

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re:	:	Chapter 9
	:	
CITY OF CHESTER, PENNSYLVANIA,	:	Case No. 22-13032
	:	
Debtor.	:	Judge Ashely M. Chan
	:	

**ORDER APPROVING THE MOTION OF THE CITY OF CHESTER, PURSUANT TO
SECTIONS 105, 501, AND 503 OF THE BANKRUPTCY CODE AND
BANKRUPTCY RULES 2002 AND 3003(c), FOR ENTRY OF AN ORDER
ESTABLISHING BAR DATES FOR FILING PROOFS OF CLAIM AND
APPROVING FORM AND MANNER OF NOTICE THEREOF**

This matter having come before the Court on the *Motion of the City of Chester, Pursuant to Sections 105, 501, and 503 of the Bankruptcy Code and Bankruptcy Rules 2002 and 3003(c), for Entry of an Order Establishing Bar Dates for Filing Proofs of Claim and Approving Form and Manner of Notice Thereof* [Docket No. 447] (the “Motion”)¹ filed by the City of Chester, Pennsylvania (the “City”); the Court having reviewed the Motion and the evidence adduced with respect to the Motion at a hearing before the Court (if any) (the “Hearing”); the Court finding that, (a) the Court has jurisdiction over this matter pursuant to 28 U.S.C. §§ 157 and 1334, (b) this is a core proceeding pursuant to 28 U.S.C. § 157(b)(2)(B), and (c) notice of the Motion and the Hearing was sufficient under the circumstances; and the Court having determined that the legal and factual bases set forth in the Motion and at the Hearing establish just cause for the relief granted herein;

IT IS HEREBY ORDERED that:

1. The Motion is GRANTED.
2. As used herein, (a) the term “claim” has the meaning given to such term in Section

¹ Capitalized terms not otherwise defined herein shall have the meaning ascribed to them in the Motion.

101(5) of the Bankruptcy Code,² (b) the term “entity” has the meaning given to such term in Section 101(15), and (c) the term “governmental unit” has the meaning given to such term in Section 101(27).

3. The form of Bar Date Notice Package, and the manner of providing notice of the Bar Dates proposed in the Motion, are approved in all respects pursuant to Bankruptcy Rules 2002(a)(7) and 2002(1). The form and manner of notice of the Bar Dates approved herein are deemed to fulfill the notice requirements of the Bankruptcy Code and Bankruptcy Rules. As such, the City is authorized to serve the Bar Date Notice Package in the manner described in paragraphs 20 through 21 below.

4. Except as otherwise provided in this Order, all entities (including, without limitation, individuals, partnerships, corporations, joint ventures, and trusts) that assert claims against the City that arose (or are deemed to have arisen) prior to November 10, 2022 (any such claim, a “Prepetition Claim”) must file a proof of claim in writing in accordance with the procedures described herein by January 8, 2024 (the “General Bar Date”).

5. The General Bar Date applies to all types of Prepetition Claims, including secured claims and unsecured nonpriority claims. For the avoidance of doubt, the General Bar Date shall apply to claims asserting administrative expense priority under Section 503(b)(9) (“503(b)(9) Claims”). The filing of a proof of claim form shall satisfy the procedural requirements for the assertion of 503(b)(9) Claims. All administrative claims under Section 503(b), other than 503(b)(9) Claims and the administrative portions of Rejection Damages Claims (as defined below) shall not be deemed properly asserted if asserted by proof of claim.

² As referenced herein, the term “Bankruptcy Code” refers to 11 U.S.C. §§ 101 *et seq.* The term “Chapter” refers to a chapter, and the term “Section” refers to a section, within the Bankruptcy Code. The term “Bankruptcy Rules” refers to the Federal Rules of Bankruptcy Procedure.

6. Any entities asserting claims arising from or relating to the rejection of executory contracts or unexpired leases, in accordance with Section 365, and pursuant to an order of this Court entered prior to the confirmation of the City's Chapter 9 plan (a "Rejection Order"), or claims otherwise related to such rejected agreements, including (a) secured claims and unsecured nonpriority claims that arose or are deemed to have arisen prior to the Petition Date, and (b) administrative claims under Section 503(b) (collectively, "Rejection Damages Claims"), are required to file proofs of claim by the later of (a) the General Bar Date; and (b) the first business day that is at least thirty (30) days after the entry of the applicable Rejection Order (the "Rejection Damages Bar Date"). For the avoidance of doubt, all prepetition and postpetition claims of any kind or nature relating to executory contracts or unexpired leases rejected by a Rejection Order must be filed by the Rejection Damages Bar Date. Rejection Orders entered after the date of entry of this Order shall include a description of the Rejection Damages Bar Date in the text of the Rejection Order.

