

FORM 61

Voting Letter (Proposal)

(Section 31(1)(f) of the Act)

(Title Form 1)

I, _____, creditor (or I, _____,
 representative of _____, creditor), of
 _____ (address), a creditor in the above matter for the
 sum of \$ _____, hereby request the trustee acting with respect to the proposal of
 _____ to record my vote _____ (for or
 against) the acceptance of the proposal as made on the _____ day of
 _____, _____.

Dated at _____, this _____ day of _____, _____.

 Witness

 Individual Creditor

 Name of Corporate Creditor

Per

 Witness

 Name and Title of Signing Officer

FORM 62

Notice to Landlord to Disclaim Commercial Lease by Tenant

(Regulation 122)

(Title Form 1)

To: _____, Landlord

TAKE NOTICE that, as trustee of the estate of _____, a bankrupt, I hereby disclaim the lease dated the ____ day of _____, _____, entered into between you as landlord and _____ as tenant for the premises at _____. This disclaimer to be effective as of the ____ day of _____, _____.

(name) _____
Trustee in bankruptcy of the estate of _____

FORM 63

Application for Appointment of a Committee
under Section 264(c) of the Act

(Regulation 140(2))

(Title Form 1)

Take notice that I, _____, a duly authorized representative (or relative or friend of, as the case may be) of _____, an individual of unsound mind or with a mental disorder, apply to the Court for an order appointing a committee to appear for, represent, or act for and in the name of _____ in relation to proceedings pursuant to the *Bankruptcy and Insolvency Act* on terms which the Court shall deem fit.

A draft of the Order that I seek is attached.

The grounds of the application are:

[An Affidavit in support accompanies this application.]

Dated at _____, this _____ day of _____, _____.

(Signature of applicant or applicant's attorney-at-law)

NOTICE

This application will be heard by [the Judge in Chambers] on _____ day, the _____ day of _____, _____, at _____ am/pm at _____.

If you do not attend this hearing, an Order may be made in your absence.

OR

The [Judge in Chambers] will deal with this application by _____.

NB: This notice of application must be served as quickly as possible on the respondent to the application.

The Court Office is located at _____, telephone number _____, facsimile number _____. The Court Office is open between [____ am] and [____ pm] _____ to _____ except public holidays.

FORM 64

Order for Summary Administration

(Regulation 141, sections 24(6) and 144 of the Act)

(Title Form 1)

Summary Administration

Upon the application of _____ and reading _____, it is ordered that the estate of the above-named debtor be administered in a summary manner pursuant to Sections 24(6) and 144 of the Act.

Dated at _____, this _____ day of _____, _____.

By order

Registrar

FORM 65

Notice of Deemed Taxation of Trustee's Accounts and Deemed Discharge of Trustee

(Regulation 144)

(Title Form 1)

Take notice that:

1. I, _____, the trustee of the estate of _____, a bankrupt, have applied for the taxation of my accounts and for my discharge.
2. The Supervisor of Insolvency has issued a letter of comment to me that does not request that my accounts be taxed.
3. Attached to this notice are the following:
 - (a) a copy of my final statement of receipts and disbursements;
 - (b) a copy of the dividend sheet, showing the dividends paid or to be paid to the creditors of the bankrupt; and
 - (c) the final dividend that is owed to you, if applicable.
4. Any creditor may object to the taxation of my accounts and to my discharge by doing the following within the 30 days after the day on which this notice is sent:
 - (a) serving a notice of objection on me or sending me a notice of objection by registered mail or by courier;
 - (b) filing a copy of the notice of objection with the Registrar, along with any applicable fee as provided by the tariff, and;
 - (c) sending a copy of the notice of objection to the Supervisor of Insolvency.

Where a creditor objects to the taxation of my accounts, I will apply to the Registrar for a date for the hearing of the objection and will send to any creditor who has objected a notice of the hearing.

5. If I do not receive notice of objection to the taxation of my accounts and to my discharge within the 30 days after the day on which this notice is sent, I will:
- (a) at the expiration of that time limit, take my fee;
 - (b) at the expiration of that time limit, if I have not already done so, send to each creditor his or her final dividend; and
 - (c) within the three months after the day on which this notice is sent,
 - (i) close the bank account used in administering the estate of the bankrupt, if that account is not a consolidated account, or, where the account is a consolidated account, ensure that all estate funds have been withdrawn from it,
 - (ii) remit any unclaimed dividends and undistributed funds to the Supervisor of Insolvency, and
 - (i) send a certificate of compliance and deemed discharge to the Supervisor of Insolvency.
6. After doing the things referred to in item 5, I will be deemed to be discharged.

Dated at _____, this _____ day of _____, _____.

Trustee

FORM 66

Notice of Hearing for Taxation of Trustee's Accounts and Discharge of Trustee

(Regulation 146)

(Title Form 1)

Summary Administration

Take notice that the hearing for the taxation of the accounts and discharge of _____, trustee of the estate of _____, a bankrupt, under summary administration, will be held before the Eastern Caribbean Supreme Court, High Court of Justice of Saint Vincent and the Grenadines (In Bankruptcy and Insolvency).

Attached to this notice are copies of those documents listed in paragraphs 146(b) and (c) of the Regulations.

