
\_\_\_\_\_

9. Is all or part of the claim secured?  
 No  
 Yes. The claim is secured by a lien on property.  
Nature of property:  
 Real estate. If the claim is secured by the debtor's principal residence, file a Mortgage Proof of Claim Attachment (Official Form 410-A) with this Proof of Claim.  
 Motor vehicle  
 Other. Describe: \_\_\_\_\_  
Basis for perfection:  
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)  
Value of property: \$ \_\_\_\_\_  
Amount of the claim that is secured: \$ \_\_\_\_\_  
Amount of the claim that is unsecured: \$ \_\_\_\_\_ (The sum of the secured and unsecured amounts should match the amount in line 7.)  
Amount necessary to cure any default as of the date of the petition: \$ \_\_\_\_\_  
Annual Interest Rate (when case was filed) \_\_\_\_\_ %  
 Fixed  
 Variable

10. Is this claim based on a lease?  
 No  
 Yes. Amount necessary to cure any default as of the date of the petition. \$ \_\_\_\_\_

11. Is this claim subject to a right of setoff?  
 No  
 Yes. Identify the property: \_\_\_\_\_

Official Form 410

Proof of Claim

page 2

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?  
 No  
 Yes. Check one:

	Amount entitled to priority
<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
<input type="checkbox"/> Up to \$3,025* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)( ) that applies.	\$ _____

\* Amounts are subject to adjustment on 4/01/22 and every 3 years after that for cases begun on or after the date of adjustment.

### Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:  
 I am the creditor.  
 I am the creditor's attorney or authorized agent.  
 I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.  
 I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date MM / DD / YYYY \_\_\_\_\_

Signature \_\_\_\_\_

Print the name of the person who is completing and signing this claim:

Name First name Middle name Last name \_\_\_\_\_  
Title \_\_\_\_\_  
Company \_\_\_\_\_ Identify the corporate servicer as the company if the authorized agent is a servicer.  
Address Number Street \_\_\_\_\_  
City State ZIP Code \_\_\_\_\_  
Contact phone \_\_\_\_\_ Email \_\_\_\_\_

Print

Save As...

Add Attachment

Reset

Official Form 410

Proof of Claim

page 3

# Electronic Filing a Proof of Claim

<https://ecf.vawb.uscourts.gov/cgi-bin/autoFilingClaims.pl>

United States Bankruptcy Court Western District of Virginia

You selected "FILED BY" as CREDITOR. If this is incorrect, [START OVER!!](#)

ALL "Yes/No" Questions MUST be ANSWERED

**CONFIRM this is the CORRECT Case**

Debtor 1 Priscilla Steppe  
Debtor 2  
(Spouse, if filing)  
Case number: 18-61307

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

**Part 1: Identify the Claim**

1. Creditor Name **Louisa County Treasurer**  
**PO BOX 523**  
**Louisa, VA 23093**

Telephone Number:   
Email:

Other names the creditor used with the debtor

2. Has this claim been acquired from someone else? Yes  No

3. Where should notices and payments to the creditor be sent? (Notice Address Completed in Section 1)  
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

CHECK if Payment Address differs from Notice Address

Uniform claim identifier for electronic payments in chapter 13 (if you use one):  
 [\(See instructions\)](#)

4. Does this claim amend one already filed? Yes  No

5. Do you know if anyone else has filed a proof of claim for this claim? Yes  No

**Part 2: Give Information About the Claim as of the Date the Case Was Filed**

6. Do you have any number you use to identify the debtor? Yes  No

7. How much is the claim? (required)  Does this amount include interest or other charges?  
 No  
 Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

If you have entered a claim amount of \$0, the claim amount is unknown, or the claim is unliquidated, please enter a brief explanation.