7. Each entity asserting a Rejection Damages Claim with an administrative Claim component must file, along with its proof of claim, a detailed statement describing the nature and basis of the portion of the Rejection Damages Claim asserting an administrative priority under Section 503(b) (the "Administrative Claim Supplement"). The filing of a proof of claim form, along with an Administrative Claim Supplement, if applicable, shall satisfy the procedural requirements for the assertion of a Rejection Damages Claim (including any administrative claim included therein).

8. If the City amends or supplements the List of Creditors after the Service Date, the City shall give notice of any such amendment or supplement to the holders of claims affected thereby, including notice of the applicable Amended Creditors List Bar Date to file proofs of claim

in response to the amendment or supplement to the List of Creditors.

9. In particular, if the City amends or supplements its List of Creditors to add a new Creditor to the List of Creditors with respect to a party that was not previously served with notice of the Bar Dates, the affected claimant will be permitted to file any proof of claim, or amend any previously filed proof of claim by the Amended Creditors List Bar Date. An entity that previously filed a proof of claim will not be required to re-file its claim as a result of an amendment to the List of Creditors.

10. The Amended Creditors List Bar Date is the later of: (a) the General Bar Date; and (b) the first business day that is at least thirty (30) days after the date that notice of the applicable amendment or supplement to the List of Creditors (an “Amendment Notice”) is served on the claimant. Any Amendment Notice shall identify the Amended Creditors List Bar Date.

11. The date by which governmental units shall file proofs of claim in this case shall be the later of (a) the General Bar Date; and (b) any Rejection Damages Bar Date or Amended Creditors List Bar Date applicable to the governmental unit.

12. Subject to the provisions of paragraphs 6 through 11 of this Order with respect to holders of claims subject to the Rejection Damages Bar Date, the Amended Creditors List Bar Date and the Governmental Bar Date, and the exceptions described in paragraph 13 below, any entity that desires to share in any distribution in this Chapter 9 Case and/or otherwise participate in the proceedings in this Chapter 9 Case associated with the confirmation of any Chapter 9 plan of adjustment must file proofs of claim on or before the General Bar Date.

13. Entities holding the following claims (which claims otherwise would be subject to the General Bar Date) shall **not** be required to file proofs of claim in this Chapter 9 Case on account of such claims:

- a. Allowed Claims: Any person or entity whose claim was previously allowed by an order of this Court entered on or before the applicable Bar Date;
- b. Paid Claims: Any person or entity whose claim was paid in full by the City, including claims paid by the City after the Petition Date;
- c. Proofs of Claim Already Filed: Any person or entity who already properly filed a proof of claim, which substantially conforms to the Proof of Claim Form (defined below), in this Chapter 9 Case with the Court or the City's claims and noticing agent;
- d. Claims For Accrued Pension and/or Other Post-Employment Benefits: Any City retiree, current or former City employee, or beneficiary of such retiree or employee who holds a claim for accrued pension and/or other post-employment benefits owed by the City;
- e. Claims by Pension Plans For Accrued Pension and/or Other Post-Employment Benefits: Any pension plan for claims on behalf of any City retiree, current or former City employee, or beneficiary of such retiree or employee who holds a claim for accrued pension and/or other post-employment benefits owed by the City;
- f. Certain Bondholder Claims: Any record and beneficial holders of those certain City of Chester Guaranteed Revenue Bonds, Series A of 2017 and City of Chester Guaranteed Revenue Bonds, Series B of 2017 (collectively the "Bonds") are not required to file any proof of claim for any claim based on the Bonds or on any document executed in connection with the issuance of the Bonds, including, without limitation, any claim for the payment of principal, interest, and other applicable fees, expenses, premium and charges with respect to the Bonds (each a "Funded Debt Claim");
- g. Administrative Expenses: Any holder of a claim allowable under Sections 503(b) and 507(a)(2) as an administrative expense (other than a Section 503(b)(9) Claim); and
- h. Proofs of Claim Subject to a Later Bar Date: Any party asserting a Rejection Damages Claim, a claim arising from an amendment to the List of Creditors, or a Grievance Claim or Tax Claim that is subject to a later bar date.

