

**UNITED STATES BANKRUPTCY COURT**  
District of Vermont

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

An involuntary chapter 7 bankruptcy case concerning the debtor corporation listed below was filed on January 3, 2003.  
An Order for Relief was filed on January 28, 2003.

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 (name and address):

Daly & Sinnott Law Centers PLLC, aka The Consumer Law Centers, aka Daly Law Centers, aka The National Law Center, aka The American Law Center, aka Sinnott Law Centers, aka The Law Centers for Consumer Protection  
160 Benmont Ave, Ste 11  
Bennington, VT 05201

Case Number:  
03 - 10011 cab

Taxpayer ID Nos.:  
Debtor: 03-0366136

Attorney for Debtor (name and address):  
Raymond J Obuchowski  
PO Box 60  
Bethel, VT 05032-0060  
Telephone number:(802) 234-6244

Bankruptcy Trustee (name and address):  
John R. Canney III  
PO Box 6626  
Rutland, VT 05702-6626  
Telephone number:(802) 747-0216

**Meeting of Creditors:**

Date: **March 31, 2003**      Location: **U.S. Bankruptcy Court - Rutland**  
**U.S. Post Office and Courthouse**  
Time: **10:00 AM**                      **151 West Street, Room 202**  
**Rutland, VT**

**Deadlines to File a Proof of Claim**

Proof of Claim must be received by the bankruptcy clerk's office by the following deadline:  
For all creditors (except a governmental unit): **June 30, 2003**                      For a governmental unit: **July 28, 2003**

**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.

**Address of the Bankruptcy Clerk's Office:**

U.S. Bankruptcy Court  
Re: Daly & Sinnott Law Centers PLLC  
67 Merchants Row - 2nd Fl  
P.O. Box 530  
Rutland, VT 05702-0530  
Telephone number: (802) 776-2000

**For the Court:**

Clerk of the Bankruptcy Court:  
Thomas J. Hart

\*\*\*\*\*FILED\*\*\*\*\*  
U.S. BANKRUPTCY COURT  
DISTRICT OF VERMONT  
Mar. 5, 2003  
\*\*\*\*\*

Hours Open: Monday - Friday 8:00 AM to 5:00 PM

Date: March 5, 2003

ID# 125 - gmg

\*\*\*\*\* NOTICE TO CLIENTS OF DEBTOR \*\*\*\*\*

**Clients should take immediate steps to protect their interests regarding any matter that they believe was being handled by the debtor. Clients may want to consult an attorney to protect their rights. Clients may have time sensitive matters that require an attorney's attention.**

\*\*\*\*\* NOTICE TO CLIENTS OF DEBTOR \*\*\*\*\*

## EXPLANATIONS

FORM B9D  
(Alt.)(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 listed on the front side, and an order for relief has been entered.
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; and starting or continuing lawsuits or foreclosures.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor's representative must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> <b>CREDITORS ARE WELCOME TO ATTEND, BUT ARE NOT REQUIRED TO DO SO.</b> The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim against the debtor in the bankruptcy case. <b>TO BE PAID, YOU MUST FILE A PROOF OF CLAIM EVEN IF YOUR CLAIM IS LISTED IN THE SCHEDULES FILED BY THE DEBTOR OR EVEN IF YOU HAVE OTHER ACTIONS PENDING TO COLLECT YOUR MONEY FROM THE DEBTOR.</b>
Liquidation of the Debtor's Property and Payment of Creditors' Claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them, in the order specified by the Bankruptcy Code. To make sure you receive any share of that money, you must file a Proof of Claim, as described above.
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, at the bankruptcy clerk's office.  Additional information is available at the Court's web site <a href="http://www.vtb.uscourts.gov">http://www.vtb.uscourts.gov</a>
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Appointment of Trustee	The United States Trustee pursuant to Bankruptcy Code §701 has appointed John R. Canney III as trustee of the estate of the debtor named on the reverse. The trustee shall be deemed to have accepted the appointment and shall serve under his/her blanket bond, unless the trustee notifies the U.S. Trustee and the Court in writing of the rejection of the appointment within five (5) days of receipt of this notice. Bankruptcy Code §322; Federal Rules of Bankruptcy Procedure 2008  Kim F. Lefebvre, Assistant U.S. Trustee
<b>---Refer to Other Side For Important Deadlines and Notices---</b>	
Voice Case Information System (VCIS) (800) 260-9956	

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF VERMONT

PROOF OF CLAIM

Name of Debtor  
Daly & Sinnott Law Centers PLLC, et al

Case Number: 03 - 10011 cab  
Cred. ID:

**NOTE:** This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503. Instructions for completing this form are on the back.

Name of Creditor (The person or other entity to whom the debtor owes money or property):

Name and Address where notices should be sent:

Telephone Number:

Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

Check box if you have never received any notices from the bankruptcy court in this case.

