

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK

Olympic Towers, Suite 250
300 Pearl Street
Buffalo, New York 14202
www.nywb.uscourts.gov

In re

Case No.:

Chapter:

SSN/Tax ID:

Debtor(s)

**NOTICE OF TRUSTEE'S SUMMARY OF FINAL REPORT AND ACCOUNT AND TRUSTEE'S MOTION
FOR SUBSTANTIVE CONSOLIDATION (if applicable)**

TO THE DEBTOR(S), CREDITORS AND PARTIES IN INTEREST:

The final report(s) and account(s) of the Trustee in this case have been filed.

The original motions/reports, which may contain more comprehensive information, are on file with the Clerk of Court and may be reviewed at this office during regular business hours.

The account of the trustee shows:

TOTAL RECEIPTS	TOTAL DISBURSEMENTS	BALANCE ON HAND
\$	\$	\$

In addition to expenses of administration as may be allowed by the Court, claims secured by liens and claims entitled to priority must be paid in advance of any dividend to general creditors.

SECURED CLAIMS	PRIORITY CLAIMS	UNSECURED CLAIMS
\$	\$	\$

(If box is checked:) The debtor(s) has been discharged.

(If box is checked:) Claims of general unsecured creditors totaling \$ _____ have been allowed.

(If box is checked:) Distribution will not reach unsecured creditors inasmuch as expenses of administration, liens and priority claims have exhausted the funds received.

(If box is checked:) **You can be affected by a substantive consolidation.** When estates are consolidated, the assets of the husband and the assets of the wife are treated as one pool of assets, to be shared in by all creditors even if a creditor is owed money only by the husband or only by the wife. Therefore, you may be affected positively or negatively. An overall advantage of consolidation is that it avoids disputes over the actual ownership of marital assets; the costs of such disputes could reduce the amounts available to all creditors.

If no objection to the above is filed with the Court on or before _____ the funds will be disbursed without further notice to creditors.

Dated:

Paul R. Warren
Clerk, U.S. Bankruptcy Court