

tacs

Bankruptcy

Local Collection

Amanda Tevis, Bankruptcy Manager

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Notice of Filing:

Information to identify the case:

Debtor 1 _____ First Name Middle Name Last Name	Last 4 digits of Social Security number or ITIN _____ EIN _____
Debtor 2 (Spouse, if filing) _____ First Name Middle Name Last Name	Last 4 digits of Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court for the: _____ District of _____ (State)	[Date case filed for chapter 7 _____ MM / DD / YYYY OR [Date case filed in chapter _____ MM / DD / YYYY Date case converted to chapter 7 _____ MM / DD / YYYY]
Case number: _____	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline 12/15

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 of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (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).

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 _____ Email _____
5. Bankruptcy trustee Name and address	Contact phone _____ Email _____

For more information, see page 2 ►

Information to identify the case:

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

Official Form 309I

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 _____ 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. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Hour _____ Contact _____

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

Debtor Name	Case number (if known)
8. Deadlines The bankruptcy clerk's office must receive proofs of claim by the following deadlines.	<p>Deadline for all creditors to file a proof of claim (except governmental units): _____ Filing deadline: _____</p> <p>Deadline for governmental units to file a proof of claim: _____ Filing deadline: _____</p> <p>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 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.</p> <p>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.</p>
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.

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 debtor's income and pay it out under the plan.

Chapter 11: (Reorganization) A type of bankruptcy in which the debtor prepares a plan of reorganization 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.

Electronic Notice of Filing:

The screenshot shows the homepage of the Bankruptcy Noticing Center. The browser address bar displays "bankruptcynotices.uscourts.gov". The page features a blue header with the center's logo and name, and a red navigation bar with links for Home, More Info, Registration, Resources, For Debtors, and Contact Us. The main content area includes a welcome message and a list of service options.

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 <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>
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

PACER 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...

This screenshot shows the PACER Case Locator interface for a Tax Identification Information search. The page header includes the PACER logo and navigation links. The main content area features a search form with a dropdown menu for 'Party Search' and 'Bankruptcy Search'. Below this, there is a section for 'Tax Identification Information' with a red asterisk indicating required information. A text input field is provided for 'SSN or EIN *'. A 'NOTE' section below the form states that newly filed cases will appear within 24 hours. At the bottom, there are 'Search' and 'Clear' buttons, and a checkbox for 'Make this my PCL home page'.

This screenshot shows the PACER Case Locator interface for a Case Search. The page header includes the PACER logo and navigation links. The main content area features a search form with a dropdown menu for 'Case Search'. Below this, there is a section for 'Case Information' with a red asterisk indicating that at least one field is required. The form includes a 'Court Type' dropdown menu set to 'Bankruptcy', a 'Case Number *' input field, a 'Case Title *' input field, a 'Type' dropdown menu, and a 'Case Status' dropdown menu set to 'All'. A 'NOTE' section below the form states that newly filed cases will appear within 24 hours. At the bottom, there are 'Search' and 'Clear' buttons, and a checkbox for 'Make this my PCL home page'.

PACER Case Locator ★ New Search ★ Saved Items ★ Court Information ★ My Account Mark Ames [logout]

Party Search > Bankruptcy Search > Search Results

Search Criteria: Party Search; Jurisdiction Type: Bankruptcy; SSN: [REDACTED]

Result Count: 3

Party Name	Case Number	Case Title	Court	Date Filed	Date Closed	Date Dismissed	Date Discharged
Grimes, Travon Kin...	3:2018bk30655	Travon K. Grimes	Virginia Eastern Ba...	02/12/2018			
Grimes, Travon K. (...)	3:2018bk30655	Travon K. Grimes	Virginia Eastern Ba...	02/12/2018			
Grimes, Travon (db...	3:2018bk30655	Travon K. Grimes	Virginia Eastern Ba...	02/12/2018			

