

**UNITED STATES BANKRUPTCY COURT**  
District of Utah

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

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/2/05.

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 6 years, including married, maiden, trade, and address):	
Edmond Alfred Guptill 1310 Marilyn Drive Syracuse, UT 84075	Jill Ann Guptill 1310 Marilyn Drive Syracuse, UT 84075

Case Number:  
05-21383 GEC

Social Security/Taxpayer ID Nos.:  
xxx-xx-1696  
xxx-xx-1799

Attorney for Debtor(s) (name and address):  
Aaron A. Nilsen  
6028 South Ridgeline Drive  
Suite 103  
South Ogden, UT 84405  
Telephone number: (801) 475-1852

Bankruptcy Trustee (name and address):  
Steven R. Bailey tr  
2454 Washington Blvd.  
Ogden, UT 84401  
Telephone number: (801) 621-4430

**Meeting of Creditors:**

Date: **March 2, 2005**

Time: **10:00 am**

Location: **Federal Building, 324 25th Street, Room 6026, Ogden, UT 84401**

**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: 5/2/05**

**Deadline to Object to Exemptions:**

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

**Creditors May Not Take Certain Actions:**

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

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

**Address of the Bankruptcy Clerk's Office:**  
350 South Main #301  
Salt Lake City, UT 84101  
Telephone number: (801) 524-6687

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Stillgebauer

Hours Open:  
8:00 AM to 4:30 PM; Telephone 10:00 AM – 2:30 PM  
Online 24 hours. See page 2, "Online Information"

Date: 2/9/05

Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
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Online Information	Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$ .07/page fee. An account is required. Visit our homepage at <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a> for details.
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## EXPLANATIONS

FORM B9A (9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within five days after receipt of notice of selection.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Note	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights. Important notice to individual debtor(s): Effective January 1, 2002, all individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 20 days after a creditors meeting, if the debtor(s) or debtor's counsel fail to attend the creditors meeting or fail to timely file a debtor's schedule or statement or chapter 12 plan (Bankr.D.Ut. Rules 2003-1, 2082-1, 5005-1). A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest or the case shall be dismissed.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
<b>--- Refer to Other Side for Important Deadlines and Notices ---</b>	

Enterprise Systems Incorporated  
 11487 Sunset Hills Road  
 Reston, Virginia 20190-5234

**CERTIFICATE OF SERVICE**

District/off: 1088-2  
 Case: 05-21383

User: klc  
 Form ID: b9a

Page 1 of 1  
 Total Served: 18

Date Rcvd: Feb 09, 2005

The following entities were served by first class mail on Feb 11, 2005.  
 db +Edmond Alfred Guptill, 1310 Marilyn Drive, Syracuse, UT 84075-9433  
 db +Jill Ann Guptill, 1310 Marilyn Drive, Syracuse, UT 84075-9433  
 aty +Aaron A. Nilsen, 6028 South Ridgeline Drive, Suite 103, South Ogden, UT 84405-6968  
 tr +Steven R. Bailey tr, 2454 Washington Blvd., Ogden, UT 84401-2312  
 4892897 +Altius Health Plans, 10421 South Jordan Gateway Suite 400, South Jordan, UT 84095-3918  
 4892898 +America First Credit Union, PO Box 9199, Ogden, UT 84409-0199  
 4892899 American General Bank, Gateway Companies, Inc., PO Box 54770, Los Angeles, CA 90054-0770  
 4892900 Chase, PO Box 52195, Phoenix, AZ 85072-2195  
 4892901 +Chase Manhattan Mortgage, 10790 Rancho Bernardo Road, San Diego, CA 92127-5705  
 4892902 Direct Loans, PO Box 7202, Utica, NY 13504-7202  
 4892904 +Dr. Glen Wade, 5139 South 1900 West, Roy, UT 84067-2997  
 4892905 HFC, PO Box 60101, City Of Industry, CA 91716-0101  
 4892906 +Irwin Home Equity, 12677 Alcosta Boulevard Suite 500, San Ramon, CA 94583-4422  
 4892907 +Mervyns, Guest Card Services, 3701 Wayzata Blvd, Minneapolis, MN 55416-3401  
 4892909 Sprint PCS, PO Box 361743, Columbus, OH 43236-1743  
 4892910 +Wee Care Pediatrics, 1580 West Antelope Drive #100, Layton, UT 84041-1153

The following entities were served by electronic transmission on Feb 10, 2005 and receipt of the transmission was confirmed on:

4892903 E-mail: mrdiscen@discoverfinancial.com Feb 10 2005 02:46:15 Discover Card, PO Box 30395,  
 Salt Lake City, UT 84130-0395  
 4892905 EDI: HFC.COM Feb 10 2005 06:11:00 HFC, PO Box 60101, City Of Industry, CA 91716-0101  
 4892908 +EDI: TSYS.COM Feb 10 2005 06:11:00 Sam's Club, PO Box 103036, Roswell, GA 30076-9036  
 TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.**

**First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 11, 2005

Signature:

