

United States Bankruptcy Court  
Southern District of FloridaIn re:  
Providence Financial Investments, Inc.  
DebtorCase No. 16-20516-AJC  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113C-1

User: catalan  
Form ID: 309DPage 1 of 3  
Total Noticed: 130

Date Rcvd: Aug 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2016.

db  
93676353 +Providence Financial Investments, Inc., 6303 Blue Lagoon Dr. #435, Miami, FL 33126-6002  
93676354 +Amelia Edmee Vazquez-Rodrigo, P.O. Box 9477, Caguas, PR 00726-9477  
93676355 +Amelia Rodriguez Concepcion, P.O. Box 9477, Caguas, PR 00726-9477  
93676356 +Ammukutty Samuel, 5420 Orleans Lane #8, Minneapolis, MN 55442-1985  
93676357 +Ammukutty Samuel, 29445420 Orleans Lane #8, Minneapolis, MN 55442  
93676358 Ana Giraldo-Heredia, No. 13 Calle Principal, Guaynabo, PR 969  
93676359 Ana I. Valentin, Mansiones de Santa Barbara, Azabache Street B31, Guarabo, PR 00778-5106  
93676359 +Andrew Gay, 901 E Camino Real 3A, Boca Raton, FL 33432-6372  
93676360 +Angel A. Acevedo Tacoronte, PO Box 362365, Sna Juan, PR 00936-2365  
93676361 +Angel Fret, PO Box 465, Dorado, PR 00646-0465  
93676362 +Anissa Veronica Hernandez Rive, PO Box 547, Gurabo, PR 00778-0547  
93676363 +Antonio Beda-Antonaci, Ext. Alturas de San Patricio, Nogal Street #22, Guaynabo, PR 00968  
93676364 +Aramis Vera Lopez, PO Box 599, Lares, PR 00669-0599  
93676365 +Arturo Zamudio, 608 Dundee Avenue, Elgin, IL 60120-3821  
93676367 +Barbara A. Victorio, 15218 50th Avenue SE, Everett, WA 98208-8997  
93676368 +Barbara V. Bond, 1401 5th Avenue W., Apt 104, Seattle, WA 98119-3265  
93676369 +Benito Quiles, PMB 126, 390 Suite 1, Carr 853, Carolina, PR 00987-8799  
93676370 Bernabe Martinez del Toro, Urb. Mansiones de Sierra Taina, Calle 3, #2, Bayamon, PR 956  
93676371 +Betty Boop Retirement Plan, Urb. El Rosario, E-26 Calle Oscar Collazo, vega Baja, PR 00693-5710  
93676372 Break Unit, LLC, 1850 SW 164th Avenue, Hollywood, FL 33027  
93676373 +Burgin Family Living Trust, 10404 165th Place NE, Redmond, WA 98052-2763  
93676382 +CGM Holdings, 1111 Kane Concourse, Miami Beach, FL 33154-2029  
93676374 +Carlos Delgado Reyes, PO Box 723, Manti, PR 00674-0723  
93676375 Carlos J. Estrada-Gutierrez, 1 Ave Palma Real, Apt 414, Guaynabo, PR 00969-7203  
93676376 +Carlos M. Otero Rivera, P.O. Box 185, Ciales, PR 00638-0185  
93676377 +Carlos Nunez, 1551 Bird Road, Miami, FL 33146-1058  
93676378 +Carlos O. Romero Ramos, PO Box 21, Angeles, PR 00611-0021  
93676379 +Carmen E. Allende, 74 Calle Santa Cruz, Apt. 14-A, Bayamon PR 00961-7070  
93676380 +Casaundra A. Bruner, 77 Brianne Circle, Windsor, CA 95492-8639  
93676381 +Celeste Cardoza, 8633Rafael Hernandez #19, Ensenada, PR 00647  
93676383 +Cheryl C. Shawlee, 9200 Interlake Ave. N #A, Seattle, WA 98103-3322  
93676384 +Christine Mobley, 1714 243rd Place SE, Bothell, WA 98021-8879  
93676385 +Cindy Tucker, 14818 215th Ave SE, Monroe, WA 98272-7704  
93676386 +Claire Christenson, 5925 Forest Blvd. Trail, Wyoming, MN 55092-8435  
93676387 +Constance Jean Floreno, 409 Playground Road, High Point, NC 27263-2649  
93676389 +Craig Stewart, 612 SW Normandy Road, Seattle, WA 98166-3910  
93676388 +Craig and Leslie Cutler, 12302 249th Drive SE, Monroe, WA 98272-7289  
93676390 +Cynthia A. Colon, 177 De Diego Ave, Urb. San Francisco, Rio Piedras PR 00927-6310  
93676393 +DBD Retirement Plan, Calle Torreon AB-12, Venus Garden, San Juan, PR 00926-4703  
93676391 +Daniel Hopkins, 2442 NW Market Street #417, Seattle, WA 98107-4137  
93676392 +David and Cindy Tucker, 14818 215th Avenue SE, Monroe, WA 98272-7704  
93676394 Debra Jungquist, 449218243 60th Avenue NE, Kenmore, WA 98028  
93676395 +Denis P. Madrigal de las Casas, PO Box 697, Barranquitas, PR 00794-0697  
93676396 +Dennis Milton, 694 E. 133rd Street, Bronx, NY 10454-3406  
93676397 +Diana Vazquez Cruz, PO Box 1796, Corozol, PR 00783-1796  
93676398 +Diane Stewart, 612 SW Normandy Road, Seattle, WA 98166-3910  
93676399 +Diann Bagley, 116 Post Lane, Chehalis, WA 98532-8452  
93676416 +EPR - Tutty Retirement Plan, Calle Montebello #30 X-15, Urb. Villa del Monte, Toa Alta, PR 00953-3539  
93676400 +Eddy and Susan Nicholson, 1206 E. Casino Road, Everett, WA 98203-6539  
93676401 +Edward J. Navas Perez, PO Box 989, Manati, PR 00674-0989  
93676402 +Edwin Melendez Sanchez, Urb Bayamon Hills, A-9 Calle 3 674, Byamon, PR 00956-6833  
93676403 +Edwin Perez Rivera, Calle Montebello #30, Urb. Villa del Monte, Toa Alta, PR 00953-3539  
93676404 +Efrain A. Marcantoni Exclusa, Calle Ignacio Fernandez #13, Ciales, PR 00638-3345  
93676405 +Efrain Arroyo-Robles, 2409 Hatton Chase Lane, Kissimmee, FL 34746-3592  
93676406 +Efrain Rivera-Nunez, P.O. Box 1940, Yabucoa, PR 00767-1940  
93676407 +Eileen Rosa, 500 Calle G, Buzon 152, Aguadolla, PR 00603-5846  
93676409 +Eleanor L. Burgin, 10404 165th Place NE, Redmond, WA 98052-2763  
93676410 +Elizabeth Figueroa Fontanez, Urb. Eduardo J. Saldana, Calle Isla Verde J-16, Carolina, PR 00983-1824  
93676411 +Elizabeth M. Cullen, 5774 Greencraig Drive, Houston, TX 77035-5504  
93676412 +Ellen Lamb, 21917 Old Poplar War, Lynnwood, WA 98036-8135  
93676413 +Elsa M. Roman Jimenez, PO Box 1689, Corozal, PR 00783-1689  
93676414 +Enid G. Morales Otero, Urb. Estancias de Cerro, Gordo Calle Stephanie #5, Vega Alta, PR 00692  
93676415 +Enrique J. Ortega Cintron, RR-12 Box 10055, Bayamon, PR 00956-9643  
93676417 +Erizel Torres-Torres, PO Box 879, Naranjito, PR 00719-0879  
93676418 +Ernest Wilfred, 24000 NE 112th LN, Redmond, WA 98053-5779  
93676419 +Esperanza Saurin, 23A Midland St, Apt 2, Boston, MA 02125-3335  
93676420 +Evelyn Roman Cuevas, Jardines de la Fuente, #6 Calle California, Toa Alta, PR 00953-3624  
93676430 FJR Distributor Retirement Plan1968, Calle FC-23 Bairoa Golden Gate, Caguas, PR 727  
93676421 +Fabricio Gomez, 11561 SW 64th Street C, Miami, FL 33173-4752  
93676422 Far III Retirement Plan, Cond. Torre Cibeles II, Apt. 621, San Juan, PR 918