Any creditor may object to the taxation of my accounts and to my discharge by:

- (a) serving a notice of objection on me or sending me a notice of objection by registered mail or by courier, which notice of objection must be received by me before the start of the hearing;
- (b) filing a copy of the notice of objection with the Court, along with any applicable fee as specified in the tariff; and
- (c) sending a copy of the notice of objection to the Supervisor of Insolvency.

Dated at _____, this _____ day of _____, _____.

Trustee

FORM 67

Notice of Final Dividend and Application for Discharge of Trustee

(Regulation 145(1)(b))

(Title Form 1)

Take notice that:

1. A final dividend sheet has been prepared. There is enclosed with this form a copy of the dividend sheet and a copy of my final statement of receipts and disbursements as taxed.
2. The final dividend will be paid after the expiration of 15 days following the date of the mailing of this notice.
3. Notice of objection of the final statement and dividend sheet must be filed with the Registrar at _____, before the ____ day of _____, _____, and a copy of the notice served on the undersigned. The notice must state the reasons for the objection.
4. I will apply to the court on the ____ day of _____, _____, at the hour of _____ o'clock, or so soon thereafter as the motion can be heard, for an order of discharge with respect to the above-mentioned estate and for a release of the security provided by me pursuant to section 198 of the Act.
5. Notice of objection to my discharge, setting out the reasons for opposition, must be filed with the Registrar, at _____ at least five days before the date of the hearing, and a copy of the notice must be served on me within those five days.

Dated at _____, this _____ day of _____, _____.

Trustee

FORM 68
Trustee's Final Statement of Receipts and Disbursements
(Summary Administration)
(Regulation 142)
(Title Form I)

RECEIPTS:

(Itemize the receipts)

Total Receipts.....\$ _____

Less payments made to secured creditors \$ _____

Less necessary disbursements relating directly to realization \$ _____ \$ _____

(Identify separately the costs pertaining to all assets) \$ _____

NET RECEIPTS AVAILABLE TO THE ESTATE:.....\$ _____

DISBURSEMENTS:

1. Counselling fees\$ _____

2. Fees paid:

(a) To Supervisor of Insolvency\$ _____

(b) To the court *(where applicable)*.....\$ _____

3. Administrative Disbursement:.....\$ _____

4. Trustee's Fees:

100% of \$ _____\$ _____

35% of \$ _____\$ _____

20% of \$ _____\$ _____

Total Fees.....\$ _____

5. Applicable Taxes\$ _____

TOTAL DISBURSEMENTS:\$ _____

Amount available for distribution\$ _____

Proved Claims.....\$ _____

Dividend.....\$ _____

Supervisor's Levy.....\$ _____

Total Dividend and Levy.....\$ _____

170

Status of Bankrupt's Discharge:

(Give the description and value of all property of the bankrupt (whether or not secured) as shown in the statement of affairs or otherwise known and not accounted for in the receipts, stating why the property has not been sold or realized and stating the disposition made)

Date

Trustee

Approved by the following inspectors:

FORM 69

Certificate of Compliance and Deemed Discharge of Trustee or Administrator
 (Regulations 145(1)(c)(iii) and 147(2)(c)(iii))

(Title Form 1)

I, _____, trustee of the estate of _____,
 a bankrupt hereby certify that:

1. The statements made in connection with my application for discharge are true.
2. The final statement of receipts and disbursements in the estate is an accurate and correct reflection of the administration of the estate.
3. Every disbursement included in the statement of receipts and disbursements is accurate and correct.
4. I have disposed of, in a proper manner, all of the property of the bankrupt that came into my hands.
5. All claims of creditors being paid a dividend were properly examined and, to the best of my knowledge, the dividend sheet contains a true and correct list of the claims of creditors, all payments shown on the dividend sheet have been duly made, and all unclaimed dividends and undistributed funds have been remitted to the Supervisor of Insolvency.
6. I have not received, nor do I expect to receive, nor have I been promised, any remuneration or consideration other than as shown in the statement of receipts and disbursements.
7. I have not been a party to, nor have I knowledge of, any undisclosed arrangement with the bankrupt or with any other person as a result of which a creditor received or will receive a consideration or payment in excess of that to which the creditor was properly entitled.
8. A copy of the final statement of receipts and disbursements, dividend sheet and notice of taxation (*or* notice of hearing for taxation) have been sent to the bankrupt and to every creditor who has proved a claim.
9. I have complied with the requirements of the Regulations.

Dated at _____, this _____ day of _____, _____.

 Trustee

FORM 70

Notice of Objection by Creditor to Taxation
of Trustee's Accounts

(Regulations 144(2)(a) and 145(3))

(Title Form 1)

TO: _____, trustee

AND TO:
Supervisor of Insolvency

COPY TO:
Registrar of the Court

I, _____, a creditor of the above-named debtor, hereby object to
the taxation of the accounts of _____,
trustee of the above-named debtor, and object to the discharge of the trustee in this matter.

The grounds for my objection are as follows:

(set out grounds)

Dated at _____, this _____ day of _____, _____.

(Creditor signature and name)

FORM 71

Notice of Hearing of the Objection by Creditor to
Taxation of Trustee's Accounts and Discharge of Trustee

(Regulation 145(3)(c))

(Title Form 1)

Take notice that the hearing of the objection of _____, creditor of the above-named debtor to the taxation of the accounts and discharge of _____, trustee of the estate of _____, a bankrupt under summary administration, will be held before the Eastern Caribbean Court, High Court of Saint Vincent and the Grenadines (In Bankruptcy and Insolvency), at _____, on the _____ day of _____, _____, at _____ o'clock.