14. The following procedures for filing proofs of claim shall apply:

- a. Proofs of claim must be on the Proof of Claim Form attached hereto as **Exhibit 1** or otherwise conform substantially to Official Bankruptcy Form

No. B410;

- b. Proofs of claim must be filed with the City's claims agent, Donlin, Recano & Company, Inc. ("DRC") either by mail, hand delivery, overnight courier at the addresses included in this subparagraph or electronically through the City's case management site: <https://www.donlinrecano.com/Clients/ccp/FileClaim>, so as to be received on or before the applicable Bar Date. Proofs of claim delivered by first class mail should be sent to Donlin, Recano & Company, Inc., Re: City of Chester, Pennsylvania, P.O. Box 199043, Blythebourne Station, Brooklyn, New York 11219, proofs of claim delivered by overnight courier should be sent to Donlin, Recano & Company, Inc., c/o Equiniti, Re: City of Chester, Pennsylvania, 48 Wall Street, 22nd Floor, New York, New York 10005; proofs of claim hand delivered should be delivered to either (i) a drop box located at Chester City Hall, Attn: Leonard Lightner, Chief Operating Officer, 1 E 4th Street, Chester, Pennsylvania 19013, or (ii) Donlin, Recano & Company, Inc., c/o Equiniti, Re: City of Chester, Pennsylvania, 48 Wall Street, 22nd Floor, New York, New York 10005. Proofs of claim may not be submitted by facsimile, telecopy, or email, but may be submitted electronically through DRC's website: <https://www.donlinrecano.com/Clients/ccp/FileClaim>.
- c. Proofs of claim will be deemed timely filed only if actually received by the City or DRC, at the addresses set forth in the foregoing subparagraph on or before the applicable Bar Date. If a creditor wishes to receive acknowledgement of DRC's receipt of a proof of claim, the creditor also must submit to DRC by the applicable Bar Date and concurrently with submitting its original proof of claim (i) a copy of the original proof of claim and (ii) a self-addressed, postage prepaid return envelope; and
- d. Proofs of claim must (i) be written in English; (ii) be denominated United States dollars; (iii) set forth with specificity the legal and factual basis for the asserted claim; (iv) include supporting documentation or an explanation as to why such documentation is not available, with such documentation or explanation being provided in English; (v) include an original or electronic signature of the claimant or an authorized agent of the claimant; and (vi) substantially conform to the Proof of Claim Form. Any claimant that provides a summary in lieu of the documentation required by Bankruptcy Rule 3001 shall transmit the documents in support of its claim to DRC and the City within ten (10) days after the date of any written request by the City for such documents.

15. The Official Retiree Committee (the "Retiree Committee") is authorized but not required to file one or more master proof(s) of claim on behalf of City retirees or former City

employees, and/or applicable beneficiaries of such retirees or employees on account of accrued pension and/or other post-employment benefits owed by the City.

16. The Fraternal Order of Police, Lodge No. 19, the Chester City Fire Fighters, International Association of Fire Fighters, Local Union No. 1400, and Teamsters Local 107 (collectively, the “Unions”) are authorized but not required to file one or more master proof(s) of claim on behalf of current City employees that such Unions represent on account of accrued pension and/or other post-employment benefits owed by the City.

17. U.S. Bank Trust Company, National Association, as indenture trustee for the Bonds, is authorized but not required to file proof(s) of claim for Funded Debt Claims on behalf of itself and beneficial and record holders of the Bonds and is excused from attaching copies of any documents evidencing and/or securing those claims, so long as those materials remain available on request.

18. Pursuant to Section 105(a) and Bankruptcy Rule 3003(c)(2), any holder of a claim against the City who (a) is not excepted from the filing of a proof of claim pursuant to paragraph 13 above and (b) fails to file a proof of claim for such claim by the applicable Bar Date shall be forever barred, estopped, and enjoined from asserting such claim against the City (or filing a proof of claim with respect thereto), and the City and its property shall be forever discharged from any and all indebtedness or liability with respect to such claim.

