

United States Bankruptcy Court

Northern District of Illinois

Case No. 14-83578

Chapter 7

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Paul R. Dulberg

4606 Hayden Court

Northbrook, IL 60062-7983

For past 6 months, if discharged in bankruptcy (BDO) No.

00000000000000000000

Principal or co-principal of a business (BDO) / Other (BDO) No.

00000000000000000000

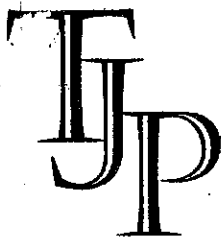
DISCHARGE OF DEBTOR

If appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Jeffrey R. Allard, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.



The Law Offices of Thomas J. Popovich P.C.

3416 W. ELM STREET
McHENRY, ILLINOIS 60050
TELEPHONE: 815.344.3797
FACSIMILE: 815.344.5280

www.popovichlaw.com

11/27
FAXED

THOMAS J. POPOVICH
HANS A. MAST
JOHN A. KORNAK

MARK J. VOGG
ROBERT J. LUMBER

January 7, 2015

VIA FACSIMILE: 815/288-3068

Megan G. Heeg
Ehrmann, Gehlbach, Badger, Lee & Considine, LLC
215 E. First Street, Suite 100
Dixon, IL 61021

RE: *Bankruptcy Estate of Paul Dulberg, Case No. 14-82297*

Dear Ms. Heeg:

I received your recent correspondence. I am currently representing Paul Dulberg for injuries he suffered when his arm was struck by a chainsaw on June 28, 2011. We are in the midst of discovery. There is no scheduled trial date. At this point, the defense is taking a "no liability" position and therefore, the chance of recovery is uncertain. I believe liability will be extremely difficult. We have calculated Paul's medical expense related to the occurrence as exceeding \$60,000. To my knowledge, most of the medical expense is outstanding. However, my belief is that any eventual recovery will be much less.

I will be pursuing settlement negotiations. I am not sure at this time how this case will end up. Happy to speak with you at your convenience.

Very truly yours,



HANS A. MAST

smq

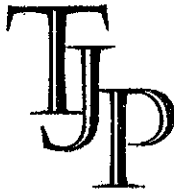
WAUKEGAN OFFICE
210 NORTH MARTIN LUTHER
KING JR. AVENUE
Dulberg-002600
WAUKEGAN, IL 60085

P1

Jan 7 2015 04:01pm

Sender: GUEST
TTI: Law Offices T Popovich TTI Number: 1-815-344-5280

Destination	Type	Mode	Start Time	Time	Page Note	Result	Details
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January 7, 2015

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smq

WAUKEGAN OFFICE
210 NORTH MARTIN LUTHER
KING JR. AVENUE
WAUKEGAN, IL 60085
Phone: 815-260-2601

*Ehrmann Gehlbach Badger Lee & Considine, LLC**215 E. First Street, Suite 100**Dixon, IL 61021**815-288-4949**Fax: 815-288-3068 E-mail: heeg@egblc.com***FAX TRANSMISSION COVER SHEET****Date:** *February 16, 2015***To:** *Hans Mast, Esq.***Fax:** *815-344-5280***Re:** *Dulberg**090129***Sender:** *Megan G. Heeg, Esq./kme*

**YOU SHOULD RECEIVE 4 PAGES, INCLUDING THIS COVER SHEET. IF YOU DO NOT
RECEIVE ALL THE PAGES, PLEASE CALL 815-288-4949.**

CONFIDENTIALITY NOTICE: The information contained in this facsimile message is **ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION** intended only for the use of the individual or entity named herein. If the reader of this message is not the intended recipient or the employee or agent responsible for delivering it to the intended recipient, you are hereby notified that any dissemination, distribution, or copy of this communication is strictly prohibited. If you have received this communication in error, please immediately notify us by telephone and return the original message to us at the above address via the United States Postal Service. Thank you.