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

User: ta1134

Client Code: Bankruptcy Party Search

Description: 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

ECF Query Reports Utilities Logout

**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's Information

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

Trustee's Information

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

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

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: susancall@richchap13.com

Effects of the Automatic Stay:

- Precludes creditors from enforcing pre-petition judgments against the debtor
- Creditors must cease perfecting or enforcing liens granted pre-petition
- No foreclosing on collateral/distress/RE Sales
- Pre-petition payment plans are now void
- DMV Stops cannot be enforced
- Letters to the debtor must cease
- Setoff Debt claims hits generally need to be released

What if:

- **Utilities:**

- What if they have an outstanding balance, can we shut off service?
 - You may apply a customer's utility deposit made before the bankruptcy filing towards any outstanding delinquency existing at the time the bankruptcy is filed.
 - It is also your right under Bankruptcy Code § 366 to demand a new deposit after the bankruptcy filing to provide reasonable assurance that the utilities will be kept current.
 - There is a 20-day window from the date of bankruptcy filing for the debtor(s) to make these arrangements. If the debtor(s) fail to comply during this period, you can move forward to discontinue service for nonpayment.
 - In Chapter 11 this period extends for 30 days

What if:

- **Personal Property:**

- If the property is disposed of in the bankruptcy, the trustee should pay any secured claims on property sold in the case
- If the debtor still has the property, the Treasurer has a secured claim
- If the debt is unsecured but was due within one year of the petition date the debtor would still be liable after discharge.

What if:

- **Creditor Mailing Matrix Listing:**
 - What if we are not listed as a creditor?
 - The bankruptcy stay rules still apply to you once you have notice of the bankruptcy case.
 - Chapter 13's: File a claim if you have time prior to the bar date, if you do not have time the debt will still be due following a discharge, as you were not given notice of the case in time to file a claim to be paid.
 - Chapter 13 trustees say "File Anyway". There may be a way to pay you.
 - Chapter 7: Discharge rules will still apply even if you were not listed in the bankruptcy case

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 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.

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

Classifying Debts:

Secured (Lien interest in property) (includes tax. penalty and interest)	Unsecured Priority (includes tax and interest)	Unsecured Non-Priority
<ul style="list-style-type: none">• Real Estate• Personal Property <p>Still owned by the debtor able to be filed under code 58.1-3942(C)</p> <ul style="list-style-type: none">• Business Personal Property Taxes• Anything Treated As a Lien<ul style="list-style-type: none">-Property Cleanup Charges-Demolition Charges-Special Assessments	<ul style="list-style-type: none">• Personal Property no longer owned by the debtor due within 1 year of the bankruptcy filing date• Business License Taxes due within 3 years of the bankruptcy filing date• Meals and Custodial Taxes	<ul style="list-style-type: none">• Personal Property Due outside of the one year rule• Business License Tax Due outside the 3 year rule• Utility Bills (if no lien)• Parking Tickets• Other Government Debts

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 

** 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.

Post-Petition Claims:

- Bankruptcy claims are filed based on the petition date; What happens when someone owes post-petition debt?
- They are violating the fresh start from completing a plan
- You can file a Motion to Dismiss the case
- In Chapter 13, you can file a claim under §1305 to include those debts in the bankruptcy
- The Chapter 13 trustees will look to find a way to pay you; which may require the debtor to put in more \$ or amend the plan

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

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

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 ►

Determining Discharge

Personal Property

- Due within 1 Year from Bankruptcy Filing
 - Anything due within one year prior to the petition date is still due
 - Anything due for subsequent tax years is still due

Real Estate

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

Business License

- Return due within 3 Years from Petition date
 - Anything due within three years prior to the petition date are still due
 - Anything due for subsequent tax years 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

