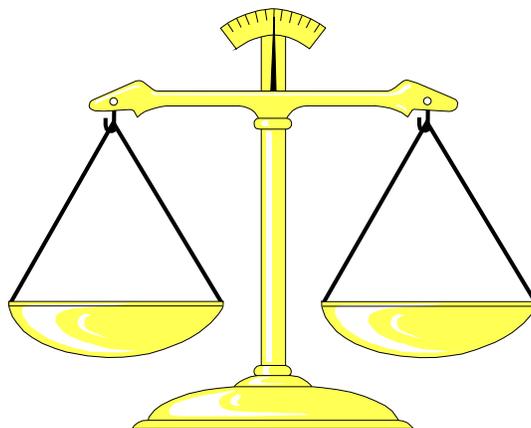


UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF ILLINOIS
MANUAL FOR PRACTITIONERS



HARDIN W. HAWES, CLERK

Revised May 4, 2004

This Manual was prepared by
the deputy clerks of the U.S. Bankruptcy Court
for the Central District of Illinois
to assist those who practice here.

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OFFICE OPERATIONS

	<u>DANVILLE COURT</u>	<u>PEORIA COURT</u>
Judge:	Gerald D. Fines, Chief Judge	Thomas L. Perkins William V. Altenberger
Address:	130 Federal Building 201 N. Vermilion Street Danville, IL 61832	216 Federal Building 100 N.E. Monroe Street Peoria, IL 61602
Phone:	217/431-4820	309/671-7035
Office Hours:	Monday through Friday 8:00 a.m. - 4:30 p.m.	Monday through Friday 8:00 a.m. - 5:00 p.m.
Deputy-in-Charge:	Debby Townsley	Kathy Traenkenschuh

SPRINGFIELD COURT

Judge:	Larry L. Lessen
Address:	226 U.S. Courthouse 600 E. Monroe Street Springfield, IL 62701
Phone:	217/492-4551
Office Hours:	Monday through Friday 8:00 a.m. - 5:00 p.m.
Deputy-in-Charge:	Carole Wilson

CLERK OF THE COURT

Hardin W. Hawes
226 U.S. Court House
600 E. Monroe Street
Springfield, IL 62701
Phone: 217/492-4551

CHIEF DEPUTY

Pamela C. Sherry
226 U.S. Court House
600 E. Monroe Street
Springfield, IL 62701
Phone: 217/492-4551

PACER

Phone: 217/492-4260 or 800-454-9893

VCIS

Phone: 217/492-4550 or 800-827-9005

FILING FEES EFFECTIVE 11/01/2003

CASE FILING FEES

Chapter 7 voluntary	\$ 209.00
Chapter 7 involuntary	209.00
Chapter 9	839.00
Chapter 11 (non railroad)	839.00
Chapter 11 (railroad)	1,039.00
Chapter 12	239.00
Chapter 13	194.00
Complaints	\$150.00

FEES FOR MOTIONS/PLEADINGS

Reopen Chapter 7	\$155.00
Reopen Chapter 13	155.00
Reopen Chapter 12	200.00
Reopen Chapter 11	800.00
Deconsolidation Chapter 7	\$155.00
Deconsolidation Chapter 13	155.00
Deconsolidation Chapter 12	200.00
Deconsolidation Chapter 11	800.00
Motion to Convert to Chapter 11 (<i>Debtor's request only</i>)	\$645.00
Motion/Notice to Convert to Chapter 7	15.00
Filing Petition Ancillary to a foreign proceeding	800.00
Motion to terminate, modify or condition the automatic stay	150.00
Motion to Withdraw Reference	150.00
Motion to Compel Abandonment	75.00
Registration of Judgment	39.00
Amendment to Liability Schedules/Matrix	26.00
Notice of Appeal	\$ 255.00
Notice of Cross Appeal	255.00
Motion for Leave to Appeal	5.00

FEES FOR SERVICES

Copywork	\$.50 per page
Certification	9.00
Search of Record	26.00
Exemplification Fee	18.00
Retrieval of Case from FRC/Nat'l Archives	45.00
NSF Check	35.00
Tape duplication	26.00

LOCATIONS OF SECTION 341 MEETINGS

The County in which the petitioning debtor resides determines the location of the Section 341 Meeting.

DANVILLE DIVISION

Case numbers __-9__

<u>County</u>	<u>Location of §341 Meeting</u>
Champaign	Danville
Coles	Paris
Douglas	Paris
Edgar	Paris
Ford	Danville
Iroquois	Kankakee
Kankakee	Kankakee
Livingston	Kankakee
Moultrie	Paris
Piatt	Danville
Vermilion	Danville

Cases from the above counties are to be filed in Danville, Illinois

Addresses of §341 Meeting Locations:

Danville

208 Federal Building
201 N. Vermillion St.
Danville, IL 61832

Paris

Edgar County Courthouse
115 W. Court
Paris, IL 61944

Kankakee

385 E. Oak St.
2nd Floor City Hall
Kankakee, IL 60901

PEORIA DIVISION

Case numbers ___-8___

<u>County</u>	<u>Location of §341 Meeting</u>
Bureau	Peoria
Fulton	Peoria
Hancock	Galesburg
Henry	Rock Island
Knox	Galesburg
Marshall	Peoria
Peoria	Peoria
McDonough	Galesburg
Putnam	Peoria
Stark	Peoria
Tazewell	Peoria
Woodford	Peoria

Cases from the above counties are to be filed in Peoria, Illinois

<u>County</u>	<u>Location of §341 Meeting</u>
Henderson	Galesburg
Mercer	Rock Island
Rock Island	Rock Island
Warren	Galesburg

Cases from the above counties may be filed in Peoria or Rock Island, Illinois

Addresses of §341 Meeting Locations:

Peoria
1105 Becker Building
401 Main Street
Peoria, IL 61602

Rock Island
U.S. Post Office and Courthouse Building
211 - 19th Street
Courtroom 226
Rock Island, IL 61201

Galesburg
Knox County Courthouse
200 S. Cherry Street
3rd Floor
Galesburg, IL 61401

SPRINGFIELD DIVISION

<u>County</u>	<u>Location of §341 Mtg.</u>	<u>County</u>	<u>Location of §341 Mtg.</u>	<u>County</u>	<u>Location Of §341 Mtg.</u>
Adams	Quincy	DeWitt:			
Brown	Quincy	Clinton	Decatur	Macon	Decatur
Cass	Springfield	DeWitt	Decatur	Macoupin	Springfield
Christian:		Farmer City	Bloomington	Mason	Springfield
Assumption	Decatur	Kenney	Decatur	McLean	Bloomington
Bulpitt	Springfield	Lane	Decatur	Menard	Springfield
Clarksdale	Springfield	Wapella	Bloomington	Montgomery	Springfield
Dunkel	Decatur	Waynesville	Bloomington	Morgan	Springfield
Edinburg	Springfield	Weldon	Decatur	Pike	Quincy
Hewittsville	Springfield	Greene	Springfield	Sangamon	Springfield
Jeiseyville	Springfield	Logan:		Schuyler	Quincy
Kincaid	Springfield	Atlanta	Bloomington	Scott	Quincy
Langleyville	Springfield	Beason	Decatur	Shelby	Decatur
Millersville	Springfield	Broadwell	Springfield		
Morrisonville	Springfield	Chestnut	Decatur		
Mt. Auburn	Decatur	Cornland	Springfield		
Owaneco	Springfield	Elkhart	Springfield		
Palmer	Springfield	Emden	Springfield		
Pana	Springfield	Hartsburg	Bloomington		
Rosamond	Springfield	Lake Fork	Decatur		
Sharpsburg	Springfield	Latham	Decatur		
Stonington	Springfield	Lawndale	Bloomington		
Taylorville	Springfield	Lincoln	Springfield		
Tovey	Springfield	Middletown	Springfield		
Willeys	Springfield	Mt. Pulaski	Decatur		
		New Holland	Springfield		
		San Jose	Bloomington		

Cases from the above counties are to be filed in Springfield, Illinois

Addresses of §341 meeting Locations:

Bloomington

Chapter 7, 12, 13: Law and Justice Center
Courtroom 3E
104 W. Front
Bloomington, IL 61701

Chapter 11: Law and Justice Center
Operations Room
104 W. Front
Bloomington, IL 61701

Decatur

Chapter 7, 11, 12, 13: Macon County Courthouse
Courtroom 5C
253 E. Wood St.
Decatur, IL 62523

Quincy

Chapter 7, 11, 12: Courtroom 2D
Adams County Courthouse
521 Vermont
Quincy, IL 62301

Chapter 13: Adams County Courthouse
2nd Floor, Small Jury Room
521 Vermont
Quincy, IL 62301

Springfield

Chapter 7, 11, 12, 13: 332 U.S. Court House
600 E. Monroe Street
Springfield, IL 62701

CENTRAL DISTRICT OF ILLINOIS TRUSTEES

CHAPTER 7 Richard Barber, 318 Hill Arcade Building, Galesburg, IL 61401
(309) 342-4139

Glen R. Barmann, 200 E. Court Street, Kankakee, IL 60901
(815) 939-1133

Marsha L. Combs-Skinner, 2391 East Co. Rd. 800 N., Newman, IL 61942
(217) 837-9730

Charles Covey, 700 Commerce Bank Building, Peoria, IL 61602
(309) 673-3807

A. Clay Cox, P.O. Box 3067, Bloomington, IL 61702-3067
(309) 828-7331

Mark T. Dunn, P.O. Box 3488, Bloomington, IL 61702-3488
(309) 828-6241

James R. Geekie, P.O. Box 65, Paris, IL 61944
(217) 465-7681

James R. Inghram, Bank of America Bldg., 529 Hampshire Street, Suite 409, Quincy, IL 62301
(217) 222-7420