19. The holder of a claim who (a) is not excepted from the filing of a proof of claim pursuant to paragraph 13 above and (b) fails to file a proof of claim by the applicable Bar Date (unless permitted to file a proof of claim after the applicable Bar Date pursuant to an order of the Court) shall not be permitted to vote to accept or reject any plan of adjustment filed in this Chapter 9 Case, participate in any distribution in this Chapter 9 Case on account of such claim, or receive

further notices with respect to this Chapter 9 Case on account of such claim.

20. As soon as practicable, but in any event no later than three (3) business days after the entry of this Order, the City, through DRC or otherwise, shall serve the Bar Date Notice Package by first class mail, postage prepaid (or equivalent service), on:

- a. All known potential claimants (or their counsel, if known), including all entities identified as potential claim holders in the List of Creditors;
- b. Counsel to the Retiree Committee appointed in this case;
- c. All parties that have requested notice of proceedings in this case as of the date of the Bar Date Order;
- d. All parties that have filed proofs of claim in this case as of the date of the Bar Date Order;
- e. All parties to executory contracts and unexpired leases with the City, including all parties to executory contracts and unexpired leases rejected by a Rejection Order, if any, as of the date of the Bar Date Order;
- f. All parties to pending litigation, property tax appeals, and labor grievances with the City as of the Petition Date;
- g. The United States Attorney for the Eastern District of Pennsylvania; and
- h. The Internal Revenue Service;
- i. The Office of the General Counsel of the Commonwealth of Pennsylvania and the Department of Community and Economic Development; and
- j. All federal and state environmental protection agencies for this jurisdiction.

21. Pursuant to Bankruptcy Rule 2002(l), the City shall publish the Bar Date Notice, modified to the extent necessary or appropriate to conform the Bar Date Notice to publication and minimize expense, one time each in *The Philadelphia Inquirer* and *The Delaware County Daily Times* no more than fourteen (14) days after entry of the Bar Date Order. The requirement under Local Rule 9008-1(b) that the Bar Date Notice be published in *The Legal Intelligencer* of

Philadelphia is waived.

22. The City and DRC are authorized and empowered to take such steps and perform such acts as may be necessary to implement and effectuate the terms of this Order.

23. The entry of this Order is without prejudice to the right of the City to seek a further order of this Court fixing a date by which holders of claims or interests not subject to the Bar Dates established herein must file such proofs of claim or interest or be barred from doing so.

24. The terms and conditions of this Order shall be immediately effective upon its entry.

25. Nothing herein or in the Motion is intended to, shall constitute, or shall be deemed to constitute the City's consent pursuant to Section 904 to this Court's interference with (a) any of the political or governmental powers of the City, (b) any of the property or revenues of the City, or (c) the City's use or enjoyment of income-producing property.

26. The Court shall retain jurisdiction to hear and determine all matters arising from or related to the implementation, enforcement, or interpretation of this Order.

Dated: November 3, 2023



Ashely M. Chan
United States Bankruptcy Judge

EXHIBIT 1

Fill in this information to identify the case:

Debtor name: City of Chester, Pennsylvania

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number: 22-13032

Official Form 410 (modified)

Proof of Claim

04/22

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense other than (i) a claim arising under section 503(b)(9) of the Bankruptcy Code or (ii) a Rejection Damages Claim as defined in the Notice of Deadlines for Filing of Proofs of Claim. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy that you received.

Part 1: Identify the Claim

1. Who is the current creditor?

Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor

2. Has this claim been acquired from someone else?

☐ No

☐ Yes. From whom?

3. Where should notices and payments to the creditor be sent?

Where should notices to the creditor be sent?

Where should payments to the creditor be sent? (if different)

Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Name

Name

Address

Address

City

State

Zip Code

City

State

Zip Code

Contact Phone

Contact Phone

Contact Email

Contact Email

4. Does this claim amend one already filed?

☐ No

☐ Yes. Claim number on court claims registry (if known)

Filed on MM / DD / YYYY

5. Do you know if anyone else has filed a proof of claim for this claim?

☐ No

☐ Yes. Who made the earlier filing?