Dated at _____, this _____ day of _____, _____.

Trustee

Note: A copy of this Notice of Hearing must be sent to the objecting creditor no later than 30 days following the trustee's receipt of that objecting creditor's Notice of Taxation, and this Notice of Hearing must be sent to the objecting creditor no sooner than 30 days in advance of the date fixed for the hearing of the creditor's objection (Regulation 145(3)(c)).

FORM 72

Application by Trustee for Discharge of Bankrupt

(Regulation 151 and Section 160 of the Act)

(Title Form 1)

I, _____, of _____, trustee of the estate of _____, bankrupt, who made an assignment on the _____ day of _____, _____ (or against whom a receiving order was made on the _____ day of _____, _____), hereby apply to the Court to fix a day for hearing the application for discharge of the said _____.

Dated at _____, this _____ day of _____, _____.

Trustee

TO: The Registrar of the High Court

NOTICE OF HEARING OF DISCHARGE APPLICATION

(Regulation 151 and Section 160 of the Act)

Take notice that the Court has fixed the _____ day of _____, _____, at _____ o'clock in the _____ noon (or as soon thereafter as can be heard), to hear the application for discharge of the said _____, a bankrupt.

Registrar

FORM 73

Application of Bankrupt for Discharge

(Regulation 151 and Sections 160(3) and 161(2) of the Act)

(Title Form 1)

I, _____, of _____, Saint Vincent and the Grenadines, having made an assignment on the _____ day of _____, _____ (or against whom a receiving order was made on the _____ day of _____, _____), hereby apply to the Court to fix a day for hearing of my application for discharge.

Dated at _____, this _____ day of _____, _____.

(Signature of the bankrupt)

TO: The Registrar of the High Court

NOTICE OF HEARING OF DISCHARGE APPLICATION

(Regulation 151 and Section 160(3) and 161(2) of the Act)

Take notice that the Court has fixed the _____ day of _____, _____, at _____ o'clock in the _____ noon (or as soon thereafter as can be heard), to hear the application for discharge of the said _____, a bankrupt.

Registrar

FORM 74

Certificate of Discharge

(Section 159(1)(g)(ii) of the Act)

(Title Form 1)

Date of bankruptcy _____

I, _____, trustee of the estate of _____, a bankrupt, hereby certify that pursuant to Section 159 of the Act, on the _____ day of _____, _____, the bankrupt is discharged and released from all debts, except those matters referred to in Section 169 of the Act.

Dated at _____, this _____ day of _____, _____.

Trustee

FORM 75

Certificate of Discharge (Conditions Met)

(Section 162(8)(a) of the Act)

(Title Form 1)

Date of bankruptcy _____

I, _____, trustee of the estate of _____, a bankrupt, hereby certify that:

the bankrupt has complied with the conditions that were established as a result of the mediation agreement and that, pursuant to section 162(8)(a) of the Act, on the _____ day of _____, _____, the bankrupt is discharged and released from all debts, except those matters referred to in Section 169 of the Act.

pursuant to Section 159 of the Act, on the _____ day of _____, _____, the bankrupt is discharged and released from all debts, except those matters referred to in Section 169 of the Act.

Dated at _____, this _____ day of _____, _____.

Trustee

FORM 76

Notice to Trustee of Bankrupt's Application for Discharge

(Section 159(2) and 160(3) of the Act)

(Title Form 1)

Whereas _____, a bankrupt, has applied to the Court to fix a day for the hearing of his application for discharge, the Court has fixed the _____ day of _____, _____, at _____ o'clock in the _____ noon at _____ (address) for hearing of the application.

Dated at _____, this _____ day of _____, _____.

Registrar

TO: _____

Trustee of the estate of the said

FORM 77

Notice to Supervisor of Application for Discharge of Bankrupt

(Section 160(6) of the Act)

(Title Form 1)

Whereas _____, a bankrupt, has applied to the Court to fix a day for the hearing of his application for discharge, be advised that the Court has fixed the _____ day of _____, _____, at _____ o'clock in the _____ noon at _____ (address) for hearing of the application.

Dated at _____, this _____ day of _____, _____.

Trustee

TO: Supervisor

COPY TO: _____, (the bankrupt)

COPY TO: _____ (every creditor who has proved a claim)

FORM 78

Notice to Bankrupt of Application to Court for Appointment for

Hearing of Application for Discharge

(Section 160(2) of the Act)

(Title Form 1)

TO: _____ (bankrupt)

Take notice that, unless a waiver of application is served upon the undersigned prior thereto, application will be made to the Court on the _____ day of _____, _____, to fix a date for the hearing of your application for discharge pursuant to section 160(2) of the *Bankruptcy and Insolvency Act*.

Dated at _____, this _____ day of _____, _____.

Trustee

FORM 79

Waiver of Application for Discharge
(Sections 160(1) and 160(3) of the Act)

(Title Form 1)

Pursuant to sections 160(1) and 160(3) of the *Bankruptcy and Insolvency Act*, I _____, a bankrupt, do hereby give you notice of waiver of application for discharge.

Dated at _____, this _____ day of _____, _____.