[\(See instructions\)](#)

9. Is all or part of the claim secured?  No  
 Yes. The claim is secured by a lien on property.

10. Is this claim based on a lease?  No  
 Yes. Amount necessary to cure any default as of the date of the petition. \$

11. Is this claim subject to a right of setoff?  No  
 Yes. Identify the property:

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?  No  
 Yes Check all that apply:  Amount entitled to priority

**Documents:** Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both.  
Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d). [\(See instructions and the definition of "redacted"\)](#)

**Attachments:**

- Necessary documentation can be attached to the Proof of Claim after the information for the form is submitted.
- Attachments to the Proof of Claim are required to be PDF files.
- Attachments to the Proof of Claim are NOT to exceed 20 Mb in size.
- Multiple attachments to the Proof of Claim are permitted.
- Do not upload a completed Proof of Claim form as an attachment to this filing.** Attaching a completed Proof of Claim will result in multiple versions of the form being filed (the electronically created proof of claim form plus the proof of claim attached). If filing an Amended Proof of Claim, the attachment of the previously filed claim is allowed.

Note: You will have the option to select files to upload for this claim once you click on the "Submit Claim" button below  
Do you wish to attach supporting documentation?  Yes  No

**Part 3: Sign Below**

The person completing this proof of claim must sign and date it. FRBP 5011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571.

Check the appropriate box: (required)

I am the creditor.  
 I am the creditor's attorney or authorized agent.  
 I am the trustee, or the debtor, or their authorized agent, Bankruptcy Rule 3004.  
 I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.  
I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.  
I declare under penalty of perjury that the foregoing is true and correct.

Print the name of the person who is completing and signing this claim:

Signature\*  \*Type Full Name (required)  
Title   
Company


Identify the corporate servicer as the company if the authorized agent is a servicer

Address   
Number and Street

(City, State, Zip)   -

Contact Phone:   
Email:

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

I'm not a robot 

Submit Claim Clear Form \*\* Verify debtor name(s) prior to submitting claim to be filed.

- Next, you'll be asked to upload your supporting documentation.
  - This should be one PDF file that shows the years and balances.

NEW!

# Bankruptcy

## Case Monitoring and Claim Filing Service

- Bankruptcy Case Management
  - Review of bankruptcy cases
  - Communication with the locality regarding the amounts due
  - Filing claims where applicable
    - Filed upon receipt
    - Copy sent to client
    - Review for payments per the plan
  - Making determinations of discharge upon completion of a bankruptcy case and communication discharged debts to the locality
  - Registration to receive electronic notices on behalf of the locality
  - TACS will work with and resolve claim inquiries and amendments in all cases in which it has filed a claim. Including dealing with bankruptcy attorneys, case trustees and U.S Trustee's Office and the Bankruptcy Courts



Every 3 months TACS reviews each account with a balance under bankruptcy status



# Public Access to Court Electronic Records



Public Access to Court Electronic Records (PACER) is an electronic public access service that allows users to obtain case and docket information from federal appellate, district and bankruptcy courts, and the PACER Case Locator via the Internet.

## Cost for Accessing PACER

### \$0.10 per page:

#### THE DIFFERENT TYPES OF PAGES



**Document**, such as a docket, motion, order, judgement or brief in a case. **You won't be charged more than \$3 per document.**



**PACER Search Results** – Anytime a search is performed you are charged a fee based on the number of pages generated in the search, even if the search displays “no matches found.” There is no maximum fee for these searches.



**Reports** that are not case-specific, such as the cases report. There is no maximum fee for these reports.



**Transcript** of court proceedings are added to PACER 90 days after they are produced. There is no maximum fee for transcripts in PACER. [Learn more.](#)

**Spend \$30 or less on  
court records in a  
quarter and fees are  
WAIVED...**

# Search by Social or Case Number:

An official website of the United States government. Here's how you know. Log in to PACER Systems

**PACER**  
Public Access To Court Electronic Records

## PACER Case Locator

New Search ▼ Saved Items ▼ Court Information Settings ▼ Mark Ames ▼

[Home](#) > [Party Search](#) > [Bankruptcy Search](#)

**Tax Identification Information**  
\* Required information [Party Search](#) | [Advanced Bankruptcy Search](#)

SSN or EIN \*

**NOTE:** Newly filed cases will typically appear on this system within 24 hours. Check the [Court Information](#) page for data that is currently available on the PCL. The most recent data is available directly from the court.

Make this my PCL home page.