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93676423 +Felipe Pacheco Pacheco and N, HC-4 Box 6484, Corozal, PR 00783-9667  
93676424 +Felix Nunez, 2053 Ave. Pedro Albizu Campos, Suite 2, PMB 202, Aguadilla, PR 00603-5950  
93676425 +Fernando L. Roman Cuevas, Urb. Montecasino, 301 Calle Almácigo, Toa Alta, PR 00953-3712  
93676426 +Fernando L. Velazquez-Arroyo, PO Box 8788, Caguas, PR 00726-8788  
93676427 Fernando Pinero, Humacao Med. Plaza, 53 Av. Ft, Ste 204, Humacao, PR 791  
93676428 Fideicomiso Fam. Gandara Sou, 51 King's Court, Apt. #9-B, San Juan, PR 911  
93676429 +Fideicomiso Familia Sadhana, 177 De Diego Ave, Urb. San Francisco,  
Rio Piedras, PR 00927-6310  
93676431 Francisco J. Reyes Vale Retirement9n6t9, Urb. Paseo Los Robles, 1704 Calle Jose A. Bonilla,  
Mayaguez, PR 00682-7915  
93676432 +Francisco Montanez Figueroa, PO Box 1235, Corozal, PR 00783-1235  
93676433 +Fredie G. Montanez Barrientos, Calle 7 M-6, Urb. Villa Linares, Vega Alta, PR 00692-6613  
93676434 +G and M Global Irrevocable Trust, 10749 Cory Lake Drive, Tampa, FL 33647-2725  
93676435 +Gayle Flickinger, 420 S. 50th Street, Unit B, Renton, WA 98055-8332  
93676436 +George Cullen, 2375 Mont Claire Drive, Unit 201, Naples, FL 34109-4325  
93676437 Godwin Aldarondo Giraldo Miriaml, Calle Vela, Suite 701, Esquire Building,  
San Juan, PR 918  
93676438 Grace E. Lambert, 1141 Williamson Road, Sequim, WA 98382  
93676439 +Graciano Lopez-Ortiz, P.O. Box 1030, Corozal, PR 00783-1030  
93676440 +Gretchen Oldberg, 81138 Camino Lampazos, Indio, CA 92203-4415  
93676441 +Hector M. Ortega-Figueroa, Urb. Quintas de Dorado, D 5 Calle Ortegón,  
Dorado, PR 00646-4708  
93676442 +Hector R. Toro-Denis, PO Box 1436, Las Piedras, PR 00771-1436  
93676443 +Hector Santos Rivera, PO Box 372346, Cayey, PR 00737-2346  
93676444 +Hector Torres, Urb. El Retiro, 7 Loma del Viento, Humacaco, PR 00791-3763  
93676445 +Hernan Sotomayor, Sirena Q-1, Dorado del mar, Dorado, PR 00646-2156  
93676446 +Integrated Performance Optimiz, 79405 Highway 111, Suite 9-132, La Quinta, CA 92253-8300  
93676447 +Irene Hopkins, 2442 NW Market Street #417, Seattle, WA 98107-4137  
93676448 +Isaura Molina Lopez, Calle Azules del Mar E24, Dorado del Mar, Dorado, PR 00646-2133  
93676473 +JPM Investment Corp., 3451 NE 1st Ave., Miami, FL 33137-3989  
93676450 +James Franz, 20716 13th Avenue S., Seattle, WA 98198-3531  
93676452 #+Jeffrey Thomas Sheehan, 12614 239th Place NE, Redmond, WA 98053-6283  
93676453 +Jeffrey Todd Sheehan, 559 Midwood Court, Bellingham, WA 98229-7102  
93676454 Jeffrey Watts, 13110 NE 177th Pl, #216, Vado, NM 88072  
93676451 +Jeffrey and Linda Gaura, 5101 Sugar and Wine Road, Monroe, NC 28110-1052  
93676456 JoAnn G. Letinich, 141 North Noble Rd., Edmonds, WA 98020  
93676455 +Joan Lambert, 9538 Hiker Hill Rd, San Diego, CA 92129-2863  
93676457 +John M Grendahl, 6214 E. Lake Sammamish Pkwy, Unit #305, Redmond, WA 98052-6125  
93676458 +Jorge Billoch, Urb. Sabanera Cascada #38, Cidra, PR 00739  
93676459 +Jorge L. Morales Soto and Edel, Urb. Valle de Aramana, C/1 Calle Pomarrosas,  
Corozal, PR 00783  
93676460 +Jorge Luis Vega Padro, 273 Calle Uruguay, Apt. 12-F, San Juan, PR 00917-2213  
93676461 +Jose A. Carrero Rigual, Jardines de Casablanca, #6 California Street,  
Toa Alta, PR 00953-3624  
93676462 +Jose Beltran-Rivera, HC-05 Box9950, Corozal, PR 00783-9509  
93676463 +Jose E. Aguirre, 330 Beaver Crossing, Oswego, IL 60543-8652  
93676464 +Jose E. Rivera Santini, HC-01 Box 6601, Aibonto, PR 00705-9519  
93676465 +Jose Garcia Medrano, 5750 Collins Avenue, Apt. 9-A, Miami Beach, FL 33140-2333  
93676466 +Jose Mari Adad, 8824 NE 124th Street, Kirkland, WA 98034-2682  
93676467 Jose Medina-Fontanez, Condominio Parque 228 #110, Calle Doctor Veve, Apt. 311,  
Bayamon, PR 961  
93676468 +Jose Pabon Melendez, Sector Pabon #42, Calle Pedro, Babroion Franquez, Morovis, PR 00687  
93676469 +Jose Rovira Retirement Plan, HCDA San Jose Cautiva, Calle Antilla #104,  
Caguas, PR 00727-3132  
93676470 +Josefina Savinon, P.O. Box 361922, San Jose, PR 00936-1922  
93676471 +Joseph Langan, 855 50th St. N.W., Danvers, MN 56231-1081  
93676472 +Joycelin Ogle-Ellis, 1580 SW 164th Avenue, Hollywood, FL 33027-5144  
93676474 +Juan E. Ortega Cintron, RR 12 Box 10055, Bayamon, PR 00956-9643  
93676475 +Juan M. Zuniga, 1101 Austin Avenue, Aurora, IL 60505-2025  
93676476 +Juan P. Navedo Ortiz Retirementl, Calle 15 H22, Urb. Villa Linares,  
Vega Alta, PR 00692-6627  
93676477 +Juana Aguirre, 330 Beaver Crossing, Oswego, IL 60543-8652  
93676478 +Judy K Fremouw, 18204 SE Green Valley Road, Auburn, WA 98092-2680  
93676479 Julian C. Olsen, 550 Fir Place, Edmonds, WA 98020-4647  
93676480 +Julian C. Tena, 703 Weyrauch Street, West Chicago, IL 60185-3321