*Dulberg***LIEN****EHRMANN GEHLBACH BADGER LEE & CONSIDINE, LLC****ATTORNEYS AT LAW**

COMMENCE TOWERS, SUITE 100

P.O. Box 447

219 E. FIRST STREET

DIXON, IL 61021

GARY R. GEHLBACH

DAVID W. BADGER

DOUGLAS E. LEE

ALSO ADMITTED IN VIRGINIA &
THE DISTRICT OF COLUMBIA

DANA M. CONSIDINE

MEGAN G. HEEQ

DARLA A. FOULKER

SARWAT B. HANIF

TELEPHONE: (815) 288-4949

FACSIMILE: (815) 288-3068

E-MAIL: HEEQ@EGBLC.COM

ROLF F. EHRMANN
1949 - 2011WARREN H. BADGER
1911-2005

February 16, 2015

BY FAX

Hans A. Mast, Esq.

The Law Offices of Thomas J. Popovich P.C.

3416 W. Elm Street

McHenry, IL 60050

Re: Your File: Paul Dulberg v. David Gagnon, et al
 My File: Bankruptcy Estate of Paul Dulberg; Case No. 14-82297

Dear Attorney Mast:

Thank you for the information you sent on January 23rd. At this point in time, I am unable to determine if my bankruptcy case may be an asset case. (If it might be an asset case, my Estate needs to retain you to continue the pending pi case -- assuming you can be and want to be retained.)

I received from you a list of medical bills (which bills total over \$58,000.) In addition, I just received from Debtor's counsel a copy of a letter from US Phy, by which this creditor claims a medical lien.

Can you please advise:

- 1) What is the total amount of medical liens filed against the pending pi case? (I received a copy of a document, listing medical bills totaling \$58,387.33, but I don't know if any of these bills are unpaid and, if so, if the unpaid providers timely filed a medical lien).
- 2) As to the medical lien apparently claimed by US Phy (via its letter of January 8, 2015 - a copy of which is attached for your ready reference) is this letter the first lien claim it made against the personal injury cause of action? If so, based upon the little research I've done, to date, I don't think this letter is sufficient to claim a lien -- post-bankruptcy filing -- on Debtor's right to recover in his pi case. (It may be that I need to file

Thomas J. Popovich, P.C.

2

February 16, 2015

something in the bankruptcy case to cause this lien to be removed. Investigation continues.)

- 3) Once I know the above facts, I will need to know the potential range of recovery, and, assuming the potential recovery is large enough, if you want to be retained by the Bankruptcy Estate to continue to represent the Debtor/Estate in the pending personal injury cause of action.

I look forward to hearing from you again soon.

Very truly yours,

EHRMANN GEHLBACH BADGER LEE & CONSIDINE, LLC

Megan G. Heeg
Megan G. Heeg

MGH/kme

Ehrmann Gehlbach Badger Lee & Considine, LLC

215 E. First Street, Suite 100

Dixon, IL 61021

815-288-4949

Fax: 815-288-3068 E-mail: heeg@egblc.com

FAX TRANSMISSION COVER SHEET

Date: January 6, 2015
To: Thomas J. Popovich, Esq.
Fax: 815-344-5280
Re: Dulberg
Sender: Megan G. Heeg, Esq./kme

add to
service list

090128
Barkley
"Trustee"

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RECEIVE ALL THE PAGES, PLEASE CALL 815-288-4949.

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EHRMANN GEHLBACH BADGER LEE & CONSIDINE, LLC

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DIXON, IL 61021

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E-MAIL: HEEQ@eqblc.com



ROLFE F. EHRMANN
1949 - 2011
WARREN H. BADGER
1911-2005

May 22, 2015

BY EMAIL

Brad J. Balke, Esq.
542 S. Dearborn, Suite 310
Chicago, IL 60605

Re: Paul R. Dulberg
Bankruptcy Case No. 14 83578

Dear Attorney Balke:

Following up on matters we recently discussed, the Bankruptcy Estate seeks to employ you to assist the Estate in pursuing Mr. Dulberg's pending personal injury claim.

