

United States Bankruptcy Court  
Northern District of Ohio

**Notice of Bankruptcy Case Filing**

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 7 of the United States Bankruptcy Code, entered on 01/22/2019 at 2:55 PM and filed on 01/22/2019.

**FILED**  
**01/22/2019**  
**2:55 PM**

**Student Educational Benefit Trust**  
27500 Detroit Avenue Suite 202  
Westlake, OH 44145  
Tax ID / EIN: 30-6373515

The case was filed by the debtor's attorney:      The bankruptcy trustee is:

**Michael A. Steel**  
Brennan, Manna & Diamond, LLC  
75 East Market Street  
Akron, OH 44308  
330-374-7471

**David O. Simon, Trustee**  
55 Public Square  
Suite 2100  
Cleveland, OH 44113-1902  
(216) 621-6201

The case was assigned case number 19-10329-aih to Judge ARTHUR I HARRIS.

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.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available via the PACER system at <https://ecf.ohnb.uscourts.gov> (registration required) or at the Clerk's Office, United States Bankruptcy Court, Howard M. Metzenbaum U.S. Courthouse, 201 Superior Avenue, Cleveland, OH 44114-1235 between the hours of 9:00 AM - 4:00 PM.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

**Teresa D. Underwood**  
**Clerk, U.S. Bankruptcy**  
**Court**

Northern District Of Ohio  
United States Bankruptcy Court  
Howard M. Metzenbaum U.S. Courthouse  
201 Superior Avenue  
Cleveland, OH 44114-1235  
Case No. 19-10329-aih

**In re: (Name of Debtor)**

Student Educational Benefit Trust  
27500 Detroit Avenue Suite 202  
Westlake, OH 44145

**Social Security No.:**

**Employer's Tax I.D. No.:**

30-6373515

**NOTICE OF NEED TO FILE PROOF OF CLAIM  
DUE TO RECOVERY OF ASSETS**

**To the Creditors and Parties in Interest:**

The initial notice in this case instructed creditors not to file a proof of claim. Assets have since been recovered by the trustee and creditors who wish to share in distribution of funds must file a proof of claim with the clerk at:

United States Bankruptcy Court  
Howard M. Metzenbaum U.S. Courthouse  
201 Superior Avenue  
Cleveland, OH 44114-1235

Last date to file claims: **May 6, 2019**

Creditors who do not file a proof of claim on or before the last date to file claims will not share in distribution. A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov>) or at any bankruptcy clerk's office.

**If you wish to receive proof of receipt by the bankruptcy court, enclose a photocopy of the proof of claim with a stamped, self-addressed envelope. There is no fee for filing the proof of claim.**

**Any creditor who has previously filed a proof of claim need not file another proof of claim.**

**Dated:** January 28, 2019  
Form ohnb177

For the Court  
Teresa D. Underwood, Clerk

**Information to identify the case:**

<b>Debtor 1</b> <b>Student Educational Benefit Trust</b> <hr/> First Name    Middle Name    Last Name <hr/> <b>Debtor 2</b> (Spouse, if filing) First Name    Middle Name    Last Name	Social Security number or ITIN    ____-____-____ EIN <b>30-6373515</b> Social Security number or ITIN    ____-____-____ EIN    ____-____-____ Date case filed for chapter 7 <b>1/22/19</b> Case number: <b>19-10329-aih</b>
---	--

**Official Form 309A (For Individuals or Joint Debtors)**  
**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**                      12/15

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 [www.pacer.gov](http://www.pacer.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:
<b>1. Debtor's full name</b>	Student Educational Benefit Trust	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	27500 Detroit Avenue Suite 202 Westlake, OH 44145	
<b>4. Debtor's attorney Name and address</b>	Michael A. Steel Brennan, Manna & Diamond, LLC 75 East Market Street Akron, OH 44308	Contact phone 330-374-7471 Email: <a href="mailto:masteel@bmdllc.com">masteel@bmdllc.com</a>
<b>5. Bankruptcy trustee Name and address</b>	David O. Simon, Trustee 55 Public Square Suite 2100 Cleveland, OH 44113-1902	Contact phone (216) 621-6201 Email: <a href="mailto:david@simonlpa.com">david@simonlpa.com</a>

For more information, see page 2 >

<p><b>6. Bankruptcy clerk's office</b></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 <a href="http://www.pacer.gov">www.pacer.gov</a>, <a href="http://www.ohnb.uscourts.gov">www.ohnb.uscourts.gov</a>.</p>	<p>United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235</p>	<p>Hours open 9:00 AM – 4:00 PM</p> <p>Contact phone 216-615-4300</p> <p>Date: 1/24/19</p>
<p><b>7. Meeting of creditors</b></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><b>March 1, 2019 at 09:30 AM</b></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 style="text-align: center;">*** Valid photo identification required *** *** Proof of Social Security Number required ***</p>	<p>Location:</p> <p><b>341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114</b></p>
<p><b>8. Presumption of abuse</b></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><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>Filing deadline: 4/30/19</b></p> <p><b>You must file a complaint:</b></p> <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> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <p><b>Deadline to object to exemptions:</b></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><b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b></p>	
<p><b>10. Proof of claim</b></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><b>11. Creditors with a foreign address</b></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><b>12. Exempt property</b></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 <a href="http://www.pacer.gov">www.pacer.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.</p>	