(Signature of bankrupt)

TO: _____, trustee of the above estate

AND TO: The Registrar of the Eastern Caribbean Supreme Court, High Court of Justice of Saint Vincent and the Grenadines (In Bankruptcy and Insolvency)

FORM 80

Notice to Creditors of Hearing for Bankrupt's Application for Discharge

(Section 160(6) of the Act)

(Title Form 1)

Take notice that the Court has fixed the _____ day of _____, _____, at
_____ o'clock (or as soon thereafter as can be heard), at
_____ to hear the application for discharge of
_____, a bankrupt.

Dated at _____, this _____ day of _____, _____.

Trustee

FORM 81

Notice of Impending Automatic Discharge of First-time Bankrupt

(Section 159(1)(b) of the Act)

(Title Form 1)

Take notice that:

1. _____ (*name of bankrupt*) filed (*or* was deemed to have filed) an assignment (*or* a receiving order was made against _____ (*name of bankrupt*)) on the _____ day of _____, _____, and the _____ undersigned, _____ (*name of trustee*), was appointed as trustee.
2. Pursuant to section 159 of the Act, the bankrupt, being an individual who has never before been bankrupt, will be given an automatic discharge on the _____ day of _____, _____ (*insert the date that is nine months after the date on which the assignment or the receiving order was made*), unless the Supervisor of Insolvency, the trustee of the estate of the bankrupt or a creditor of the bankrupt gives notice of intended opposition to the discharge of the bankrupt before that date.
3. Any creditor who intends to oppose the discharge of the bankrupt shall give notice of the intended opposition, stating the grounds for their opposition, to the trustee of the estate of the bankrupt, the bankrupt, and the Supervisor of Insolvency at _____, at any time before the _____ day of _____, _____ (*insert the same date as in item 2*).
4. If any creditor opposes the discharge of the bankrupt, a court fee applies.
5. If the discharge of the bankrupt is opposed, the trustee will apply to the court without delay for an appointment for the hearing of the opposition in the manner prescribed by the Act unless it is a matter to be dealt with by mediation pursuant to Section 162 of the Act.

Dated at _____, this _____ day of _____, _____.

Trustee

FORM 82

Notice by Trustee or Creditor of Intended Opposition to Discharge of First-time Bankrupt
(Regulation 150 and Sections 159(1)(d) and (e) of the Act)

(Title Form 1)

Take notice that _____, a creditor of
_____, a bankrupt (or _____, the trustee
of the estate of _____, a bankrupt) intends to oppose the discharge of
the bankrupt on the following grounds:

(Set out the grounds for opposing the discharge.)

Dated at _____, this _____ day of _____, _____.

Signature of Creditor

(or trustee as the case may be)

FORM 83

Notice by Supervisor of Insolvency of Intended Opposition to Discharge of First-time
Bankrupt

(Regulation 150 and Section 159(1)(c) of the Act)

(Title Form 1)

Take notice that I, the Supervisor of Insolvency, intend to oppose the discharge of
_____, a bankrupt on the following grounds:

(Set out the grounds for opposing the discharge.)

Dated at _____, this _____ day of _____, _____.

Supervisor of Insolvency

FORM 84

Report of Trustee on Bankrupt's

Application for Discharge

(Regulation 169(2)(g) and Sections 159(1)(a) and 161(1) of the Act)

(Title Form 1)

Date of bankruptcy:		Date of initial bankruptcy event:	
Marital status:			
Type of employment:	Number of persons in household family unit, including bankrupt:		
LIABILITIES			
	Secured	Preferred	Unsecured
Declared	\$	\$	\$
Proven	\$	\$	\$
ASSETS			
Description	Value as per Statement of Affairs	Amount realized	Estimate of assets to be realized
	\$	\$	\$
TOTAL			
ANTICIPATED RATE OF DIVIDENDS			
Preferred creditors:		Unsecured creditors:	

A. CAUSES OF BANKRUPTCY

1. Provide details of the causes of bankruptcy:

B. INFORMATION CONCERNING THE FINANCIAL SITUATION *(The same method of calculation must be used to establish the available monthly income of the bankrupt and the family unit at date of bankruptcy and at date of this report. Explain any material changes.)*

2. (a) Available monthly income of the bankrupt at date of bankruptcy
 (Same amount as line (7) on Form 97.....\$ _____

(b) Available monthly income of the bankrupt at date of this report.....\$ _____

2.(a) Available monthly income of the family unit at date of bankruptcy
(Same amount as line (8) on Form 97).....\$ _____

(b) Available monthly income of the family unit at date of this report.....\$ _____

CONDUCT OF THE BANKRUPT

4. (a) Was the bankrupt required to pay to the estate an amount pursuant to Section 52 of the Act (Surplus Income)? (If yes, attach Appendix A) Yes No

(b) Could the bankrupt have made a viable proposal rather than proceeding with bankruptcy? (If yes, attach Appendix A) Yes No

5. (a) Did the bankrupt fail to perform any of the duties imposed on him/her under the Act? (If yes, provide details) Yes No

(b) Can the bankrupt be justly held responsible for any of the facts referred pursuant to section 164 of the Act? (If yes, provide details) Yes No

(c) Did the bankrupt commit any offence in connection with the bankruptcy? (If yes, provide details) Yes No

6. (a) Did the bankrupt ever make a proposal under the Bankruptcy and Insolvency Act? (If yes, provide details) Yes No

(b) Has the bankrupt been bankrupt before either in Saint Vincent and the Grenadines or elsewhere? (If yes, provide details) Yes No

