

In re:  
 Hillary White Jean-Joseph  
 Debtor

Case No. 23-10273-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2  
 Date Rcvd: Jan 31, 2023

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 31

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.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2023:**

Recip ID	Recipient Name and Address
db	+ Hillary White Jean-Joseph, 200 N. Wayne Ave, Apt A-4, Wayne, Pa 19087-3247
14752458	+ Alex Antzoulatos/Joe, Astella Ventures Corporation, 37-14 34th Street, Long Island City NY 11101-2271
14752435	+ Amato & Keating PC, 107 North Commerce Way, ste 100, Bethlehem, Pa 18017-8913
14752409	Camila Australia PTY LTD, Unit 3, 13 Bowden Street, Alexandria, NSW 2015
14752397	+ Colombia Debt Recovery LLC, DBA/Genesis, 7300 Johnson Farm Lane 101, Wilmington West-Chester Pike, Chadds Ford Pa 19317-9067
14752396	+ Danny Jose Cabreja, 511 Bridel Drive, Wilmington, DE 19810-2261
14752403	+ Donald L. Gouge Jr.LLP, 800 N. King Street ste 303, Wilmington, DE 19801-3549
14752405	+ Enliven Planters LLC, 2624 North Sugar Road, New Hope, Pa 18938-1808
14752401	+ EugeneA. Bonnet Esquire, 111 N. Olive Street, Media, Pa 19063-2820
14752417	+ Hank Stampfl/Revel Rouge, 427 East 73rd Street, New York, NY 10021-3837
14752406	+ Jackson Cook Caracpra & Scott PC, Newtown Pavillion, 6 Penns Trails ste 202, Newtown, P 18940-1889
14752457	+ Jill Jacobson/Jill Jacobson Jewelry, 345 East 56st Apt 11A, New York, NY 10022-3742
14752433	+ Milberg Factors Inc., 99 Park Ave, 21st Floor, New York, NY 10016-1589
14752402	+ Nancy Volpe Beringer, 1 Wingate Court, Flourtown, Pa 19031-1117
14752436	Norma Velez Photography, Glen Mills, Pa 19342
14752418	PECO Electric Company, 2301 Market Street, PO Box 13778, Philadelphia Pa 19101-3778
14752399	+ Phil Kramer, 225 Quarry Street, Philadelphia Pa 19106-1907
14752400	+ Roben Youda & Benjamin Company Partners, 650 West Lancaster Ave, Bryn Mawr Pa 19010-3806
14752411	+ Sarah/Doheny/Your Unfinished Business PR, 211 North 2nd Street, Hamburg, Pa 19526-1705
14752385	+ Saul Ewing Arnstein & Lehr LLP, Maria R. Defeo Esquire 316123, Center Square West, 1500 Market Street 38th Floor, Philadelphia, Pa 19102-2120
14752384	+ School Lane Holdings Company Lp, 110 Gallagher Road, Wayne Pa 19087-2959
14752398	+ Suzanne Thurman/Suzanne Jewelry, 140 Indian Hannah Road, West Chester, Pa 19382-6784
14752407	+ The Golden Hand, Renovation & Home Repairs, PO Box 384, Chester Springs Pa 19425-0384
14752456	+ USA Paving LLC, 3 Northline Road, Newtown Square, Pa 19073-4328
14752437	+ X-Treme Works LLC, 1277 Steelville Road, Cochranville, Pa 19330-9738

TOTAL: 25

**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: BTPDERSHAW.COM	Feb 01 2023 05:34:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Feb 01 2023 00:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 01 2023 05:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 01 2023 00:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Feb 01 2023 00:29:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202

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14752410	EDI: BANKAMER2.COM	Feb 01 2023 05:34:00	Bank of America, PO Box 25118, Tampa, FL 33622-5118
14752429	+ Email/PDF: creditonebkn notifications@resurgent.com	Feb 01 2023 00:40:56	Credit One Bank, PO Box 98872, Las Vegas NV 89193-8872

TOTAL: 7

## 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.

Recip ID	Bypass Reason	Name and Address
14752432		Aaron Rent Inc
14752423		Budget Car Rental
14752430		Capitol One Bank
14752431		Christiana Care Health Services
14752421		Comcast Company (Xfinity)
14752428		Credit Acceptance, Land Rover Car Loan Account
14752419		Delmarva Power Company
14752427		Enterprise Car Rental
14752459		Gabriel Benador, GRB Partners
14752461		Santander Bank
14752460		TD Bank
14752422		U Haul
14752420		Verizon Company

TOTAL: 13 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## 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: Feb 02, 2023

Signature: /s/Gustava Winters

<b>Information to identify the case:</b>		
Debtor 1:	<u>Hillary White Jean-Joseph</u>	Social Security number or ITIN: xxx-xx-4132
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 7 1/30/23
Case number:	23-10273-amc	

**Official Form 309A (For Individuals or Joint Debtors)**  
**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20  
**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

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	Hillary White Jean-Joseph	
2. All other names used in the last 8 years		
3. Address	200 N. Wayne Ave Apt A-4 Wayne, Pa 19087	
4. Debtor's attorney Name and address	Hillary White Jean-Joseph 200 N. Wayne Ave Apt A-4 Wayne, Pa 19087	Contact phone _____ Email: NONE
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

Debtor **Hillary White Jean-Joseph**

Case number **23-10273-amc**

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
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 <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		Contact phone (215)408-2800
		Date: 1/31/23
<b>7. Meeting of creditors</b>	<b>March 22, 2023 at 11:00 AM</b>	Location: <b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b>
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.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Presumption of abuse</b>	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
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.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 5/22/23</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• 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</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> 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.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	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.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	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.	
<b>12. Exempt property</b>	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 <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . 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.	