It is my understanding that you do not have a conflict of interest, and that you can represent the Bankruptcy Estate. As a caution, I enclose a copy of Debtor's list of creditors (Schedules D through F). In light of this information, if you do not have a conflict, I would be most appreciative if you would review the enclosed Affidavit of Disinterest for accuracy and completeness.

Also, please know if you are able to settle the pending personal injury claim, before any settlement can be finalized, I will need to file with the Bankruptcy Court a motion approving the Debtor's settlement, along with approval of the payment of your attorney fees and costs, and the fees to be paid to any third party. In that motion and order, we can ask that your firm's fees and costs and any third party fees paid out of the gross proceeds, with the net proceeds tendered to the Estate.

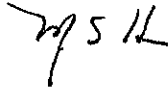
Brad J. Balke, Esq.

2

May 22, 2015

Very truly yours,

EHRMANN GEHLBACH BADGER LEE & CONSIDINE, LLC

A handwritten signature in black ink, appearing to read "mg 5 12", is written over the printed name.

Megan G. Heeg

MGH/kme
Enclosures

B6D (Official Form 6D) (12/07)

In re **Paul R Dulberg**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No. xxxxx7987			Opened 11/30/01 Last Active 8/14/14					
ABN AMRO Mortgage Group			Location: 4606 Hayden Court, McHenry IL 60051-7918					
			Value \$ 140,000.00				124,358.00	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							124,358.00	0.00
Total (Report on Summary of Schedules)							124,358.00	0.00

0 continuation sheets attached

B6F (Official Form 6F) (12/07)

In re **Paul R Dulberg**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor." Include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxA380 Alexian Brothers Medical Group PO Box 5588 Belfast, ME 04915-5500	-	-	Medical services				153.00
Account No. xxxxx # x8062 Associated Neurology SC 1900 Hollister Drive Suite 250 Libertyville, IL 60048-5249	-	-	Medical services - Attn: Dr. Levin				3,015.00
Account No. xxxx xxxxxx x6060 Bank of America PO Box 982235 El Paso, TX 79998	-	-	Opened 12/01/00 Last Active 7/02/14 Credit Card - Accelerated				6,660.24
Account No. xxxx xxxx xxxx 6628 Capital One Bank Attn: General Correspondence PO Box 30286 Salt Lake City, UT 84130	-	-	Opened 5/01/00 Last Active 7/01/14 Charge Account - Visa Business Card				10,043.35
Subtotal (Total of this page)							19,871.59

3 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Paul R Dulberg**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I T A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.				Medical services				
Dr. Frank W. Sek 4606 W. Elm Street McHenry, IL 60050		-						590.00
Account No. xxxxxx0185				Medical services				
Dynamic Hand Therapy & Rehab 498 S. US Highway 12 Suite C Fox Lake, IL 60020		-						30,190.00
Account No. x0330				Medical services				
Hand Surgery Associates, SC Dr. Sagerman / Dr. Blafora 515 W. Algonquin Road Arlington Heights, IL 60005		-						9,319.00
Account No. xxxxxx-xMRIG				Medical services				
McHenry Radiologists & Imaging PO Box 220 McHenry, IL 60051		-						50.00
Account No. xxx2454				Medical services				
MidAmerica Hand to Shoulder Clinic Dr. Talerico 75 Remittance Drive, Suite 6035 Chicago, IL 60675		-						390.00
Subtotal (Total of this page)								40,539.00

Sheet no. 1 of 3 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

B6F (Official Form 6F) (12/07) - Cont.