Check box if the address differs from the address on the envelope sent to you by the court.

THIS SPACE IS FOR COURT USE ONLY

Account or other number by which creditor identifies debtor:

Check here if  replaces this claim  amends a previously filed claim, dated: \_\_\_\_\_

**1. Basis for Claim**

Goods sold

Services performed

Money loaned

Personal injury/wrongful death

Taxes

Other \_\_\_\_\_

Retiree benefits as defined in 11 U.S.C. §1114(a)

Wages, salaries, and compensation (fill out below)

Your SS #: \_\_\_\_\_

Unpaid compensation for services performed from \_\_\_\_\_ to \_\_\_\_\_

(date) (date)

**2. Date debt was incurred:**

**3. If court judgment, date obtained:**

**4. Total Amount of Claim at Time Case Filed: \$** \_\_\_\_\_

If all or part of your claim is secured or entitled to priority, also complete Item 5 or 6 below.

Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

**5. Secured Claim.**

Check this box if your claim is secured by collateral (including a right of setoff).

Brief Description of Collateral:

Real Estate  Motor Vehicle

Other \_\_\_\_\_

Value of Collateral: \$ \_\_\_\_\_

Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ \_\_\_\_\_

**6. Unsecured Priority Claim.**

Check this box if you have an unsecured priority claim

Amount entitled to priority \$ \_\_\_\_\_

Specify the priority of the claim:

Wages, salaries, or commissions (up to \$4,650), earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(3).

Contributions to an employee benefit plan - 11 U.S.C. §507(a)(4).

Up to \$2,100 of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(6).

Alimony, maintenance, or support owed to a spouse, former spouse, or child - 11 U.S.C. § 507(a)(7).

Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).

Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(\_\_\_\_).

**7. Credits:** The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.

**8. Supporting Documents:** Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.

**9. Date-Stamped Copy:** To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

THIS SPACE IS FOR COURT USE ONLY

Date

Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

# INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In particular types of cases or circumstances, such as bankruptcy cases that are not filed voluntarily by a debtor, there may be exceptions to these general rules.

## DEFINITIONS

<i>Debtor</i>	<i>Secured Claim</i>	<i>Unsecured Claim</i>
The person, corporation, or other entity that has filed a bankruptcy case is called the debtor.	A claim is a secured claim to the extent that the creditor has a lien on property of the debtor (collateral) that gives the creditor the right to be paid from that property before creditors who do not have liens on the property.	If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.
<i>Creditor</i>		<i>Unsecured Priority Claim</i>
A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.	Examples of liens are a mortgage on real estate and a security interest in a car, truck, boat, television set, or other item of property. A lien may have been obtained through a court proceeding before the bankruptcy case began; in some states a court judgment is a lien. In addition, to the extent a creditor also owes money to the debtor (has a right of setoff), the creditor's claim may be a secured claim. (See also <i>Unsecured Claim</i> .)	Certain types of unsecured claims are given priority, so they are to be paid in bankruptcy cases before most other unsecured claims (if there is sufficient money or property available to pay these claims). The most common types of priority claims are listed on the proof of claim form. Unsecured claims that are not specifically given priority status by the bankruptcy laws are classified as <i>Unsecured Nonpriority Claims</i> .
<i>Proof of Claim</i>		
A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the clerk of the bankruptcy court where the bankruptcy case was filed.		

## Items to be completed in Proof of Claim form (if not already filled in)

### Court, Name of Debtor, and Case Number:

Fill in the name of the federal judicial district where the bankruptcy case was filed (for example, District of Vermont), the name of the debtor in the bankruptcy case, and the bankruptcy case number. If you received a notice of the case from the court, all of this information is near the top of the notice.

### Information about Creditor:

Complete the section giving the name, address, and telephone number of the creditor to whom the debtor owes money *or* property, and the debtor's account number, if any. If anyone else has already filed a proof of claim relating to this debt, if you never received notices from the bankruptcy court about this case, if your address differs from that to which the court sent notice, or if this proof of claim replaces or changes a proof of claim that was already filed, check the appropriate box on the form.

### 1. Basis for Claim:

Check the type of debt for which the proof of claim is being filed. If the type of debt is not listed, check "Other" and briefly describe the type of debt. If you were an employee of the debtor, fill in your social security number and the dates of work for which you were not paid.

### 2. Date Debt Incurred:

Fill in the date when the debt first was owed by the debtor.

### 3. Court Judgments:

If you have a court judgment for this debt, state the date the court entered the judgment.

### 4. Total Amount of Claim at Time Case Filed:

Fill in the total amount of the entire claim. If interest or other charges in addition to the principal amount of the claim are included, check the appropriate place on the form and attach an itemization of the interest and charges.

