

CM-180

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number, and address): Joseph D. Cooper Sr. COOPER & COOPER 7519 N. Ingram Avenue; Ste. 103; Fresno, CA TELEPHONE NO.: (559)442-1650 FAX NO. (Optional): (559)442-1659 E-MAIL ADDRESS (Optional): joe@coopllp.com ATTORNEY FOR (Name): Defendants, MARIO ALBERTO GUERRA, et al.		FOR COURT USE ONLY	
SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO STREET ADDRESS: 1130 O Street MAILING ADDRESS: 1130 O Street CITY AND ZIP CODE: Fresno, CA 93721 BRANCH NAME:			
PLAINTIFF/PETITIONER: Cal LeDuc, et al. DEFENDANT/RESPONDENT: Mario Alberto Guerra, et al.			
NOTICE OF STAY OF PROCEEDINGS		CASE NUMBER: 13CECG03811	
		JUDGE: DEPT.:	

To the court and to all parties:

- to the court and to all parties.
1. Declarant (name): Joseph D. Cooper Sr.
- a. ☒ is ☐ the party ☒ the attorney for the party who requested or caused the stay.
- b. ☐ is ☐ the plaintiff or petitioner ☐ the attorney for the plaintiff or petitioner. The party who requested the stay has not appeared in this case or is not subject to the jurisdiction of this court.
2. This case is stayed as follows:
- a. ☒ With regard to all parties.
- b. ☐ With regard to the following parties (specify by name and party designation):
3. Reason for the stay:
- a. ☒ Automatic stay caused by a filing in another court. (Attach a copy of the Notice of Commencement of Case, the bankruptcy petition, or other document showing that the stay is in effect, and showing the court, case number, debtor, and petitioners.)
- b. ☐ Order of a federal court or of a higher California court. (Attach a copy of the court order.)
- c. ☐ Contractual arbitration under Code of Civil Procedure section 1281.4. (Attach a copy of the order directing arbitration.)
- d. ☐ Arbitration of attorney fees and costs under Business and Professions Code section 6201. (Attach a copy of the client's request for arbitration showing filing and service.)
- e. ☐ Other:

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

Date: April 12, 2017

Joseph D. Cooper Sr.

(TYPE OR PRINT NAME OF DECLARANT)

(SIGNATURE)

4/11/2017

<https://efiling.caeb.uscourts.gov/PrintConfirmationPage.aspx?SubmissionBatchChangeID=JLowe636275267085699120>

Your document(s) have been received. Please refer to the list below for the confirmation number and submission date of each file submitted.

FileName	Confirmation Number	Case Number	Submission Date
93646-STAT-DCanchola-M1200.TXT	JLowe636275268101326213	2017-11346	4/11/2017
93646-VOLP7-DCanchola-M1200.PDF	JLowe636275268104451282	2017-11346	4/11/2017
93646-MTRX-DCanchola-M1200.PDF	JLowe636275268104451283	2017-11346	4/11/2017
93646-CMX-DCanchola-M1200.TXT	JLowe636275268104451284	2017-11346	4/11/2017
93646-SSN-DCanchola-M1200.PDF	JLowe636275268104451285	2017-11346	4/11/2017
93646-INSTALL-DCanchola-M1200.PDF	JLowe636275268104451286	2017-11346	4/11/2017

Please retain a copy of this page for your records. If you need to contact the Bankruptcy court for any reason, your confirmation number will provide the court with a mechanism for locating your uploaded document.

Fill in this information to identify your case:

United States Bankruptcy Court for the:

EASTERN DISTRICT OF CALIFORNIA

Case number (if known)

Chapter you are filing under:

☒ Chapter 7☐ Chapter 11☐ Chapter 12☐ Chapter 13☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Daniel

First name

M.

Middle name

Bring your picture identification to your meeting with the trustee.