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
at E-mail/Text: bkcmiami@gmail.com Aug 02 2016 00:42:23 James B Miller, Esq,  
19 W Flagler St #416, Miami, FL 33130  
tr +EDI: QMMYIP.COM Aug 02 2016 00:28:00 Maria Yip, 2 S. Biscayne Blvd #2690,  
Miami, FL 33131-1815  
smg EDI: FLDEPREV.COM Aug 02 2016 00:28:00 Florida Department of Revenue, POB 6668,  
Tallahassee, FL 32314-6668  
ust +E-mail/Text: USTPRegion21.MM.ECF@usdoj.gov Aug 02 2016 00:43:10 Office of the US Trustee,  
51 S.W. 1st Ave., Suite 1204, Miami, FL 33130-1614

TOTAL: 4

District/off: 113C-1

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

93676366 Atabay Enterprises, Inc, 2053 Ave. Pedro Albizu Campos, Suite 2, PMB 202  
 93676408 Eladio Rivera Morales, HC-55 Box 9213, Ceiba, PR735  
 93676449 ##+James C. Wagner, 2711 148th Street SW, Lynnwood, WA 98087-5803

TOTALS: 2, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, 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: Aug 03, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2016 at the address(es) listed below:

James B Miller, Esq on behalf of Debtor Providence Financial Investments, Inc.  
 bkcmiami@gmail.com  
 Maria Yip trustee@yipcpa.com, myip@ecf.epiqsystems.com  
 Office of the US Trustee USTPRegion21.MM.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor Providence Financial Investments, Inc. EIN 26-4372154  
 Name

United States Bankruptcy Court Southern District of Florida Date case filed for chapter 7 7/28/16

Case number: 16-20516-AJC

**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code.

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 debtor or the debtor's property. For example, while the stay is in effect, creditors cannot sue, assert a deficiency, repossess property, or otherwise try to collect from the debtor. 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.

You may want to consult an attorney to protect your rights. The bankruptcy clerk's office staff cannot give legal advice. Do not file this notice with any proof of claim or other filing in the case.