John E. Maloney, P.O. Box 296, Urbana, IL 61801
(217) 384-7111

Steve Miller, 11 E. North Street, Danville, IL 61832
(217) 442-0350

William F. Nissen, P.O. Box 1022, Quincy, IL 62306
(217) 222-1569

Mariann Pogge, 1001 Durkin Drive, Springfield, IL 62704
(217) 793-7412

Gary Rafool, 411 Hamilton Boulevard #1600, Peoria, IL 61602
(309) 673-5535

Jeffrey D. Richardson, P.O. Box 1660, Decatur, IL 62525
(217) 425-1515

John L. Swartz, P.O. Box 2117, Springfield, IL 62705
(217) 525-1571

CHAPTER 12 Michael Clark, 401 Main Street, Ste. 1130, Peoria, IL 61602-1241
(309) 674-6137

CHAPTER 13 Richard Bowers, P.O. Box 3760, Rock Island, IL 61204
(309) 788-9355

Michael Clark, 401 Main Street, Ste. 1130, Peoria, IL 61602-1241
(309) 674-6137

James R. Geekie, P.O. Box 65, Paris, IL 61944
(217) 465-7681

John H. Germeraad, P.O. Box 257, Petersburg, IL 62675
(217) 632-4346

UNITED STATES TRUSTEE

Nancy J. Gragula
United States Trustee
Becker Building, Room 1100
401 Main
Peoria, IL 61602

COMMONLY USED FEDERAL AND STATE AGENCY ADDRESSES

For all Chapters

Internal Revenue Service
3101 Constitution Drive
Stop 5000 SPD
Springfield, IL 62704

When scheduling Veterans Administration
as a creditor, if no other address
available use

Veterans Administration
Regional Office
POB 8136
536 S. Clark
Chicago, IL 60680

When Scheduling Farmers Home
Administration, Dept. of Agriculture,
ASCS - Farmers Home Administration, use as
an additional address

Farmers Home Administration
U.S. Dept. of Agriculture
Illini Plaza, Suite 103
1817 S. Neil St.
Champaign IL 61820

When scheduling Dept. of Agriculture,
ASCS - Farmers Home Administration,
ASCS, Commodity Credit Corp., use as an
additional address

USDA - IL State ASCS Office
2305 W. Monroe St., #1
POB 19273
Springfield, IL 62794

When scheduling Federal Crop Insurance
Corp., use as an additional address

USDA - IL State ASCS Office
2305 W. Monroe St., #2
Springfield, IL 62794

When scheduling Federal Housing
Administration, use as an additional
address

Federal Housing Administration
Dept. of Housing & Urban Development
Washington, D.C. 20411

When scheduling State of IL for taxes
(R.O.T., Sales tax, Withholding tax,
Income Tax, or if tax not designated)

IL Dept. of Revenue
Bankruptcy Section
P.O. Box 64338
Chicago, IL 60664-0338

When scheduling State of IL for
unemployment taxes, payroll

IL Dept. of Employment Security
Insolvency/Bkcy Subunit
Field Audit Section
401 S. State St.
3M 5B
Chicago, IL 60605

also add:

Attorney General
401 S. State St.
2 North
Chicago, IL 60605

When scheduling State of IL for franchise tax

State of IL
Corporation Dept.
Franchise Tax Div.
Springfield, IL 62706

When scheduling Dept. of Public Aid

IL Dept. of Public Aid
Bureau of Collections
Jesse B. Harris Bldg.
100 S. Grand Ave. East
Springfield, IL 62762

When scheduling State of IL student loan

IL State Scholarship Commission
1755 Lake Cook Rd.
Deerfield, IL 60015

When scheduling any student loan, use as an additional address

US Department of Education
Claims/Collections Office
111 N. Canal Street, #830
Mail Stop #1009
Chicago, IL 60606

When scheduling real estate and personal property taxes

County Collector
_____ County
_____, IL (zip code)

When debtor engaged in business of transporting persons or property, use as an additional address

Chief Counsel
Transportation Audits
GSA - General Law Division
Room 4124
Washington, D.C. 20405

When debtor is a land developer, use as an additional address

Dept. of Housing & Urban Development
Office of Interstate Land Sales Registration
Washington, D.C. 20410

When scheduling a component of U.S. Army, use as an additional address

Commander
U.S. Army Finance & Acctg Center
Attn: FINCL
Indianapolis, IN 46249

When scheduling a component of U.S. Navy, use as an additional address

Department of Navy
Navy Finance Center
Federal Bldg.
Cleveland, OH 44199

When scheduling Economic Development Administration (Economic Development Administration, U.S. Dept. of Commerce, EDA), use as an additional address

Ass't Chief Counsel for Litigation and Liquidation
Economic Development Administration
Room 7106
U.S. Dept. of Commerce
Washington, D.C. 20230

When scheduling U.S. Postal Service, use
as an additional address

Postmaster General
U.S. Postal Service
475 L'Enfant Plaza
Washington, D.C. 20260

When scheduling a debt to the United States
other than for taxes BR 2002(j)

Name of Agency
c/o U.S. Attorney
318 South Sixth Street
Springfield, IL 62701-1626

SEARCH FEE GUIDELINES

You are encouraged to call the free computer line (VCIS), use PACER, or obtain free information in person with the use of Computer Terminals in each staffed office.