[PACER FAQ](#) [Privacy & Security](#)

An official website of the United States government. Here's how you know. Log in to PACER Systems

**PACER**  
Public Access To Court Electronic Records

## PACER Case Locator

New Search ▼ Saved Items ▼ Court Information Settings ▼ Mark Ames ▼

[Home](#) > [Case Search](#)

**Case Information**  
\* At least one is required. [Advanced Case Search](#)

**Court Type**  ▼ ?

**Case**  
Number \*  Title \*

**Type**  ▼  
Type ?


**Case Status**  ▼ ?

**NOTE:** Newly filed cases will typically appear on this system within 24 hours. Check the [Court Information](#) page for data that is currently available on the PCL. The most recent data is available directly from the court.

Make this my PCL home page.




[PACER FAQ](#) [Privacy & Security](#)


[Party Search](#)
[Bankruptcy Search](#)
[Search Results](#)

 Search Criteria: Party Search; Jurisdiction Type: Bankrupt... 230-53-4117 

Result Count: 3


[Icon Legend](#)

	Party Name	Case Number	Case Title	Court	Date Filed	Date Closed	Date Dismissed	Date Discharged
	Grimes, Travon Kin...	☆ <a href="#">3:2018bk30655</a>	Travon K. Grimes	Virginia Eastern Ba...	02/12/2018			
	Grimes, Travon K. (...	☆ <a href="#">3:2018bk30655</a>	Travon K. Grimes	Virginia Eastern Ba...	02/12/2018			
	Grimes, Travon (db...	☆ <a href="#">3:2018bk30655</a>	Travon K. Grimes	Virginia Eastern Ba...	02/12/2018			

**PACER Service Center**
**Receipt** 02/07/2019 12:24:05 1316287528

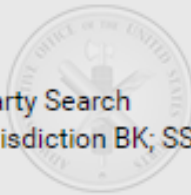
User ta1134





Client Code

Description

 Bankruptcy Party Search  
 All Courts; Jurisdiction BK; SSN 230-53-4117; All Courts; Page:  
 1

Billable Pages 1 (\$0.10)

[Print Receipt](#)

**Icon Legend**

-  Save search to Saved Searches
-  Sort search results
-  Choose columns to display
-  Refine the current search



U.S. Bankruptcy Court  
Eastern District of Virginia (Richmond)  
Bankruptcy Petition #: 18-30655-KRH

Assigned to: Kevin R. Huennekens  
Chapter 13  
Voluntary  
Asset  
[Claims Register](#)

Important Case information

Important Dates

Date filed: 02/12/2018  
341 meeting: 04/12/2018  
Proof of Claim Date: 08/15/2018  
Discharged: 01/03/2019

Debtor  
**Travon K. Grimes**  
11518 Charles Towne Road  
Midlothian, VA 23112  
RICHMOND (CITY)-VA  
SSN / ITIN: xxx-xx-4117  
aka Travon Kintrell Grimes  
aka Travon Grimes

Debtor's Information

Trustee  
**Carl M. Bates**  
P. O. Box 1819  
Richmond, VA 23218  
(804) 237-6800

Trustee's Information

Attorney's Information

represented by **Richard C. Pecoraro**  
Rich Law, PLC  
1700 Huguenot Rd.  
Suite B4  
Midlothian, VA 23113  
(804) 464-3066  
Fax : 804-464-3044  
Email: [rich@richlawrva.com](mailto:rich@richlawrva.com)

represented by **Susan Hope Call**  
Chapter 13 Trustee's Office  
919 East Main Street, Ste. 1601  
P.O. Box 1819  
Richmond, VA 23218  
(804) 237-6800  
Fax : (804) 237-6801  
Email: [susanecall@richchap13.com](mailto:susanecall@richchap13.com)

# Discharge:

## Information to identify the case:

Debtor 1 \_\_\_\_\_ Last 4 digits of Social Security number or ITIN \_\_\_\_\_  
First Name Middle Name Last Name EIN \_\_\_\_\_

Debtor 2 \_\_\_\_\_ Last 4 digits of Social Security number or ITIN \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name EIN \_\_\_\_\_

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_  
(State)

Case number: \_\_\_\_\_

## Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

\_\_\_\_\_  
[Include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

MM / DD / YYYY

By the court: \_\_\_\_\_  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement.  
11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 ►

## Information to identify the case:

Debtor 1 \_\_\_\_\_ Last 4 digits of Social Security number or ITIN \_\_\_\_\_  
First Name Middle Name Last Name EIN \_\_\_\_\_

Debtor 2 \_\_\_\_\_ Last 4 digits of Social Security number or ITIN \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name EIN \_\_\_\_\_

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_  
(State)

Case number: \_\_\_\_\_

## Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

\_\_\_\_\_  
[Include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

MM / DD / YYYY

By the court: \_\_\_\_\_  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2 ►

# Next steps:

## Determining Dischargeability

### Personal Property

- 1 Year from Bankruptcy Filing
  - Anything due within one year prior to the petition date is still due
  - Anything due after the petition date is still due

### Real Estate

- Secured Debt
  - Real Estate Taxes are secured and therefore the lien follows the property

### Business License

- 3 Years from Petition date
  - Anything due within three years prior to the petition date are still due
  - Anything due after the petition date is still due

### Meals Tax

- Not Discharged
  - These taxes are “Trust Taxes” a trust tax is required to be collected or withheld from third parties and are not discharged

### Utility Bill

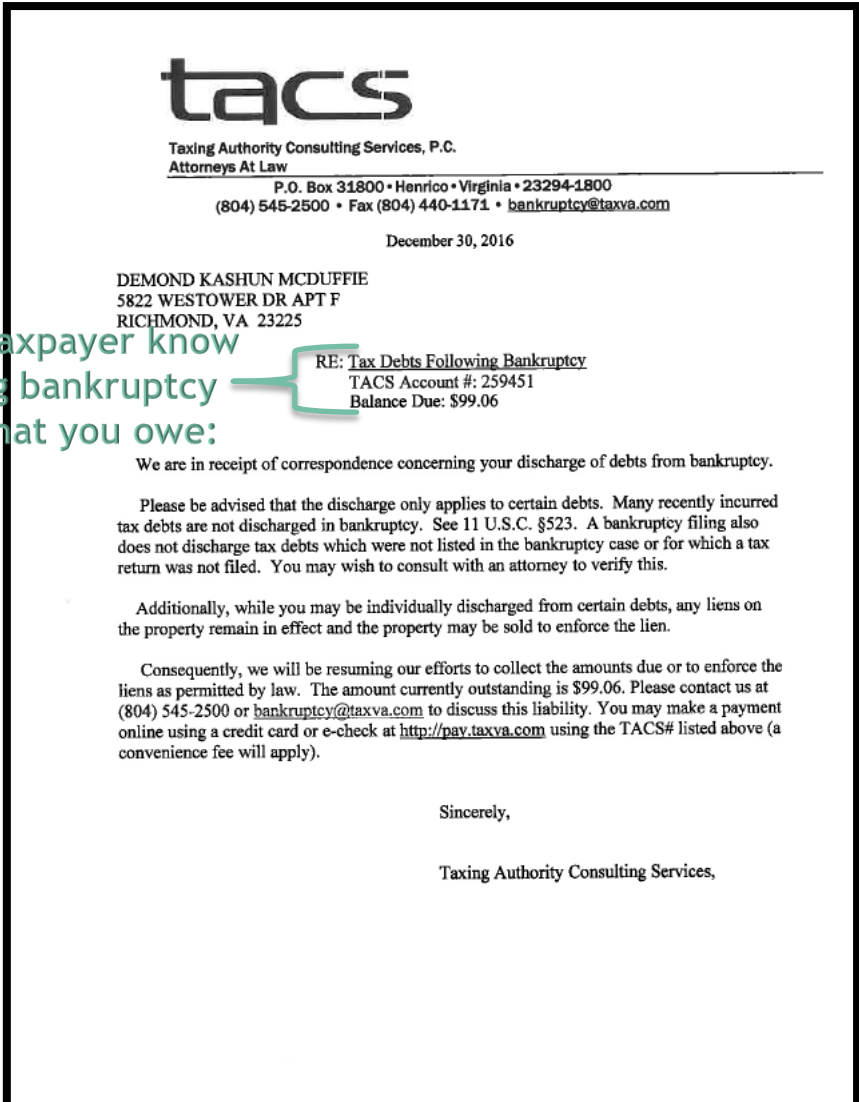
- If a lien was not secured:
  - Any debt incurred prior to bankruptcy is discharged
  - Any debt incurred during or after the bankruptcy case is still due.