Canchola

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-1200

Debtor 1 Daniel M. Canchola

Case number (if known) _____

About Debtor 1**About Debtor 2 (Spouse Only in a Joint Case)****4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**☒ I have not used any business name or EINs.☐ I have not used any business name or EINs.

Include trade names and doing business as names

Business name(s) _____

Business name(s) _____

EINs _____

EINs _____

5. Where you live1005 3rd Street
Orange Cove, CA 93646

Number, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

Fresno

County

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy**Check one:**☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)**Check one:**☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Daniel M. Canchola

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.

8. How you will pay the fee ☐ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☒ I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years? ☒ No.
☐ Yes.

District _____	When _____	Case number _____
District _____	When _____	Case number _____
District _____	When _____	Case number _____

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? ☒ No.
☐ Yes.

Debtor _____	Relationship to you _____
District _____	When _____
Debtor _____	Relationship to you _____
District _____	When _____
Debtor _____	Relationship to you _____
District _____	When _____
Debtor _____	Relationship to you _____
District _____	When _____

11. Do you rent your residence? ☐ No. Go to line 12.
☒ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- ☒ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 Daniel M. Canchola

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No.

Go to Part 4.

☐ Yes.

Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any _____

Number, Street, City, State & ZIP Code _____

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No.

I am not filing under Chapter 11.

☐ No.

I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes.

I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.☐ Yes.

What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number, Street, City, State & Zip Code _____

Debtor 1 **Daniel M. Canchola**

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:**You must check one:**

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the Internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):**You must check one:**

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the Internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Daniel M. Canchola

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have? 16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

☐ No. Go to line 16b.☒ Yes. Go to line 17.

16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

☐ No. Go to line 16c.☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7? ☐ No. I am not filing under Chapter 7. Go to line 18.

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

☒ No☐ Yes

18. How many Creditors do you estimate that you owe?

☒ 1-49☐ 50-99☐ 100-199☐ 200-999☐ 1,000-5,000☐ 5001-10,000☐ 10,001-25,000☐ 25,001-50,000☐ 50,001-100,000☐ More than 100,000

19. How much do you estimate your assets to be worth?

☒ \$0 - \$50,000☐ \$50,001 - \$100,000☐ \$100,001 - \$500,000☐ \$500,001 - \$1 million☐ \$1,000,001 - \$10 million☐ \$10,000,001 - \$50 million☐ \$50,000,001 - \$100 million☐ \$100,000,001 - \$500 million☐ \$500,000,001 - \$1 billion☐ \$1,000,000,001 - \$10 billion☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion

20. How much do you estimate your liabilities to be?

☒ \$0 - \$50,000☐ \$50,001 - \$100,000☐ \$100,001 - \$500,000☐ \$500,001 - \$1 million☐ \$1,000,001 - \$10 million☐ \$10,000,001 - \$50 million☐ \$50,000,001 - \$100 million☐ \$100,000,001 - \$500 million☐ \$500,000,001 - \$1 billion☐ \$1,000,000,001 - \$10 billion☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion**Part 7: Sign Below**

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Daniel M. Canchola

Daniel M. Canchola

Signature of Debtor 1

Signature of Debtor 2

Executed on April 10, 2017
MM / DD / YYYY

Executed on _____
MM / DD / YYYY

Debtor 1 Daniel M. Canchola

Case number (if known) _____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jerry R. LoweDate April 10, 2017

Signature of Attorney for Debtor

MM / DD / YYYY

Jerry R. Lowe

Printed name

Law Office of Jerry R. Lowe

Firm name

2344 Tulare Street Suite 301Fresno, CA 93721

Number, Street, City, State & ZIP Code

Contact phone 559 495-1629

Email address

Jerry@jerrylowelaw.com234199

BAR number & State

Certificate Number: 03621-CAE-CC-029011384



03621-CAE-CC-029011384

CERTIFICATE OF COUNSELING

I CERTIFY that on March 30, 2017, at 8:12 o'clock PM EDT, Daniel M Canchola received from Credit Card Management Services, Inc. d/b/a Debthelper.com, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of California, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 30, 2017By: /s/Wafaa ElmaaroufiName: Wafaa ElmaaroufiTitle: Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Canchola, Daniel - - Pg. 1 of 1