**ALL REQUESTS MUST BE IN WRITING or IN PERSON.
NO INFORMATION WILL BE GIVEN BY PHONE.**

SEARCH FEE OF \$26.00 (paid in advance)

Any request requiring a physical search of court records in computer or in the case file by Deputy Clerk is considered a Search of Record and requires a \$26.00 fee plus \$.50 per page of copywork paid in advance for:

All written requests; (See exceptions under "No Search Fee")

Information whether an entity is listed as a creditor;

Copies of petition, schedules, and other documents;

All in-person requests if Deputy Clerk must search the file for information. *No search fee if deputy retrieves file for person to view or if documents to be copied have been marked with paper clips by requesting party.*

NO SEARCH FEE TO OBTAIN:

Case Number when exact name of debtor is provided;

Date bankruptcy filed when exact name of debtor is provided;

Name of debtor when case number is provided;

Social Security number of debtor;

Whether case was filed as a voluntary case or an involuntary case;

Chapter Number of originally filed case;

Name of Debtor's Attorney;

Name of Trustee;

Whether the case is an Asset Case or a No Asset Case;

Date No Asset Report filed;

Date Final Report filed;

Date Discharge issued;

Date, Time and Place of Sec. 341 Meeting;

General Status of Case - Pending or Closed;

Date Notice of Appeal filed, if applicable.

COPYWORK POLICY

Copy requests may be made in writing, by fax or in person at the appropriate clerk's office.

ALL COPY WORK MUST BE PREPAID

See Policy on Checks and Cash

Also see Search Fee Guidelines

WRITTEN REQUESTS

The exact document(s) must be identified. You will be notified of the number of pages involved and the cost at \$.50 per page plus \$26.00 search of record fee. Mail payments must be made by business check, money order or cashier's check. Upon receipt of payment, copy work will be mailed to you. Be certain you include a postage prepaid self addressed stamped envelope. You will be notified of the required postage.

FAX REQUESTS

Requests for copywork may be faxed to the following numbers:

Danville	217-431-2694
Peoria	309-671-7076
Springfield	217-492-4556

IN PERSON REQUESTS

Any request requiring a physical search of court records by the Clerk or a Deputy Clerk is considered a Search of Record and requires a \$26.00 fee. No search fee if deputy retrieves file for person to view or if documents to be copied have been marked with paper clips by requesting party. Exact change is required.

Copies can usually be obtained when requested, unless we are extremely busy or several copies are requested.

ARCHIVED CASES

A case requested may be at the Federal Record Center in Chicago. There are now two options to choose from when copies are needed from an archived case.

United States Bankruptcy Court
Central District of Illinois
(address)

In re: *

Case No. *

*
*
*

The above-named case is located in the Federal Records Center in Chicago. There are two options available for obtaining copies of documents in this case.

Option A:

You may contact the Federal Records Center directly to receive copies of documents from the case file. You **must** provide the Federal Records Center with the accession numbers, location and box number for this file. We have completed this information for you on the front of the enclosed form.

The Federal Records Center attempts to process requests for copies within three business days of receipt. You may choose to have the copies mailed or faxed. There is no case retrieval fee. The enclosed form provides copywork cost information. The Federal Records Center accepts personal checks as well as credit cards.

Option B:

Upon receipt of a \$45.00 retrieval fee, this office will request the case file from the Federal Records Center. It will take approximately 2 weeks for us to receive the file. We will then provide you (by fax or mail) with a cost quote for the copies you have requested (\$.50 per page). Upon receipt of the copywork fee, the copies will be mailed to you.

To proceed with this option, please send \$45.00 in the form of a money order/cashier's check, or firm check made payable to Clerk, U.S. Bankruptcy Court.

Date:

Hardin W. Hawes
Clerk of Court

By: _____

Deputy Clerk

PAYMENT BY CHECK OR CASH

Submit Money Order, Certified Check, Bank Cashier Check, or Business Check ONLY.

CHECKS:

Make payable to: Clerk, U.S. Bankruptcy Court

or

U.S. Bankruptcy Court

NOT ACCEPTED:

Personal Check

Third Party Check

Blank Check

Unsigned Check

Incorrect Amount - amount must be **EXACT**

Numerical Figure and Written Amount do not agree

Postdated Check

Check made payable to an unacceptable party - *See above*

*****NOTE***** - *There is a \$35.00 service charge on all returned checks.*

CASH:

No Foreign Money accepted.

Must be **EXACT AMOUNT** only. We do not make change.

Cash payments accepted only in person at the counter.

Cash received in mail will be promptly returned.

PACER
(Public Access to Court Electronic Records)

Web Version

Introduction

Traditionally, PACER has allowed any user with a personal computer the ability to dial-in to a district or bankruptcy court computer and retrieve official electronic case information and court dockets. Now, PACER is also available on the Internet in a web-based format.

Note: Each court controls its own computer system and case information database; therefore, there will be some variations among jurisdictions as to the information offered. Generic instructions for accessing web-based bankruptcy PACER are offered in this document.