**WARNING TO DEBTOR: WITHOUT FURTHER NOTICE OR HEARING THE COURT MAY DISMISS YOUR CASE FOR FAILURE OF THE DEBTOR TO APPEAR AT THE MEETING OF CREDITORS OR FAILURE TO TIMELY FILE REQUIRED SCHEDULES, STATEMENTS OR LISTS.**

1. Debtor's Full Name	Providence Financial Investments, Inc.	
2. All Other Names Used in the Last 8 Years		
3. Address	6303 Blue Lagoon Dr. #435 Miami, FL 33126	
4. Debtor's Attorney (or Pro Se Debtor) Name and address	James B Miller Esq 19 W Flagler St #416 Miami, FL 33130	Contact phone (305) 374-0200
5. Bankruptcy Trustee Name and address	Maria Yip 2 S. Biscayne Blvd #2690 Miami, FL 33131	Contact phone (305) 908-1862
6. Bankruptcy Clerk's Divisional Office Where Assigned Judge is Chambered	US Bankruptcy Court 301 North Miami Avenue, Room 150 Miami, FL 33128	Hours open 8:30 a.m. – 4:00 p.m. Contact Phone (305) 714-1800
	Documents filed conventionally in paper may be filed at any bankruptcy clerk's office location. Documents may be viewed in electronic format via CM/ECF at any clerk's office public terminal (at no charge for viewing) or via PACER on the internet accessible at <a href="http://www.pacer.gov">www.pacer.gov</a> (charges will apply). Case filing and unexpired deadline dates can be obtained by calling the Voice Case Information System toll-free at (866) 222-8029. As mandated by the Department of Homeland Security, ALL visitors (except minors accompanied by an adult) to any federal building or courthouse, must present a current, valid, government issued photo identification (e.g. drivers' license, state identification card, passport, or immigration card.)	<b>Note:</b> The clerk's office is closed on all legal holidays.  Clerk of Court: <b>Joseph Falzone</b> Dated: <b>8/1/16</b>
7. Meeting of Creditors The debtor's representative must attend the meeting to be questioned under oath. Creditors may attend, but are not required to do so.	<b>August 29, 2016 at 03:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <b>Claude Pepper Federal Bldg, 51 SW First Ave Room 102, Miami, FL 33130</b>

For more information, see page 2 >

Debtor **Providence Financial Investments, Inc.**Case number **16-20516-AJC**

<p><b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>When Filing Proofs of Claim:</b> Claims may be delivered or mailed to the clerk's office. Creditors with internet access have the option to use the electronic claims filing program on the court website at <a href="http://www.flsb.uscourts.gov">www.flsb.uscourts.gov</a> to electronically file a proof of claim.</p>	<p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p> <hr/> <p><b>Deadlines for Filing Proof of Claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.flsb.uscourts.gov">www.flsb.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. If this is a converted case proofs of claim filed under the initial chapter shall be deemed filed and need not be refiled. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <p><b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing proofs of claim in this notice apply to all creditors. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline to file a proof of claim. See also box 9 below.</p>	<p><b>Filing deadline: 11/28/16</b></p> <p><b>Filing deadline: 1/24/17</b></p>
<p><b>9. Creditors with a Foreign Address</b></p>	<p>Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>10. Liquidation of the Debtor's Property and Payment of Creditors' Claims</b></p>	<p>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 ensure you receive any share of that money, you must file a proof of claim, as described above.</p>	
<p><b>11. Abandonment of Property by Trustee, Deadline to Object to Trustee's Report</b></p>	<p>Pursuant to Local Rule 6007-1(A), the trustee will abandon at the meeting of creditors all property that the trustee has determined is of no value to the estate and file a report within two business days. Objections to the report must be filed within 14 days of the meeting.</p>	
<p><b>12. Option to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail</b></p>	<p>1) EBN program open to all parties. Register at the BNC website <a href="http://ebn.uscourts.gov">ebn.uscourts.gov</a>, <b>OR</b> 2) DeBN program open to debtors only. Register by filing with the Clerk of Court, Local Form "Debtor's Request to Receive Electronically Under DeBN Program". There is no charge for either option. See also Local Rule 9036-1(B) and (C).</p>	
<p><b>13. Translating Services</b></p>	<p>Language interpretation of the meeting of creditors will be provided to the debtor at no cost, upon request to the trustee, through a telephone interpreter service. Persons with communications disabilities should contact the U.S. Trustee's office to arrange for translating services at the meeting of creditors.</p>	