7. Were inspectors appointed in this estate? (Provide details if the trustee has reasonable grounds to believe that the inspectors will not approve this report. Attach a copy of the resolution.) Yes No

B. DISCHARGE OF THE BANKRUPT

(a) Is it the intention of the trustee to oppose the bankrupt's discharge? (If yes, provide details) Yes No

(b) Does the trustee have reasonable grounds to believe that a creditor or the Superintendent will oppose the bankrupt's discharge for a reason other than those set out in section 164(m) or (n) of the Act? *(If yes, provide details)* Yes No

9. Did the bankrupt refuse or neglect to receive counselling pursuant to Section 147 of the Act? *(If yes, provide details)* Yes No

10. Are there other facts, matters or circumstances that would justify the Court in refusing an absolute order of discharge? *(If yes, provide details)* Yes No

11. Other pertinent information (e.g. exceptional personal circumstances, preferential payments, etc.). *(If yes, provide details)* Yes No

Note: Section 162(1) of the Act provides that the Trustee's report pursuant to Section 161(1) shall include a recommendation as to whether or not the bankrupt should be discharged subject to conditions, having regard to the bankrupt's conduct and ability to make payments.

Additional details as required

Number

Additional information

Dated at _____, this _____ day of _____, _____.

Trustee

APPENDIX A

A. AMOUNT REQUIRED TO BE PAID MONTHLY BY THE BANKRUPT

Monthly amount required by Section 52 (Surplus Income) \$ _____ (1)
(Same amount as line (15) on Form 97)

Amount bankrupt has agreed to pay monthly *(Same amount as line (12) on Form 97)* \$ _____ (2)

Difference between lines (1) and (2) \$ _____

Amount bankrupt has agreed to pay monthly to repurchase assets *(Same amount as line (13) on Form 97, provide details)* \$ _____ (3)

Total anticipated payments, lines (2) – (3) \$ _____

B SURPLUS INCOME

1. Did the bankrupt make all required payments pursuant to section 52 of the Act? *(If no, provide details)* Yes No
2. Was the bankrupt made aware of the possibility of requesting mediation? Yes No
3. Were there any amendments or material changes during the period of bankruptcy? *(If yes, provide details)* Yes No
4. Was mediation necessary under sections 52(6) or 52(7) of the Act to determine the amount to be paid by the bankrupt? Yes No

Dated at _____, this _____ day of _____, _____.

Trustee

FORM 85

Absolute Order of Discharge of Bankrupt

(Section 163(2) of the Act)

(Title Form 1)

Upon the application of _____, who made an assignment (*or against whom a Receiving Order was made*) on the _____ day of _____, _____, and upon reading the report of the trustee as to the bankrupt's conduct and affairs (*and the report of the Supervisor, if any*) and upon hearing the trustee and _____ creditors (*or as the case may be*).

And whereas no proof has been made of any facts mentioned in Section 164 of the *Bankruptcy and Insolvency Act*, and the bankrupt has not been found guilty of any misconduct in relation to his property or affairs.

It is ordered that he be and he hereby is discharged.

Dated at _____, this _____ day of _____, _____.

By order

Registrar

FORM 86

Order Refusing Bankrupt's Discharge

(Sections 163(2) and 163(3) of the Act)

(Title Form 1)

Upon the application of _____, who made an assignment (or against whom a receiving order was made) on the _____ day of _____, _____;

And whereas proof has been made of the following fact (or facts) under section 164 of the *Bankruptcy and Insolvency Act*, namely:

(state particulars)

Or whereas it has been proved that the bankrupt is guilty of misconduct in relation to his property and affairs in the following respects:

(state particulars)

It is ordered that the discharge of the bankrupt be and it is hereby refused.

Dated at _____, this _____ day of _____, _____.

By order

Registrar

FORM 87

Order Suspending Bankrupt's Discharge

(Section 163(2) of the Act)

(Title Form 1)

Upon the application of _____, who made an assignment (or against whom a receiving order was made) on the _____ day of _____, _____;

And whereas proof has been made of the following fact (or facts) under section 164 of the *Bankruptcy and Insolvency Act*, namely:

(state particulars)

Or whereas it has been proved that the bankrupt has been guilty of misconduct in relation to his property and affairs in the following respects:

(state particulars)

And whereas the Court has for the following reasons determined that the discharge of the bankrupt shall not be absolutely refused:

(state reasons)

It is ordered that the bankrupt's discharge be suspended for _____ *(duration)* and that he be discharged on and from the _____ day of _____, _____.

Dated at _____, this _____ day of _____, _____.

By order

Registrar

FORM 88

Order Setting Terms for Discharge

(Section 163(2) of the Act)

(Title Form 1)

Upon the application of _____, who made an assignment (or against whom a receiving order was made) on the _____ day of _____, _____;

And whereas proof has been made of the following fact (or facts) under section 164 of the *Bankruptcy and Insolvency Act*, namely:

(state particulars)

It is ordered that, upon the Court being satisfied that the bankrupt has

(set out any acts which the bankrupt may be required to perform

or terms with which he must comply)

an Absolute Order of Discharge shall issue.

Dated at _____, this _____ day of _____, _____.

By order

Registrar

FORM 89

Notice of Application by Bankrupt to Modify Terms
of Conditional Order of Discharge
(Section 163(4) of the Act)

(Title Form 1)

Take notice that application will be made to _____, in Chambers
at _____ on the _____ day of _____,
at _____ o'clock in the _____ noon, or so soon after as the application may be heard
to modify the terms of the order of this Court dated the _____ day of _____,
_____.

Dated at _____, this _____ day of _____, _____.

(Signature of bankrupt)

FORM 90

Order Annulling Discharge

(Sections 171(1) and (2) of the Act)

(Title Form 1)

Upon the application of _____ and upon reading _____ and upon hearing _____ and it appearing that the bankrupt has failed to *(state, with reference to the specific section of the Bankruptcy and Insolvency Act, the duty or duties which the bankrupt has failed to perform) (or that the discharge of the bankrupt was obtained by fraud):*

IT IS ORDERED that the discharge of the above-named _____ under Order dated the _____ day of _____, _____, be and the same is hereby annulled.

Dated at _____, this _____ day of _____, _____.

By order

Registrar

FORM 91

Order Annuling Bankruptcy

(Section 172(1) of the Act)

(Title Form 1)

Upon the application of _____ and upon reading
_____ and upon hearing _____;

And upon it appearing that *(explain circumstances)*:

IT IS ORDERED that the receiving order made against the above-named
_____ (or the assignment filed by the above-named
_____) on the _____ day of _____, _____, be and the same
is hereby annulled.

IT IS FURTHER ORDERED that the property of _____ vested in
_____, the trustee of the estate of the said bankrupt, be and the same is hereby
revested in the bankrupt (or as the case may be) for all right, title and interest of the trustee
therein and thereto subject to the following terms and conditions: (if any)

Dated at _____, this _____ day of _____, _____.

By order

Registrar

FORM 92

Affidavit of Bankrupt as to Earnings,
After-Acquired Property and Income

(Section 163(2) of the Act)

(Title Form 1)

I, _____, bankrupt, make oath and say:

1. That I have since the date of my discharge, namely the ____ day of _____, _____, resided and carried on business at _____ and that I now reside and carry on business at _____.
2. That the statement hereto annexed, marked as Exhibit "A", is to the best of my knowledge and belief a full, true and complete statement of all moneys earned, property acquired and income received by me since the date of my discharge (or since the date when I last filed in Court a statement of my earnings, after-acquired property and income), namely the ____ day of _____, _____.

SWORN TO at _____, Saint
Vincent and the Grenadines, on this ____ day
of _____, _____, before me:

Commissioner of Oaths/Notary Public_____
(Signature of bankrupt)

FORM 93

Notice of Hearing for Bankrupt's Application for Discharge

(Regulation 151 and Section 160 of the Act)

(Title Form 1)

Take notice that the Court has fixed the _____ day of _____, at _____ o'clock (or as soon thereafter as can be heard), at _____ to hear the application for discharge of _____, a bankrupt.

Dated this _____ day of _____, _____.

Trustee

FORM 94

Application by Trustee for Leave to Issue Execution on Judgment

(Regulation 154 and Section 163(3)(c) of the Act)

(Title Form 1)

Take notice that _____, trustee of the estate of the above-named debtor shall apply to the Eastern Caribbean Supreme Court High Court of Justice of Saint Vincent and the Grenadines, at the date and time fixed below by the Registrar of the Court, for an order granting the trustee leave to issue execution on a judgment pursuant to Section 163(3)(c) of the *Bankruptcy and Insolvency Act*.

The grounds on which the application is being made are as follows:

(Describe the grounds)

Dated at _____, this _____ day of _____, _____.

(Signature of trustee)

The above-referenced application shall be heard by the Honourable Justice in Chambers at the High Court of Justice of Saint Vincent and the Grenadines on the _____ day of _____, _____, at the hour of _____ in the _____ noon.

Registrar

NOTE: The trustee shall give the debtor of this application not less than 7 days before the date appointed for the hearing and shall at the same time furnish the debtor with a copy of the application.

FORM 95

Request for Mediation Made by Trustee

(Regulation 156(3) and Sections 52(5), 52(6) and 162(5) of the Act)

(Title Form 1)

I, _____, trustee of the estate of _____, a bankrupt, who made an assignment (or against whom a receiving order was made) on the _____ day of _____, hereby apply to the Supervisor of Insolvency to refer this matter to the mediator, who shall set the time and place for the mediation. This application for mediation is being made for the following reasons:

- Section 52(5) - There is disagreement as to the amount of surplus income to be paid by the bankrupt. *(Check appropriate description)*
- Section 52(6) - There is a written request from _____, a creditor, _____ *(creditor's address)*, to proceed with the mediation process.
- Section 162(4) - The bankrupt does not agree with the recommendation of the trustee Section 162(5) - The trustee is opposed to the discharge of the bankrupt on a ground referred to in section 164 of the Act.
- Section 162(5) - _____, a creditor, _____ *(creditor's address)*, is opposed to the discharge of the bankrupt on a ground referred to in section 164 of the Act.

An income and expense statement of the bankrupt is attached to this request (Form 97).

(Indicate name, address, phone numbers of all parties), including the trustee's representative (if applicable)

(Provide details (names and estate number of any related estate file requiring concurrent mediation (e.g. spousal file))

(Check applicable box(es))

Has a Mediation Settlement Agreement (Form 99) been reached by the parties?

- Yes
- No

If "yes,"

- (i) Has the *Mediation Settlement Agreement* (Form 99) been signed by the parties?