Persons interested in utilizing this service must first register with the PACER Service Center at 800 676-6856. There is a charge of \$.07/page for information retrieved from this site.

For more information: <http://www.ilcb.uscourts.gov/bkusergd.html>

REGISTRY OF MAILING ADDRESSES FOR STATE AND GOVERNMENTAL UNITS

***Illinois Capital Development Board**

Chief Counsel
Illinois Capital Development Board
401 S. Spring St., 3rd Floor
Springfield, Illinois 62706

***Illinois Department of Human Services**

General Counsel
Illinois Department of Human Services
100 W. Randolph, Suite 6-400
Chicago, Illinois 60601

***Illinois Department of Natural Resources**

Chief Legal Counsel
Illinois Department of Natural Resource
1 Natural Resources Way
Springfield, Illinois 62703

***Illinois Department of Public Aid**

William C. Kurylak
Illinois Department of Public Aid
Office of General Counsel
401 South Clinton Street
6th Floor
Chicago, Illinois 60607

***Illinois Department of Public Health**

Division of Legal Services
Attn: Bankruptcy Notice
Illinois Department of Public Health
535 West Jefferson, 5th Floor
Springfield, Illinois 62761

***Texas Workforce Commission**

Texas Workforce Commission
Bankruptcy Unit, Rm 556
101 E. 15th St.
Austin, TX 78778-0001

***Treasurer of the State of Illinois**

Office of the State Treasure
Legal Department
James R. Thompson Center
100 W. Randolph Street
Suite 15-600
Chicago, Illinois 60601

***Illinois Department of Employment Security**

Bankruptcy Section
401 S. State St., 4th Floor
Chicago, IL 60605

***U.S. Securities and Exchange Commission**

175 W. Jackson Blvd.
Suite 900
Chicago, IL 60604

***Illinois Department of Revenue**

Bankruptcy Section
P.O. Box 64338
Chicago, IL 60664-0338

***Internal Revenue Service**

3101 Constitution Dr.
Stop 5000 SPD
Springfield, IL 62704

VCIS
(Voice Case Information Service)

INTRODUCTION

VCIS is a service provided by the federal bankruptcy courts which allows you to dial in and get information about any pending bankruptcy case filed in the Central District of Illinois by using any standard touch tone telephone.

When you call the VCIS number, the computer answers the phone and gives you three different options. They are: push the number 1 key to hear instructions, push the number 2 key to search by name, and push the number 3 key to search by case number. Using the keys on your phone, punch in the name of a participant in the case or the case number followed by the pound key. A few seconds after you punch the "#" (pound) button (indicating that you've finished entering the name), the computer will give you the most current information available about that case.

Information includes:

- Case number and Debtor's name, including spouse's name, if any
- Whether there are assets
- Chapter under which case was filed, or, if the case was converted, the current Chapter number of the case, and the date of conversion
- Date Case was filed
- Attorney for Debtor and his/her phone number
- Case trustee
- Present status of case
- Name of Judge
- Last date for filing claims if the claim date has not passed

EQUIPMENT NEEDED

A touch-tone telephone (any brand/make)

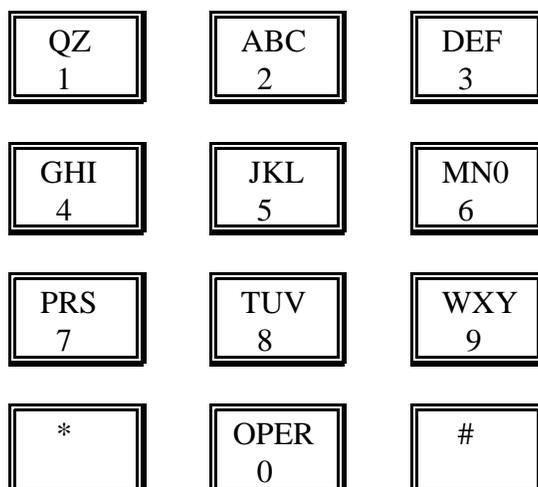
HOURS

Weekdays	:	all hours except 5:00 p.m. to 7:00 p.m.
Saturday - Sunday	:	24 hours

LIMITS

Currently, the VCIS will allow you to search for 3 names during one phone call.