In re **Paul R Dulberg**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N D I S P U T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. xxxxxxxxxxx3233 Moralne Emergency Physicians PO Box 8769 Philadelphia, PA 19101-8769		-		Medical services				1,346.00
Account No. xxxxx-x0323 Northern Illinois Medical Center 4201 Medical Center Drive McHenry, IL 60050		-		Medical services				1,323.75
Account No. xxxxx5382 Northwest Community Hospital 25709 Network Place Chicago, IL 60673		-		Medical services				6,366.00
Account No. xxxxx5382 Northwest Suburban Anesthesiologists 8163 Solutions Center Chicago, IL 60677-8001		-		Medical services				1,365.00
Account No. xxxxx-x59 00 Oak Trust Credit Union 1 South 450 Summit Avenue Oakbrook Terrace, IL 60181		-		Opened 3/01/97 Last Active 7/23/14 Credit Card				716.00
Subtotal (Total of this page)								11,116.75

Sheet no. 2 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

11,116.75

B6F (Official Form 6F) (12/07) - Cont.

In re **Paul R Dulberg**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E H W J C	Husband, Wife, Joint, or Community	C O N T I N G U N C L A I M E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			
Account No. xx5085 Open Advanced MRI of Round Lake Medchex PO Box 502 Katonah, NY 10536	-	Medical services			3,390.00
Account No. Walgreens 3925 W. Elm Street McHenry, IL 60050	-	Medical services			48.68
Account No. Walmart Pharmacy 3801 Running Brook Farms Boulevard Johnsburg, IL 60051	-	Medical services			821.29
Account No. xxxx xxxx xxxx 3318 Worlds Foremost Bank NA 4800 NW 1st Street Suite 300 Lincoln, NE 68521	-	Opened 5/01/01 Last Active 6/19/14 Credit Card - Cabelas Visa			12,501.00
Account No.					
Sheet no. 3 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					
Subtotal (Total of this page)					16,760.97
Total (Report on Summary of Schedules)					88,288.31

EHRMANN GEHLBACH BADGER LEE & CONSIDINE, LLC

ATTORNEYS AT LAW

COMMERCE TOWERS, SUITE 100
P.O. BOX 447
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DIXON, IL 61021

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E-MAIL: HEEQ@eqblc.com



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WARREN H. BADGER
1911-2005

February 16, 2015

BY FAX

Hans A. Mast, Esq.
The Law Offices of Thomas J. Popovich P.C.
3416 W. Elm Street
McHenry, IL 60050

FAXED
2-16-15

Re: Your File: Paul Dulberg v. David Gagnon, et al
My File: Bankruptcy Estate of Paul Dulberg; Case No. 14-82297

Dear Attorney Mast:

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something in the bankruptcy case to cause this lien to be removed. Investigation continues.)

- 3) Once I know the above facts, I will need to know the potential range of recovery, and, assuming the potential recovery is large enough, if you want to be retained by the Bankruptcy Estate to continue to represent the Debtor/Estate in the pending personal injury cause of action.

I look forward to hearing from you again soon.

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EHRMANN GEHLBACH BADGER LEE & CONSIDINE, LLC


Megan G. Heeg

MGH/kme

EHRMANN GEHLBACH BADGER LEE & CONSIDINE, LLC

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E-MAIL: heeq@eqblc.com



ROLFE F. EHRMANN
1949 - 2011
WARREN H. BADGER
1911-2005

January 6, 2015

BY FAX

Thomas J. Popovich, P.C.
Law Offices of Thomas J. Popovich, P.C.
3416 West Elm Street
Lake, Illinois 60050

Re: Your File: Paul Dulberg v. David Gagnon, et al
My File: Bankruptcy Estate of Paul Dulberg; Case No. 14-82297

Dear Attorney Popovich:

Paul R. Dulberg filed a Chapter 7 bankruptcy petition on November 26, 2014, and I was assigned as Trustee. (A copy of the Notice of bankruptcy filing is attached for your ready reference.) As Trustee, I am duty bound to collect the Bankruptcy Estate's assets for the benefit of the Debtor's unsecured creditors.