Yes, and a copy of the signed settlement agreement is attached to this request.

No, but details pertaining to the settlement agreement (draft – Form 99) are attached to this request.

- (ii) Are you willing to proceed with this mediation via telephone conference or by means of any other communications, *if applicable*?

Yes

No

Dated at _____, this _____ day of _____, _____.

Trustee

*Note:

Subject to the mediator's discretion pursuant to Regulation 156(5), the mediator will only consider conducting the mediation via telephone or other means of communication where all parties to the mediation agree to proceed by this means of communication and where an agreement has been reached prior to the mediation.

Upon determining that all the requested mediation may be eligible for the expedited process, the mediator will contact the parties by telephone to obtain/confirm their email address and to ensure that all parties agree and are able to have the mediation conducted in this manner. If the mediator determines that the expedited mediation process is not feasible, the standard mediation process will be required and face-to-face arrangements will be made.

FORM 96

Notice of Mediation

(Regulation 156(6))

(Title Form 1)

To: _____ Bankrupt
 To: _____ Trustee
 To: _____ Creditor(s) (if applicable)

Take notice that the mediation in the matter of the bankruptcy of _____, bankrupt, will be held on the _____ day of _____, _____, (or as soon as possible) at _____:

The mediation will be held for the following reasons:

(Check appropriate description)

- Section 52(5) - There is disagreement as to the amount of surplus income to be paid by the bankrupt.
- Section 52(6) - There is a written request from _____, a creditor, _____ (creditor's address), to proceed with the mediation process.
- Section 162(4) - The bankrupt does not agree with the recommendation of the trustee.
- Section 162(5) - The trustee is opposed to the discharge of the bankrupt on a ground referred to in section 164 of the Act.
- Section 162(5) - _____ a creditor, _____ (creditor's address), is opposed to the discharge of the bankrupt on a ground referred to in section 164 of the Act.

Dated at _____, this _____ day of _____, _____.

 Mediator

FORM 97

(Monthly Income and Expense Statement of the Bankrupt/Debtor and the Family Unit and Information (or Amended Information) Concerning the Financial Situation of the Individual Bankrupt (Regulation 156(3), Section 52 and Section 92(4) of the Act)

(Title Form 1)

(To be appended to Form 51, where applicable)

Original Amended

Information concerning the monthly income and expense statement of the bankrupt/debtor and the family unit, financial situation of the bankrupt/debtor and bankrupt's obligation to make payments required under section 52 of the Act to the estate of the bankrupt are as follows:

MONTHLY INCOME	Bankrupt/Debtor	Other members of the family unit	Total
Net employment income.....	_____	_____	_____
Net pension/annuities.....	_____	_____	_____
Net child support.....	_____	_____	_____
Net spousal support.....	_____	_____	_____
Net employment insurance benefits.....	_____	_____	_____
Net social assistance.....	_____	_____	_____
Self-employment income.....	_____	_____	_____
Gross _____ Net.....	_____	_____	_____
Other net income.....	_____	_____	_____

Such as amounts received as damaged for wrongful dismissal, as pay equity settlement, or that relate to workers' compensation(Provide details _____)

TOTAL MONTHLY INCOME \$ _____ (1) \$ _____ (2)

TOTAL MONTHLY INCOME OF THE FAMILY UNIT ((1) + (2)) \$ _____ (3)

MONTHLY NON-DISCRETIONARY EXPENSES

Child support payments _____
Spousal support payments _____
Child care _____
Health condition expenses _____
Fines/penalties imposed by the Court _____
Expenses as a condition of employment _____
Debts where stay has been lifted _____
Other expenses _____
(Provide details) _____
TOTAL MONTHLY NON-DISCRETIONARY EXPENSES \$ _____ (4) \$ _____ (5)

TOTAL MONTHLY NON-DISCRETIONARY EXPENSES \$ _____ (6)
OF THE FAMILY UNIT ((4) + (5))

AVAILABLE MONTHLY INCOME OF THE BANKRUPT/ \$ _____ (7)
DEBTOR ((1) - (4))

AVAILABLE MONTHLY INCOME OF THE FAMILY UNIT \$ _____ (8)
((3) - (6))

BANKRUPT'S/DEBTOR'S PORTION OF THE AVAILABLE
MONTHLY INCOME OF THE FAMILY UNIT ((7) / (8) X 100) \$ _____ (9)

* If one or more member's of the bankrupt's/debtor's family unit have refused to divulge this information, please provide details

MONTHLY DISCRETIONARY EXPENSES: *(Family Unit)*

Housing Expenses	Living Expenses
Rent/mortgage hypothec.....	Food/grocery.....
Property taxes/condo fees.....	Laundry/dry cleaning.....
Heating/gas/oil.....	Grooming/toiletries.....
Telephone.....	Clothing.....
Cable.....	Other.....
Hydro.....	Transportation Expenses.....
Water.....	Car lease/payments.....
Furniture.....	Repair/maintenance/gas.....
Other.....	Public transportation.....
Personal expenses	Other.....
Smoking.....	Insurance Expenses
Alcohol.....	Vehicle.....
Dining/lunches/restaurants.....	House.....
Entertainment/sports.....	Furniture/contents.....
Gifts/Charitable donations.....	Life insurance.....
Allowances.....	Other.....
Other.....	Payments
Non-recoverable medical expenses	To the estate.....
Prescriptions.....	To secured creditor.....
Dental.....	<i>(Other than mortgage and vehicle)</i>
Other.....	Other.....
TOTAL MONTHLY DISCRETIONARY EXPENSES (FAMILY UNIT) -\$ _____ (10)	
MONTHLY SURPLUS (OR DEFICIT) FAMILY UNIT ((8) - (10)) = \$ _____ (11)	

