

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

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

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on July 20, 2009.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

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

Spas L Panov
1702 Mill Street
Des Plaines, IL 60018

Case Number: 09-26158
Office Code: I

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

Tom Makedonski
Law Office of Tom Makedonski
4248 W Harrington Lane
Chicago, IL 60646
Telephone number: 773 727-5491

Bankruptcy Trustee (name and address):

Horace Fox JR
Lehman & Fox
6 E Monroe St
Chicago, IL 60603
Telephone number: (312) 332-5642

Meeting of Creditors:

Date: August 27, 2009

Location: 219 South Dearborn, Room 800, Chicago, IL 60604

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be received by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: October 26, 2009

Deadline to Object to Exemptions:

Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604
Telephone number: 1-888-232-6814

For the Court:

Clerk of the Bankruptcy Court:

Kenneth S. Gardner

Date: July 21, 2009

Hours Open: Monday - Friday 9:00 AM - 4:30 PM

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