

Information to identify the case:			
Debtor 1:	<u>Justin Allen Hicks</u>		Social Security number or ITIN: xxx-xx-6995
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Southern District of Texas		EIN: _____
Case number:	23-80179		Date case filed for chapter: 7 9/5/23

Official Form 309A (For Individuals or Joint Debtors)
Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Justin Allen Hicks	
2. All other names used in the last 8 years		
3. Address	2106 Cherry Hills Drive League City, TX 77573	
4. Debtor's attorney Name and address	None	Contact phone _____ Email:
5. Bankruptcy trustee Name and address	Janet S Casciato-Northrup Hughes Watters and Askanaese 1201 Louisiana 28th Floor Houston, TX 77002	Contact phone 713-759-0818 Email: jln@hwa.com

Debtor **Justin Allen Hicks**Case number **23-80179**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.</p>	<p>United States Bankruptcy Court 601 Rosenberg St Rm 411 Galveston, TX 77550</p>	<p>Hours open: 8:00 am – 5:00 pm Monday through Friday</p> <p>Contact phone (409) 766-3530</p> <p>Date: 9/12/23</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>November 2, 2023 at 10:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Telephone Conference, Call 866-713-4142, passcode 7384761</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 1/2/24</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

United States Bankruptcy Court
Southern District of Texas

In re:
Justin Allen Hicks
Debtor

Case No. 23-80179-jpn
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0541-3

User: ADIuser

Page 1 of 2

Date Rcvd: Sep 12, 2023

Form ID: 309A

Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2023:

Recip ID	Recipient Name and Address
db	+ Justin Allen Hicks, 2106 Cherry Hills Drive, League City, TX 77573-5874
12519009	#+ Merchants and Professional Collection Bureau, Inc., debt collector/ Guardian Anesthesia Serv, 5508 Parkcrest Drive, Suite 210, Austin, TX 78731-4929
12519001	Shellpoint / A Division of Newrez, Mortgage company, P.O. Box 10826, Greenville, SC 29603-0826
12519004	South Shore Harbour Community Association, HOA C/O RealManage, 2633 McKinney Avenue, Suite #130-502, Dallas, TX 75204-2581
12519005	Toyota Financial Services, Car Finance, P. O. Box 5 8 5 5 ', Carol Stream, IL 60197-5855

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: FJSNORTHROP.COM	Sep 12 2023 23:52:00	Janet S Casciato-Northrup, Hughes Watters and Askanase, 1201 Louisiana, 28th Floor, Houston, TX 77002-5607
ust	+ Email/Text: ustpreion07.hu.ecf@usdoj.gov	Sep 12 2023 20:05:00	US Trustee, Office of the U S Trustee, 515 Rusk Ave, Ste 3516, Houston, TX 77002-2604
12519007	Email/Text: legal@arsnational.com	Sep 12 2023 20:05:00	ARS National Services Inc., debt collector/ JP Morgan Chase Bank, N., P.O. Box 469046, Escondido, CA 92046-9046
12519011	+ Email/Text: SMail@jblc.com	Sep 12 2023 20:05:00	Bank of America, N.A., C/O Javitch Block LLC., 275 W. Campbell Road, Suite 312, Richardson, TX 75080-3601
12519003	Email/Text: bankruptcy@credithuman.com	Sep 12 2023 20:04:00	Credit Human, Credit Union Car Finance, P.O. Box 1356, San Antonio, TX 78295
12519002	+ Email/Text: collections@ftlfinance.com	Sep 12 2023 20:06:00	FTL Finance, Finance Company, 820 South Main Street, Suite 300, St. Charles, MO 63301-3306
12519012	+ Email/Text: PBNCNotifications@peritusservices.com	Sep 12 2023 20:04:00	Kohl's, P.O. Box 1456, Charlotte, NC 28201-1456
12519013	EDI: LENDNGCLUB	Sep 12 2023 23:52:00	LendingClub Corporation, P.O. Box 884268, Los Angeles, CA 90088-4268
12519008	^ MEBN	Sep 12 2023 20:00:58	MRS BPO, L.L.C., Debt collector/ JPMorgan Chase Bank N.A., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
12519006	Email/Text: bankruptcydepartment@tsico.com	Sep 12 2023 20:06:00	Transworld Systems Inc., debt collector/ JP Morgan Chase Bank, N., 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
12519010	Email/Text: teamcollections@wellbyfinancial.com	Sep 12 2023 20:04:00	Wellby, Financial Institution, P.O. Box 58346, Houston, TX 77258-8346

TOTAL: 11

District/off: 0541-3
Date Rcvd: Sep 12, 2023

User: ADIuser
Form ID: 309A

Page 2 of 2
Total Noticed: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2023 at the address(es) listed below:

Name	Email Address
Janet S Casciato-Northrup	jln@hwa.com jsn@trustesolutions.net;jsnorthrup@hwa.com;dek@hwa.com
US Trustee	USTPRegion07.HU.ECF@USDOJ.GOV

TOTAL: 2