

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, HEARING ON APPLICATIONS FOR  
COMPENSATION AND HEARING ON 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 having been filed, notice is hereby given that there will be a hearing held before \_\_\_\_\_, United States Bankruptcy Judge on:

**DATE/TIME/LOCATION OF HEARING**

for the purpose (as appropriate) of examining and passing on the report(s) and account(s), acting on applications for compensation, acting to substantively consolidate the debtors' estates, and to transact such other business as may properly come before said hearing.

The original motions/applications, 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. (\$0.00 signifies that distribution will not reach those claims.)

| SECURED CLAIMS | PRIORITY CLAIMS | UNSECURED CLAIMS |
|----------------|-----------------|------------------|
| \$             | \$              | \$               |

THE FOLLOWING APPLICATIONS FOR COMPENSATION HAVE BEEN FILED:

| APPLICANT | COMMISSION OR FEES | EXPENSES |
|-----------|--------------------|----------|
|           | \$                 | \$       |
|           | \$                 | \$       |
|           | \$                 | \$       |
|           | \$                 | \$       |

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

(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.

You are invited but not required to attend this hearing and be heard on this proposal. Creditors may be heard before the Court makes its decisions on these applications. The Court will also entertain any opposition creditors may have to the trustee's summary of the final report and account or the matter concerning substantive consolidation. (if applicable)

Dated:

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