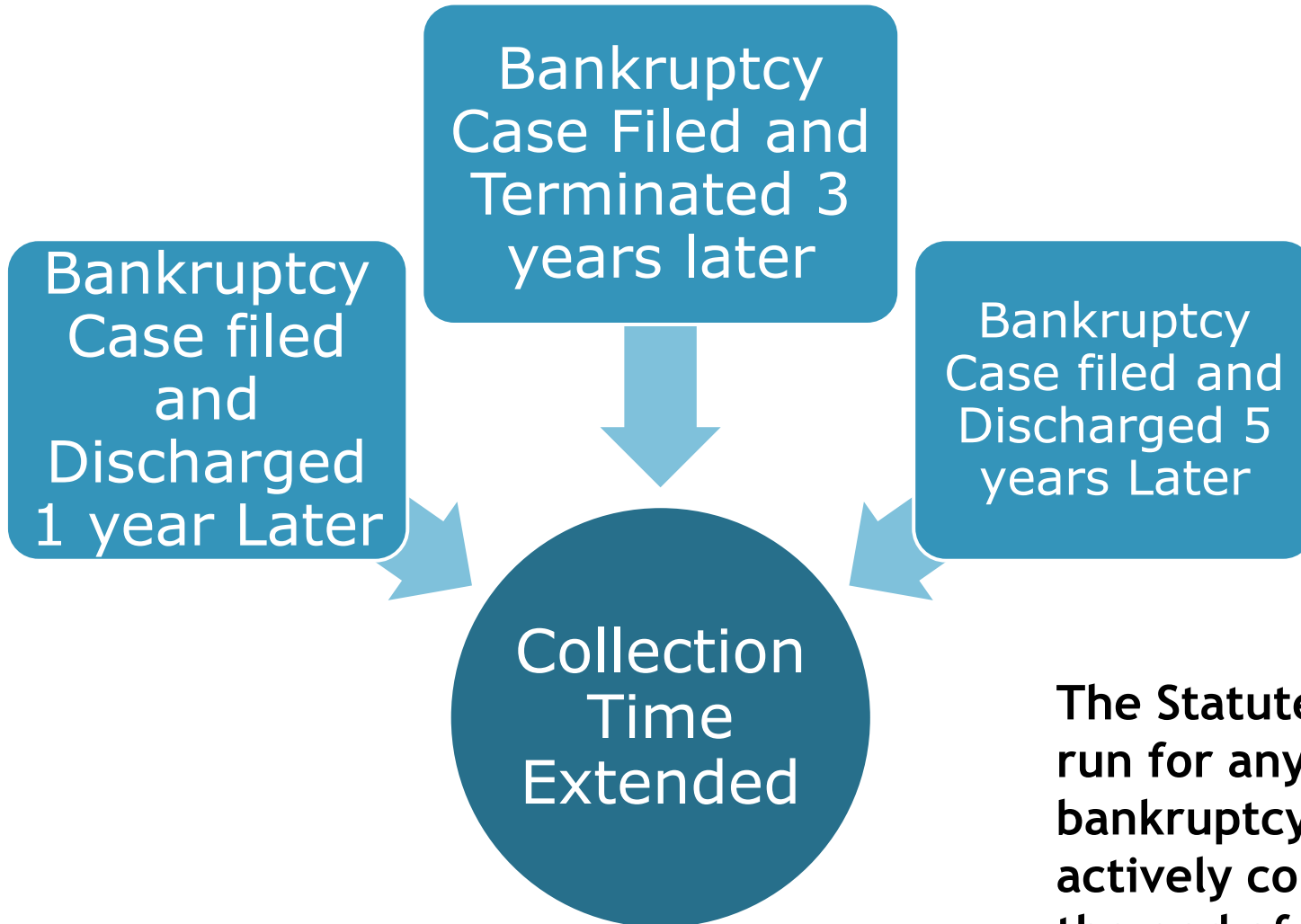
Utility Bill

- 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

Statute of Limitations:



The Statute of Limitations doesn't run for any time the debtor is in bankruptcy and which you cannot actively collect. That time is added to the end of the SOL.



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

Any Questions?

Contact Us:

Amanda Tevis, Bankruptcy Manager
Jeffrey Scharf, Partner

tacs

Bankruptcy@taxva.com

804-649-2445

Thank You!