1st Crd Srvc
377 Hoes Lane
Piscataway, NJ 08854

Grant Mercantile Age
49099 Road 426
Oakhurst, CA 93644

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7060 N. Fresno Street, Ste. 250
Fresno, CA 93720

Stephen R. Cromwell
CORNWELL & SAMPLE, LLP
7045 N. Fruit Avenue
Fresno, CA 93711-0761

1 *LeDuc vs. General Motors, et al.*
2 Fresno County Superior Court Case No. 13CECG03811

3 **PROOF OF SERVICE**

4 I am a citizen of the United States of America, a resident of Fresno County, California,
5 over the age of eighteen 18 years and not a party to the within entitled cause or matter. My
6 business address is 7519 North Ingram Avenue, Suite 103, Fresno, California 93711. On the date
7 this document was executed, specified below, I served the foregoing **NOTICE OF STAY OF**
8 **PROCEEDINGS**, to the parties in this action by serving ___ an original, X a true copy as
9 follows:

- 10 X **(By Mail)** I am readily familiar with the business practice at my place of business for
11 collection and processing of correspondence for mailing with the United States Postal
12 Service. Correspondence so collected and processed is deposited with the United States
13 Postal Service that same day in the ordinary course of business.
- 14 ___ **(By Overnight)** By placing the document(s) listed above in a sealed envelope, and placing
15 the same for overnight delivery by Federal Express at Fresno, California.
- 16 ___ **(By Hand)** I caused each envelope to be delivered by hand.
- 17 X **(By Telecopy)** I caused each document to be sent by telecopier.

18 **VIA FACSIMILE & U.S. MAIL**

19 Stephen Cornwell
20 Cornwell & Sample
21 7045 North Fruit
22 Fresno, CA 93711
23 *Tel: (559) 431-3142*
24 *Fax: (559) 436-1135*
25 *Counsel for Plaintiffs, Cal LeDuc, et al.*


26 **VIA U.S. MAIL**

27 Richard A. Belardinelli
28 Georgeson & Belardinelli
7060 N. Fresno Street, Suite 250
Fresno, CA 93720
Tel: (559) 447-8800
Fax: (559) 447-0747
Counsel for Plaintiffs, Cal LeDuc, et al.

29 **VIA U.S. MAIL**

30 Mark P. Robinson, Jr.
31 Robinson Calcagnie Robinson
32 Shapiro Davis, Inc.
33 19 Corporate Plaza Drive
34 Newport Beach, CA 92660
35 *Tel: (949) 720-1288*
36 *Fax: (949) 720-1292*
37 *Counsel for Plaintiffs, Cal LeDuc, et al.*

38 I declare under the penalty of perjury that the foregoing is true and correct. Executed and
39 served on April 12, 2017, at Fresno, California.

40 
Sylvia Sais

COOPER & COOPER

ATTORNEYS AT LAW
7519 North Ingram Avenue, Suite 103
Fresno, California 93711

joe@coopllp.com

FACSIMILE TRANSMITTAL

File No. 70028.14

TO : Stephen Cornwell
FAX : (559) 436-1135
DATE : April 12, 2017
FROM : Joseph D. Cooper Sr.
RE : LeDuc vs. General Motors Corporation, et al.
Fresno Superior Case No. 13CECG03811

MESSAGE : Please see attached Notice of Stay for Daniel Canchola

Number of pages (including this page): 11

Please notify our office immediately if you do not receive all pages in this transmittal, or if you have any questions regarding the material.

THE DOCUMENT BEING FAXED IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSED, AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED, CONFIDENTIAL AND EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAW. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE FOR DELIVERING THE MESSAGE TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THE COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE UNITED STATES POSTAL SERVICE.