One of the assets of Mr. Dulberg's Bankruptcy Estate is his interest in the personal injury cause of action pending in McHenry County, Illinois. Please note the Bankruptcy Estate's interest in your records.

Debtor has provided to me a copy of the Complaint, but nothing more. At this time, can you please "pull out your crystal ball" and estimate for my Estate the possible result of the pending litigation, the possible timing of its resolution, the extent of any medical liens, and the likely final distribution to debtor? Also, if the case has sufficient worth, it may be best if the Bankruptcy Estate retains you and your firm to continue the representation (for the benefit of the Bankruptcy Estate.)

I look forward to hearing from you soon.

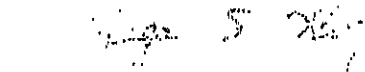
Thomas J. Popovich, P.C.

2

January 6, 2015

Very truly yours,

EHRMANN GEHLBACH BADGER LEE & CONSIDINE, LLC



Megan G. Heeg

MGH/kme
Enclosure

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Chap7/Ind No Assets Page 1 of 2

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number 14-83578

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

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

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/26/14.

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.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Paul R Dulberg
4606 Hayden Court
McHenry, IL 60051-7918

Case Number: 14-83578
Office Code: 3

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-4001

Attorney for Debtor(s) (name and address):

David L. Stotch
Law Office of David L. Stotch
5447 West Bull Valley Road
McHenry, IL 60050-7410
Telephone number: 815-578-0055

Bankruptcy Trustee (name and address):

Megan G Heog
Bhmann Gehlbach Badger Lee & Considine
Pob 447- 215 E First St, Ste 100
Dixon, IL 61021
Telephone number: 815-288-4949

Meeting of Creditors:

Date: December 30, 2014

Time: 10:00 AM

Location: 308 West State Street, Room 40, Rockford, IL 61101

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be received by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 3/2/15

Deadline to Object to Exemptions:

Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Western Division
327 South Church Street
Rockford, IL 61101
Telephone number: 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:
Jeffrey P. Allstead

Hours Open: Monday - Friday 8:30 AM - 4:30 PM

Date: December 1, 2014

Dulberg
BK

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

IN RE:) CHAPTER 7
PAUL DULBERG) Case Number: 14-83578
)
Debtor.) JUDGE THOMAS M. LYNCH

NOTICE TO CREDITORS AND OTHER PARTIES IN INTEREST

Notified via Electronic filing: Attorney David Stretch and U.S. Trustee's Office,

Notified via U.S. Postal Service: See attached service list.

Joseph D. Olsen, Trustee has filed papers with the Court regarding his **Motion for Authority to Enter into a "Binding Mediation Agreement" in accordance with the "Binding Mediation Agreement" which is attached hereto and made a part hereof as Exhibit A.**

A copy of said Motion referred to herein is available for inspection at the offices of the Clerk of the U.S. Bankruptcy Court or at the offices of Yalden, Olsen & Willette, during usual business hours.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you want the Court to consider your views on the Motion, then you or your attorney must:

Attend the hearing on scheduled to be held on the 31st day of October, 2016 at 9:30 am in courtroom 3100, United States Bankruptcy Court, 327 South Church St., Rockford, IL 61101.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the Motion and may enter an order granting that relief.

Joseph D. Olsen, Trustee

By: YALDEN, OLSEN & WILLETTE, his attorneys

By: s/s Joseph D. Olsen

Joseph D. Olsen
Yalden, Olsen & Willette
1318 East State Street
Rockford, IL 61104

CERTIFICATE OF SERVICE

I, the undersigned, certify that on October 4, 2016 I caused the aforesaid to be served upon all persons to whom it is directed (see attached Service List) by United States Mail by depositing the same in the United States Mail at Rockford, Illinois, at or about the hour of 5:00 p.m.

s/s Marti Maravich

Debtor(s)

Dulberg 002619