HOW TO USE THE VCIS

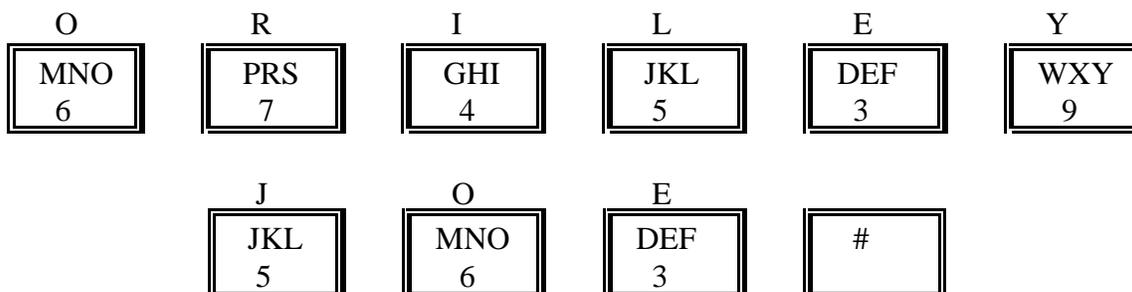


To use the VCIS, simply follow this checklist:

1. Dial 492-4550 in Springfield, or toll free 800-827-9005 outside of Springfield.
2. Press the number 1 if you want instructions, number 2 if you want to search by name, and number 3 if you want to search by case number.
3. To enter the name of a case participant:

Names are given to the computer by pressing keys on your telephone that correspond to the letters in the name. Use the "1" key for the letters "Q" and "Z". and skip any characters that are not letters, such as spaces, apostrophes, and dashes.

- a. If the name is an individual, enter the last name followed by the first name. For example, to enter the name "Joe O'Riley", you would press the following keys:



- b. If the name represents a company, type the company name. Omit prefix "the" and suffixes such as "Inc." or "Corp.". For example, the enter the name "Joe's Subs, Inc.", you would press the following keys:

J JKL 5	O MNO 6	E DEF 3	S PRS 7	
S PRS 7	U TUV 8	B ABC 2	S PRS 7	#

4. Press the # (pound) key to tell the computer you're finished with the name.
5. Listen for the system to give you information. If more than one case matches, information on each case will be read, if you wish, by pressing the number 5 after each case is read, or you have the option to stop after you have the information you want.
6. If you wish to go on to another case, press the number 3.

GENERAL INFORMATION

LOCAL RULES

There are no local rules in the Central District of Illinois Bankruptcy Court. The local rules of the U.S. District Court for the Central District of Illinois and the Federal Rules of Bankruptcy Procedure apply. District Court's local rules may be obtained in person at one of the District Clerk's offices or by submitting a stamped, self addressed 9½" x 12" envelope with \$3.00 postage prepaid to U.S. District Court, 151 U.S. Courthouse, 600 E. Monroe Street, Springfield, Illinois 62701.

REAFFIRMATION AGREEMENTS

Reaffirmation agreements must be signed by the debtor(s) and the creditor. A hearing is required to obtain court approval of the reaffirmation agreement only if the debtor is pro se or if there is not a signed attorney affidavit filed with the agreement.

Reaffirmations filed after issuance of discharge:

Motion to Vacate and Immediately Reinstate Discharge required.

INSTRUCTION PAMPHLETS AVAILABLE

There are pamphlets available in each of the divisional offices which briefly outline the basic information, filing requirements, and guidelines for preparing the creditor matrix for Chapter 7 and Chapter 13 bankruptcies.

EMERGENCY FILINGS

For emergency filings when the Clerk's office is not open, contact the Clerk of Court, Hardin W. Hawes, at 217-787-9080 or the Chief Deputy Clerk, Pamela C. Sherry at 217-546-5401.

SETTING MATTERS FOR HEARING

The Clerk's office will set matters for hearing on the first available court date. There is no need to formally request a hearing.

DISCHARGE ORDERS

Unless an objection has been filed, discharge orders will be mailed approximately eight weeks from the date the first meeting of creditors was originally set.

AMENDMENTS

When submitting amendments to the matrix, lists or schedules, please submit only the changes.

BANKRUPTCY NOTICING CENTER

Many of our notices including 341 Notices and Discharges are now produced and mailed from the Bankruptcy Noticing Centers in Virginia and Utah. For this reason, the documents are being received several days later than the ones which are mailed locally. It is the responsibility of the Attorney for the Debtor to readdress and re-send undeliverable mail and then notify the Court as to any changes of address.

BASIC INFORMATION ABOUT CHAPTER 7

U.S. Bankruptcy Court Central District of Illinois

Chapter 7

. Basic Information

. Filing Requirements

. Guidelines For Preparing The Creditor Matrix

Chapter 7 is designed for individuals and businesses who wish to make a fresh start, but cannot pay their debts from their income. Under this chapter, the individual debtor is permitted to exempt, or keep, certain property. The remaining property is liquidated, that is, sold by an impartial trustee, and the money from the sale is paid to creditors.

A Chapter 7 case begins with the filing of a petition, schedule of assets and liabilities, and a statement of financial affairs, with the bankruptcy court. Official Bankruptcy Forms can be purchased at a legal stationery store. They are NOT available from the court.

Upon the filing of the petition, an impartial trustee is appointed by the United States Trustee to administer the case and liquidate the debtor's non-exempt assets.

A husband and wife may file one joint petition. When this is done, they need to be sure to give the required data for both spouses.

One of the official forms is a schedule of "Exempt" property. Federal bankruptcy law establishes exemptions for some types of property. However, many states, including Illinois, have adopted their own exemption laws, in place of the federal exemptions.

After the petition is filed, creditors will receive notice of the filing. Once the petition has been filed, most actions by creditors to collect money owed to them must stop.