### Parking Tickets

- Not discharged, as they are a fine payable to a government unit

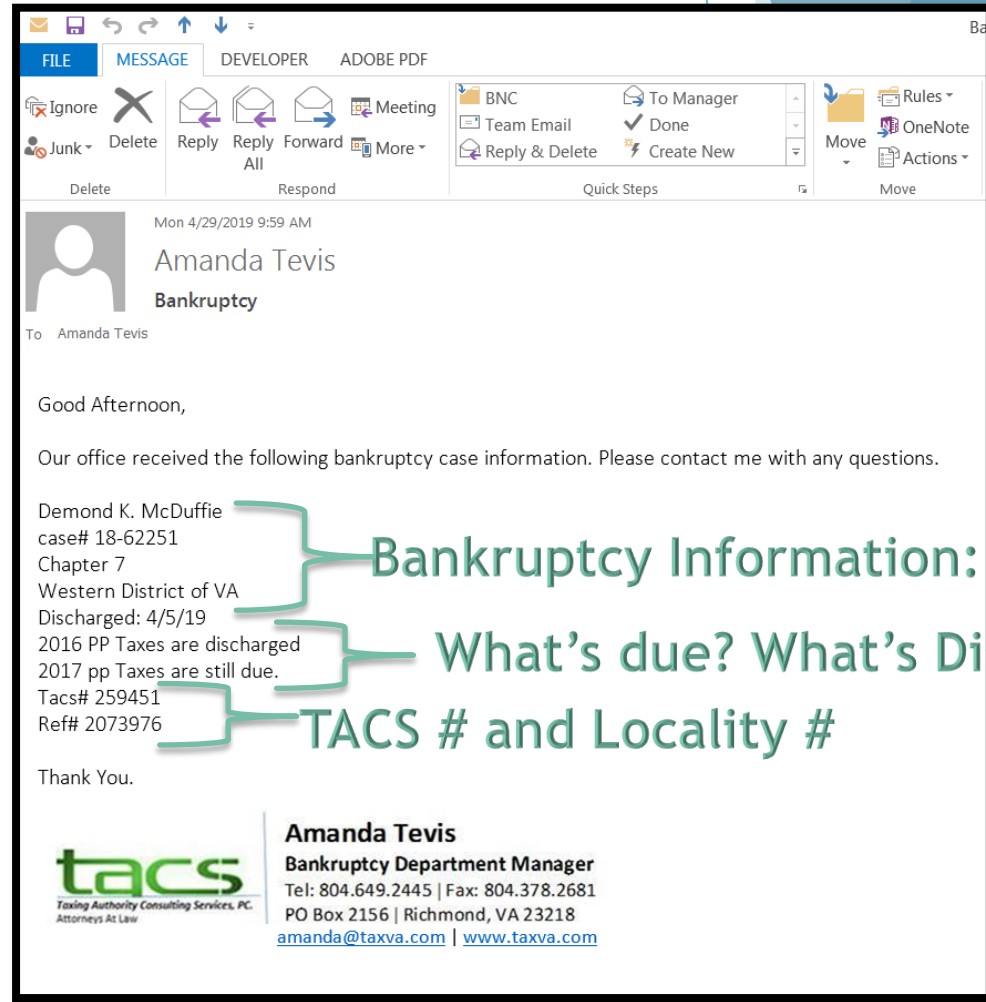
# Post Discharge Notice from TACS:

## The debtor receives:



Lets the taxpayer know following bankruptcy this is what you owe:

## The locality receives:



Bankruptcy Information:

