

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re

Case No.:

Chapter:

Debtor(s)

SSN/Tax ID:

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**NOTICE OF TRUSTEE'S FINAL REPORT AND ACCOUNT,  
APPLICATIONS FOR COMPENSATION AND EXPENSES, AND ALLOWANCE  
OF ADMINISTRATIVE EXPENSES PAID BY THE TRUSTEE (if applicable)  
AND TRUSTEE'S REQUEST FOR SUBSTANTIVE CONSOLIDATION (if applicable)**

The United States Trustee Form 101-7-NFR: The Notice of Trustee's Final Report and Applications for Compensation is attached.

(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 debtor and the assets of the joint debtor are treated as one pool of assets, to be shared in by all creditors even if a creditor is owed money by only one of the debtors. 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.

A party in interest wishing to object to the Trustee's Final Report, any fee application, the allowance of administrative expenses (if applicable), must file written opposition with the Clerk, U.S. Bankruptcy Court, by \_\_\_\_\_. A copy of the objection must be served upon the Trustee, the party whose application is being challenged and the United States Trustee. If a timely objection is filed, a hearing will take place before the Honorable Paul R. Warren, United States Bankruptcy Judge, at the **Schuyler County Courthouse, 105 9th Street, Watkins Glen, New York 14891** on \_\_\_\_\_ at \_\_\_\_\_ AM \_\_\_\_\_ PM \_\_\_\_\_.

If no objections are filed upon entry of the an order, the Trustee may pay dividends pursuant to FRBP 3009 without further order of the Court. You are further advised that whether or not opposition to an applicant is entered, the Court will assess the application and will allow only such amounts as it deems reasonable. The Trustee's Final Report and all applications for compensation are on filed with the Clerk's Office and may be viewed during regular business hours.

DATED:

Lisa Bertino Beaser  
Clerk of Court