Next, a "meeting of creditors" is held. The debtor must attend this meeting (if husband and wife file jointly, BOTH must attend). Creditors may appear and ask questions regarding the debtor's financial affairs and property. The trustee will conduct this meeting and question the debtor on the same matters. The debtor must provide any financial records or documents that the trustee requests.

If the debtor has assets that cannot be exempted, the trustee will take those assets and sell them. The money received at the sale will then be used to pay creditors and/or administrative expenses.

Some time after the meeting of creditors, the debtor will receive a "discharge", which extinguishes the debtor's obligations to pay many debts. There are some debts which cannot be discharged. In addition, secured creditors retain some rights which may permit them to seize pledged property, even after a discharge is granted.

This is very basic information. There are numerous other actions and proceedings which could take place in a Chapter 7 case. The bankruptcy law regarding the scope of a Chapter 7 discharge is complex, and debtors should consult competent legal counsel in this regard prior to filing.

This booklet contains general information about Chapter 7 of the U.S. Bankruptcy Code.

While this information is accurate as of the date of publication, it should not be cited or relied upon as legal authority. This information should supplement, not substitute for advice of competent legal counsel. (10/91)

FILING REQUIREMENTS

Chapter 7

. FILING FEE \$209.00*

*Filing fee increase effective 11/1/03

. Creditor Matrix

. Voluntary Petition

Original signature(s) required.

Please provide a phone number on your petition where you can be reached or where a message can be left.

File original. Always retain a copy for your records.

. Debtor's Statement of Intention re consumer debts secured by personal property. Original must be filed at or before the first meeting of creditors.

Original of the following must be filed within 15 days from the date petition is filed if only to state NONE:

. Statement of Financial Affairs.
Official form 7 required.

. Schedules A through J, plus Declaration
Official Form 6 required.

*The Filing Fee Must Be In The Form Of Cash, Money Order, Or Certified Bank Check. The Clerk's Office Cannot Accept Personal Checks.

GUIDELINES FOR PREPARING THE CREDITOR MATRIX

The list of creditors (matrix) is "read" by an Optical Character Reader (OCR). This list is then stored in the computer database where it can be used to generate bankruptcy notices.

To insure that your matrix can be read by the optical scanner, we ask that you observe the following guidelines:

1. Lists MUST BE TYPED and in one of the following standard typefaces or print styles: **Courier 10 pitch - Prestige Elite - Letter Gothic**
2. Lists should be typed in a single column on 1 side of the paper only.
3. There must be a least a 1/2 inch margin from the edge of the paper on all sides (bottom, top, and sides).
4. Each name/address entry must consist of no more than five (5) lines, and each entry should have at least 1 blank line between it and the next entry.
5. Each line should be no more than 40 characters in length.
6. Put only the names and addresses of your creditors on this list. Do not put your name or any other information or marks on the front. (If you wish, you may write your name on the back of the sheets.)
7. Do not use all capital letters (even on 1 line). Use capital and small case.

If these guidelines are not followed, your matrix will be returned to you and you will have to prepare another one. This will slow the processing of your case and will cause needless delays.

Your matrix should be filed with the petition, If this is not possible, it MUST be filed within 5 days from the date petition is filed or your case WILL BE DISMISSED.

A SAMPLE MATRIX

Credit Union
3 College Street
Peoria, IL 61614

Karle and Mary Smith
P.O. Box 2
Blue Springs, MO 64015

City State Bank
Box 116
Any City, Illinois

Gas Company
300 Liberty St.
Somewhere, IL 61602

Medical Center
10 Oak Ave.
Peoria, IL 61636

James P. Organ, M.D.
222 N. Knoxville Ave.
Peoria, IL 61614

Quality Systems
90 Henderson St.
Yourtown, IL 61401

Bankruptcy fraud is a felony under federal criminal law, and may result in arrest, fine, or imprisonment. In the event of fraud during any bankruptcy proceeding, such as the hiding of assets, or the failure of the debtor to obey a lawful order of the court, the discharge can be denied or revoked.

BASIC INFORMATION ABOUT CHAPTER 13

U.S. Bankruptcy Court Central District of Illinois

Chapter 13

. Basic Information

. Filing Requirements

. Guidelines For Preparing The Creditor Matrix

Chapter 13 is designed for individuals with regular income who desire to pay their debts but are currently unable to do so. Creditors are repaid, in full or in part, in installments over a three year period. During this time, creditors are prohibited from starting or continuing collection efforts.

A Chapter 13 case begins with the filing of a petition, schedules of assets and liabilities, and a statement of financial affairs with the bankruptcy court. (Official Bankruptcy Forms can be purchased at a legal stationery store. They are NOT available from the court.)

A husband and wife may file a joint petition. However, when only one spouse files, the income and expenses of the non-filing spouse should also be included to accurately assess financial responsibilities.

Upon the filing of the petition, an impartial trustee is appointed by the United States Trustee to administer the case. Also, most actions by creditors to collect money owed to them must end. Creditors are notified of the filing and sent a copy of the proposed plan.

