

Creditor Notification & Publication

Your Duties

Known Creditors → **MUST** be notified by mail

- Find them by:
- Mail and Email Records
- Personal Knowledge
- Visual Observation (duty to notify ambulance transport → duty to notify ambulance service).



- Starts the 3-month clock for unknown creditors to file claims.

Unknown Creditors → **Notified by Publication in Newspaper**

- Publishes notice to creditors.
- Starts the 3-month clock for unknown creditors to file claims.



Deadlines

Formal Administration

- Published notice
- Strongly recommended to cut off unknown claims



What If You Skip Publication?

- Always notify known creditors by mail
- Creditors have two years to make a claim and argue that they were reasonably known.