What's due? What's Discharged

TACS # and Locality #

# Dismissal:

- Release the bankruptcy flag
- ALL DEBTS are still due
  - It is like the case never happened

United States Bankruptcy Court  
Eastern District of Virginia  
Alexandria Division  
200 South Washington Street  
Alexandria, VA 22314

Case Number 16-10947-BFK  
Chapter 13

**In re:** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Chowdhury K. Pervez  
3359 Crosscut Lane  
Dumfries, VA 22026

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s). (if any):  
Debtor: xxx-xx-9931

Employer Tax-Identification (EIN) No(s). (if any):  
Debtor: NA

**NOTICE OF DISMISSAL OF CASE**

Notice is hereby given that an order was entered on September 11, 2018 dismissing the above-captioned case.

Dated: September 11, 2018

[VAN015vDec2009.jsp]

For the Court,

William C. Redden, Clerk  
United States Bankruptcy Court

# Post Dismissal Notice from TACS:

## The debtor receives:

**tacs** Taxing Authority Consulting Services, P.C. Attorneys At Law  
PO Box 31800 Henrico, VA 23294-1800 (804) 545-2500 • Fax (804) 440-1171 questions@taxva.com

**INTENT TO PURSUE LEGAL ACTION**

Re: Spotsylvania County Treasurer  
TACS#: 328256  
Balance Due: \$2,879.05

Dear JOE TAXPAYER:

We have attempted to contact you on several occasions concerning your obligation to the Spotsylvania County Treasurer.

Unless we hear from you within 10 days from the date of this letter we shall refer your account for legal action in accordance with Code of Virginia §58.1-3952, §58.1-3941 and/or §58.1-3953.

Service of process, for those outside the Commonwealth of Virginia, may be made, if necessary, upon the Secretary of the Commonwealth pursuant to Code of Virginia §8.01-328.1.

If a judgment is entered, it will appear on your credit report. You will also be responsible for court costs and service fees.

**The total amount currently due is \$2,879.05.**

Please remit payment to us using the address below. You may make a payment online using a credit card or e-check at <http://pay.taxva.com> using TACS# 328256 (a convenience fee will apply).

If you have any questions, you may contact our office at (804) 545-2500. **This is an attempt to collect a debt and any information obtained will be used for that purpose.**

\*\*\*Detach Lower Portion and Return with Remittance\*\*\*  
(Do not send cash - please make check or money order payable to Spotsylvania County Treasurer)

**tacs** Taxing Authority Consulting Services, P.C. Attorneys At Law  
(804) 545-2500 • Fax (804) 440-1171 • questions@taxva.com

PO Box 31800  
Henrico VA 23294-1800  
ADDRESS SERVICE REQUESTED

March 23, 2016

328256-LG 000000002  
JOE TAXPAYER  
10100 TEST LANE  
PARTLOW VA 22534-4444

**TAXING AUTHORITY CONSULTING SERVICES PC**  
PO Box 31800  
Henrico VA 23294-1800

TACS #: 328256  
Total Amount Due: \$2,879.05  
Amount Enclosed: \$ \_\_\_\_\_

## The locality receives:

FILE MESSAGE DEVELOPER ADOBE PDF

Ignore X Reply Reply Forward Meeting BNC To Manager  
Junk Delete Reply Reply Forward All More Reply & Delete Done  
Delete Respond Quick Steps Move

Mon 4/29/2019 10:11 AM

**Amanda Tevis**  
Bankruptcy

To Amanda Tevis

Good Afternoon,

Our office received the following bankruptcy case information. Please contact me with any questions.