Part 2: Give Information About the Claim as of the Date the Case was Filed

6. Do you have any number you use to identify the debtor? ☐ No
☐ Yes. Last 4 digits of the debtor's account or any identification number used to identify the debtor: ____ _

7. How much is the claim? \$ _____. Does this amount include interest or other charges?
☐ No
☐ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
Limit disclosing information that is entitled to privacy, such as health care information.

9. Is all or part of the claim secured? ☐ No
☐ Yes. The claim is secured by a lien on property.
Nature of property:
☐ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
☐ Motor vehicle
☐ Other. Describe: _____
Basis for perfection: _____
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)
Value of property: \$ _____
Amount of the claim that is secured: \$ _____
Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition: \$ _____
Annual interest rate (when case was filed): _____ %
☐ Fixed
☐ Variable

10. Is this claim based on a lease? ☐ No
☐ Yes. **Amount necessary to cure any default as of the date of the petition.** \$ _____

11. Is this claim subject to a right of setoff? ☐ No
☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 503(b)(9)? ☐ No
☐ Yes. Indicate the amount of your claim arising from the value of any goods received by the debtor within 20 days before the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business.
\$ _____

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

- ☐ I am the creditor.
- ☐ I am the creditor's attorney or authorized agent.
- ☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- ☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date _____
MM / DD / YYYY

Signature

Print the name of the person who is completing and signing this claim:

Name _____
First name Middle name Last name

Title _____

Company _____
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address _____
Number Street

City State Zip Code

Contact Phone _____ Email _____

Official Form 410 (modified)

Instructions for Proof of Claim

United States Bankruptcy Court

12/15

These instructions and definitions generally explain the law. In certain circumstances, such as bankruptcy cases that debtors do not file voluntarily, exceptions to these general rules may apply. You should consider obtaining the advice of an attorney, especially if you are unfamiliar with the bankruptcy process and privacy regulations.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- Fill in all of the information about the claim as of the date the case was filed.
- Fill in the caption at the top of the form.
- If the claim has been acquired from someone else, then state the identity of the last party who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed.
- Attach any supporting documents to this form.
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *redaction* on the next page.)

Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called “Bankruptcy Rule”) 3001(c) and (d).
- Do not attach original documents because attachments may be destroyed after scanning.
- If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.

- A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, individual’s tax identification number, or financial account number, and only the year of any person’s date of birth. See Bankruptcy Rule 9037.
- For a minor child, fill in only the child’s initials and the full name and address of the child’s parent or guardian. For example, write *A.B., a minor child (John Doe, parent, 123 Main St., City, State)*. See Bankruptcy Rule 9037.

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, either enclose a stamped self-addressed envelope and a copy of this form or you may access the claims agent’s website (<https://www.donlinrecano.com/Clients/ccp/Index>) to view the filed form.

Understand the terms used in this form

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate.
11 U.S.C. § 503.

Administrative expense claim under 11 U.S.C. §503(b)(9):

Administrative expense claims under 11 U.S.C. §503(b)(9) include those claims for the value of any goods received by the debtor, within 20 days before the date of commencement of a case under the Bankruptcy Code in which the goods have been sold to the debtor in the ordinary course of such debtor’s business.

Claim: A creditor’s right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Proof of claim: A form that shows the amount of debt the debtor owed to a creditor on the date of the bankruptcy filing. The form must be filed in the district where the case is pending.

Redaction of information: Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to **privacy** on the *Proof of Claim* form and any attached documents.

Secured claim under 11 U.S.C. § 506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

PLEASE SEND COMPLETED PROOF(S) OF CLAIM TO:

If Proof of Claim is sent by mail, send to:

Donlin, Recano & Company, Inc.
Re: City of Chester, Pennsylvania
P.O. Box 199043
Blythebourne Station
Brooklyn, NY 11219

If Proof of Claim is sent by Overnight Courier or Hand Delivery, send to:

Donlin, Recano & Company, Inc.
c/o Equiniti
Re: City of Chester, Pennsylvania
48 Wall Street, 22nd Floor
New York, NY 10005

Alternatively, your proof of claim may be filed electronically on DRC's website at:
<https://www.donlinrecano.com/Clients/ccp/FileClaim>

Do not file these instructions with your form.