

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK**

Robert H. Jackson U.S Courthouse
2 Niagara Square
Buffalo, NY 14202
www.nywb.uscourts.gov

In re

Case No.:

Chapter: 7

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

(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:) The debtor(s) has been discharged.

(If box is checked:) The trustee moves for 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 only by the 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.

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:

Lisa Bertino Beaser
Clerk of Court