Case Dismissed:  
Joe Taxpayer  
Case# 18-62251  
Chapter 13  
Eastern District of Virginia  
Dismissed: 2/22/2019  
All Debt still due  
TACS# 328256  
Ref# 15542

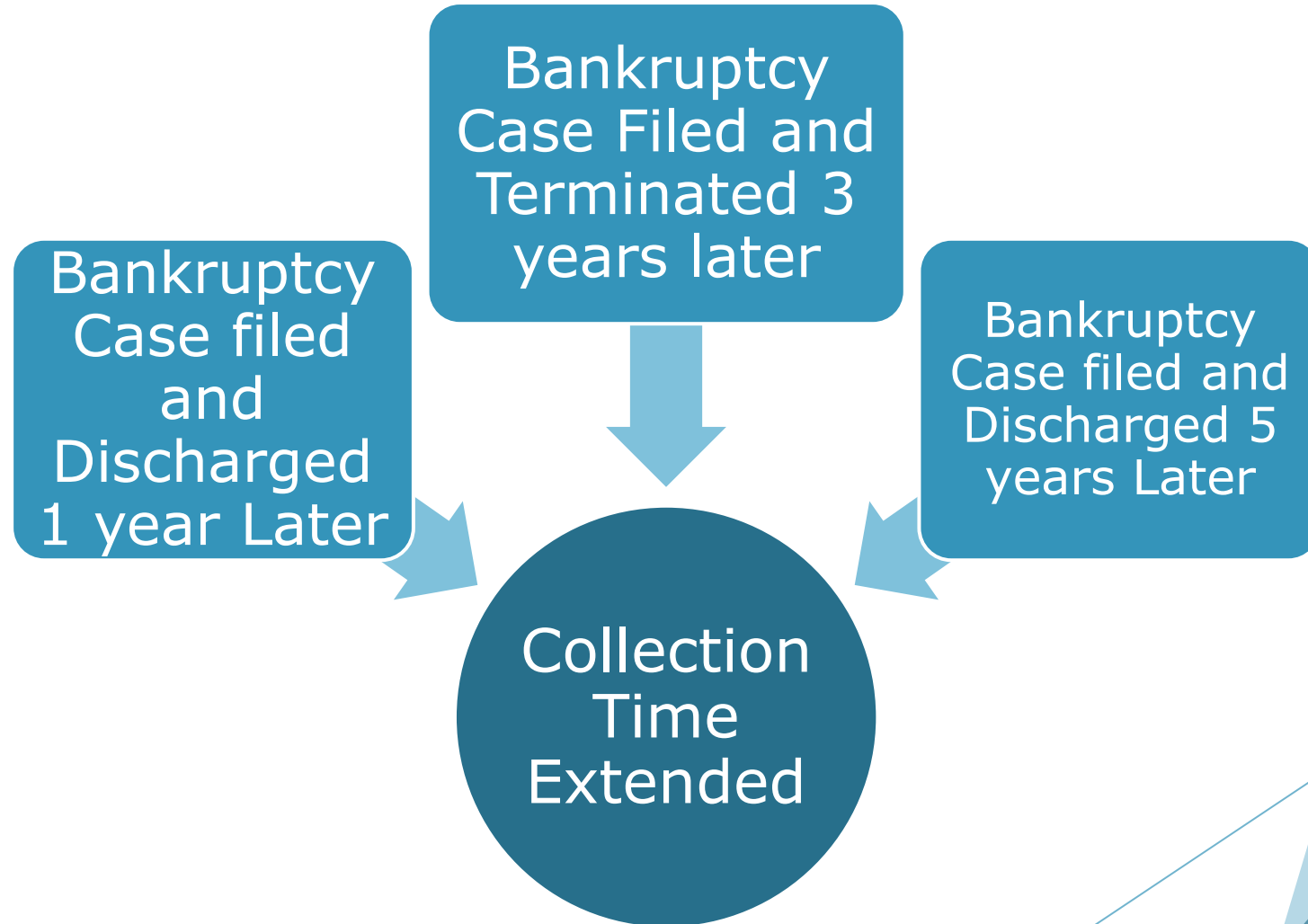
**Bankruptcy Information:**

**TACS # and Locality #**

Thank You.

**Amanda Tevis**  
Bankruptcy Department Manager  
Tel: 804.649.2445 | Fax: 804.378.2681  
PO Box 2156 | Richmond, VA 23218  
[amanda@taxva.com](mailto:amanda@taxva.com) | [www.taxva.com](http://www.taxva.com)

# Statute of Limitations:



# Any Questions?

## Contact Us:



[Bankruptcy@taxva.com](mailto:Bankruptcy@taxva.com)

804-649-2445

## Thank You!