The debtor must file a plan of repayment with the petition or within fifteen days afterward. Plans provide for payments of fixed amounts to the trustee on a regular basis, typically bi-weekly or monthly. A plan for over 3 years must be for cause and in no case may a plan be for more than 5 years. The plan must be approved by the court.

The debtor must state making payments to the trustee within 30 days after the filing of the plan, even if the plan has not yet been approved by the court.

The trustee then distributes the funds to creditors according to the terms of the plan.

Approximately 20 to 40 days after the petition is filed, a "meeting of creditors" is held. The debtor must attend this meeting (if husband and wife file jointly, BOTH must attend). The trustee will

conduct this meeting and question the debtor regarding the debtor's financial affairs and the proposed terms of the plan. Creditors may also attend this meeting and question the debtor.

After the meeting of creditors is concluded, the judge must determine at a confirmation hearing whether the plan is feasible and meets the standards of the Bankruptcy Code. Creditors may appear at the hearing and object to the confirmation of the plan. When the plan is confirmed by the judge, the trustee commences distribution of the funds received from the debtor.

Upon successful completion of a Chapter 13 plan, the debtor will receive a "discharge" which extinguishes the debtor's obligation to pay any unsecured debts that were included in the plan, but were not paid in full through the plan. As in a Chapter 7, some debts cannot be discharged.

This is very basic information. There are numerous other actions and proceedings which could take place in a Chapter 13 case. The bankruptcy law regarding the scope of a Chapter 13 discharge is complex, and debtors should consult competent legal counsel in this regard prior to filing.

This booklet contains general information about Chapter 13 of the U.S. Bankruptcy Code.

While this information is accurate as of the date of publication, it should not be cited or relied upon as legal authority. This information should supplement, not substitute for advice of competent legal counsel. (10/91)

FILING REQUIREMENTS

Chapter 13

. FILING FEE \$194.00*

** Filing fee increase effective 11/1/03

. Creditor Matrix

. Voluntary Petition

Official Form 1 required

Original signature(s) required.

Please provide a phone number on your petition where you can be reached or where a message can be left.

File original. Always retain a copy for your records.

. Chapter 13 Plan must be filed *within 15 days from date petition filed.*

Original of the following must be filed within 15 days from the date petition is filed if only to state NONE:

. *Statement of Financial Affairs.*
Official Form 7 required.

. *Schedules A through J, excluding C,*
plus Declaration
Official Form 6 required.

**The Filing Fee Must Be In The Form Of Cash, Money Order, Or Certified Bank Check. The Clerk's Office Cannot Accept Personal Checks.*

GUIDELINES FOR PREPARING THE CREDITOR MATRIX

The list of creditors (matrix) is "read" by an Optical Character Reader (OCR). This list is then stored in the computer database where it can be used to generate bankruptcy notices.

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-Prestige Elite **-Letter Gothic**
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3. There must be at least a 1/2 inch margin from the edge of the paper on all sides (bottom, top, and sides).
4. Each name/address entry must consist of no more than five (5) lines, and each entry should have at least 1 blank line between it and the next entry.
5. Each line should be no more than 40 characters in length.
6. Put only the names and addresses of your creditors on this list. Do not put your name or any other information or marks on the front. (If you wish, you may write your name on the back of the sheets.)
7. Do not use all capital letters (even on 1 line). Use capital and small case.

A SAMPLE MATRIX

ABC Credit Union
3927 N. University
Anytown, IL 64033

Karle and Mary Smith
P.O. Box 2
Blue Springs, MO 64015

City State Bank
Rt. 116
Big City, Illinois

Gas Company
300 Liberty St.
Podunck, IL 602221

Medical Center
221 NE Oak Ave.
Peoria, Illinois

James Q. Organ, M.D.
42 N. Knoxville Ave.
Peoria, IL 61614

Quality Systems
975 N. St.
Galesburg, IL 61401

Bell Telephone
Bill Payment Center
Arthur, IL 60663

If these guidelines are not followed, your matrix will be returned to you and you will have to prepare another one. This will slow the processing of your case and will cause needless delays.

Your matrix should be filed with the petition. If this is not possible, it MUST be filed within 5 days from the date petition is filed your case WILL BE DISMISSED.

Bankruptcy fraud is a felony under federal criminal law, and may result in arrest, fine, or imprisonment. In the event of fraud during any bankruptcy proceeding, such as the hiding of assets, or the failure of the debtor to obey a lawful order of the court, the discharge can be denied or revoked.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE CENTRAL DISTRICT OF ILLINOIS

NOTICE

REGARDING ATTORNEY FEES
FOR DEBTORS' COUNSEL IN CHAPTER 13 PROCEEDINGS

In late 2002, the Bankruptcy Judges in the Central District of Illinois established the review level for attorney fees in Chapter 13 cases filed in the Central District of Illinois at \$1,700, effective January 2003.

Gerald D. Fines
Chief U.S. Bankruptcy Judge
Central District of Illinois

For more information: <http://www.ilcb.uscourts.gov/ntc.asp>