### 5. Secured Claim:

Check the appropriate place if the claim is a secured claim. You must state the type and value of property that is collateral for the claim, attach copies of the documentation of your lien, and state the amount past due on the claim as of the date the bankruptcy case was filed. A claim may be partly secured and partly unsecured. (See DEFINITIONS, above).

### 6. Unsecured Priority Claim:

Check the appropriate place if you have an unsecured priority claim, and state the amount entitled to priority. (See DEFINITIONS, above). A claim may be partly priority and partly nonpriority if, for example, the claim is for more than the amount given priority by the law. Check the appropriate place to specify the type of priority claim.

### 7. Credits:

By signing this proof of claim, you are stating under oath that in calculating the amount of your claim you have given the debtor credit for all payments received from the debtor.

### 8. Supporting Documents:

You must attach to this proof of claim form copies of documents that show the debtor owes the debt claimed or, if the documents are too lengthy, a summary of those documents. If documents are not available, you must attach an explanation of why they are not available.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF VERMONT

In re: Daly & Sinnott Law Centers PLLC, ) Case No.: 03 - 10011 cab  
aka The Consumer Law Centers , ) Chapter : 7  
aka Daly Law Centers , aka The )  
National Law Center , aka The )  
American Law Center , aka Sinnott ) \*\*\*\*\*FILED\*\*\*\*\*  
Law Centers , aka The Law Centers ) U.S. BANKRUPTCY COURT  
for Consumer Protection ) DISTRICT OF VERMONT  
Tax ID. No. 03-0366136 ) Mar. 5, 2003  
) \*\*\*\*\*  
)  
)  
Debtor )

**NOTICE OF HEARING**

PLEASE BE ADVISED that a hearing has been scheduled for **11:00 AM on April 1, 2003** at the following location:

**U.S. Bankruptcy Court - Rutland  
U.S. Post Office and Courthouse  
151 West Street, Room 202  
Rutland, VT**

to consider and act upon the following matters:

**Trustee's Motion to Incur Administrative Expenses and to Pay these Expenses from Funds in the Possession of the Debtor as of the Order of Relief**

If you object, you must file a written objection with the Clerk of Court, on or before **Noon on March 27, 2003**. A copy of your objection must also be served on both the moving party and the United States Trustee. If a timely objection is received, the Court will hear the objection at the same place and time as the scheduled hearing. Addresses of the Clerk of Court, the United States Trustee, and the moving party are set out below.

Court Address  
U.S. Bankruptcy Court  
P.O. Box 530  
Rutland, VT 05702-0530  
Tel. (802) 776-2000

U.S. Trustee Address  
U.S. Trustee  
74 Chapel Street, Suite #200  
Albany, NY 12207

Movant/Attorney for Movant  
John R. Canney, III  
PO Box 6626  
Rutland, VT 05702-6626

Dated: March 5, 2003

Thomas J. Hart, Clerk of Court

By: Gary M. Gfeller, Deputy Clerk

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF VERMONT**

**IN RE:**

**DALY & SINNOTT LAW CENTERS PLLC                      Case No.03-10011 cab**  
**A/K/A:**  
**THE LAW CENTERS FOR CONSUMER PROTECTION**  
**THE CONSUMER LAW CENTERS**  
**THE NATIONAL LAW CENTER**  
**THE AMERICAN LAW CENTER**  
**SINNOTT LAW CENTERS**  
**DALY LAW CENTERS**

**TRUSTEE'S MOTION TO INCUR ADMINISTRATIVE EXPENSES AND TO PAY  
THESE EXPENSES FROM FUNDS IN THE POSSESSION OF THE DEBTOR AS OF  
THE ORDER OF RELIEF**

**Now Comes the Trustee**, John R. Canney, III and hereby moves the Court pursuant to 11 U.S.C. Section 105, to allow him to incur and pay administrative expenses as incurred to allow for the orderly administration of the estate.

The Trustee requests the sum of Seventy-Five Thousand Dollars (\$75,000.00) to be used to move records and necessary equipment to Rutland, Vermont, rent or acquire office equipment, rent office and storage space, pay for a separate phone line and utilities, and pay for necessary supplies.

**Wherefore**, Trustee requests the Court authorize the Trustee to incur and pay up to Seventy-Five Thousand Dollars (\$75,000.00) of the money in Debtor's possession as of the date of the Order of Relief, for administrative expenses in order to conduct an orderly administration of the estate.

The Trustee further requests that the Court's Certificate of Service for Notice of Commencement of Case, which includes this motion, serve as certificate of service for this motion.

Dated at Rutland this 4th day of March, 2003

BANKRUPTCY ESTATE OF  
DALY & SINNOTT LAW CENTERS PLLC

By: /s/ John R. Canney, III  
John R. Canney, III, Esq.  
Bar # 000-40-3131