INFORMATION (OR AMENDED INFORMATION) CONCERNING THE FINANCIAL SITUATION OF THE INDIVIDUAL BANKRUPT

Payment to the estate as per agreement

Number of persons in household family unit, including bankrupt:.....	(12)
Total amount bankrupt has agreed to pay monthly.....	
Amount bankrupt has agreed to pay monthly to repurchase assets.....	
<i>(Provide details)</i>	(13)
Residual amount paid into the estate ((12) - (13)).....	(14)

206

Payments required (Surplus Income)

Monthly amount required (Surplus Income) based on
percentage established on line (9)..... (15)
Difference between (14) and (15)..... (16)

Other applicable comments (if amount on line (14) is less
than amount on line (15) Explain why the required payments
are not being made: _____)

Amendment or material change (if the information relates to a
material change or an amendment, provide details _____)

Dated this _____ day of _____, _____.

Trustee

Bankrupt/Debtor

Notes: If a joint assignment, only one form is required and each debtor's monthly income
and non-discretionary expenses have to be explained in detail.

FORM 98

Notice of Cancellation of Mediation

(Regulations 156(9) and 156(11))

(Title Form I)

Take notice that the mediation of issues related to the bankruptcy of _____, bankrupt, was cancelled for the following reason(s):

(Check appropriate description)

- There was an outstanding opposition to the discharge of the bankrupt on a ground referred to in section 164 of the Act.
- I believe on reasonable grounds that _____ *(indicate the bankrupt, the trustee or a creditor, as applicable)* abused the mediation or rescheduling procedures.
- I believe on reasonable grounds that _____ *(indicate the bankrupt or a creditor, as applicable)*, in the case of a mediation requested by a creditor under section 162(5) of the Act, cannot continue the mediation at all.
- All parties, other than the trustee who were informed of the mediation, failed to appear.

Dated at _____, this _____ day of _____, _____.

Mediator

FORM 99

Mediation Settlement Agreement

(Regulation 156(13))

(Title Form 1)

Final Draft

The parties acknowledge that an agreement was reached in the mediation held on _____, the _____ day of _____, _____, and that the results of the mediation are as follows:

(Set out details of agreement.)

Confidentiality

We accept that the mediator cannot be asked by any of the parties to testify in any proceedings before a court of law.

We accept that all statements or documents obtained during the course of mediation, which would not have been obtained otherwise, will not be used when discussing the matter before the court or during any other proceedings. Also, we accept that all the information obtained during the course of mediation will not be admissible as evidence or to impeach the credibility of a party.

We understand that the mediator or any party to the mediation shall not disclose to the public any confidential information concerning an issue submitted to mediation unless the disclosure is:

- (a) Required by law, in such cases where one party has committed an offence in violation of the *Bankruptcy and Insolvency Act* or other legislation.
- (b) Authorized by the person to whom the confidential information relates.

Signature of the mediation agreement

We hereby agree that this agreement may be signed in counterparts and submitted electronically to the Supervisor of Insolvency.

Dated at _____, this _____ day of _____, _____.

Bankrupt

Bankrupt's Legal Counsel (if applicable)

Trustee

Trustee's Legal Counsel (if applicable)

Creditor (as applicable)

Creditor's Legal Counsel (if applicable)

FORM 100

Notice of Non-Resolution by Mediation

(Regulation 156(16))

(Title Form 1)

Take notice that in the matter of the mediation of _____, bankrupt,
which was held on the ____ day of _____, _____, the issues submitted
to mediation were not resolved because the parties have failed to reach an agreement.

Dated at _____, this ____ day of _____, ____.

Mediator

210

FORM 101

Report on Mediation

(Regulation 156(16))

(Title Form 1)

Take notice that in the matter of the mediation of _____,
bankrupt, which was held on the _____ day of _____, _____, the issues submitted
to mediation were not resolved because the parties have failed to reach an agreement.

The reasons why the issues submitted for mediation were not resolved are as follows:

Specify

Dated this _____ day of _____, _____.

Mediator

TO: Supervisor of Insolvency

TO: (the parties to the mediation)

FORM 102

Notice of Appointment or Substitution of Trustee

(Regulation 157)

(Title Form 1)

Take notice that on the _____ day of _____, _____,
_____ was appointed (*or substituted*) as the trustee of the above-
named estate (for and in the place of _____ (former trustee)).

Dated at _____, this _____ day of _____, _____.

Supervisor of Insolvency

FORM 103

Certificate of Appointment of Trustee
(Regulation 158 and Section 24 of the Act)

(Title Form I)

In the Matter of the Bankruptcy of:

Debtor

Trustee

Date of bankruptcy:	Security:
Date of trustee appointment:	
Meeting of creditors:	
Chair:	

Administration

CERTIFICATE OF APPOINTMENT - Section 24 of the Act; Regulation 158

I, the undersigned, Supervisor of Insolvency in and for this jurisdiction, do hereby certify that:

- the afore-named debtor filed an assignment under section 24 of the *Bankruptcy and Insolvency Act*;
- the afore-named trustee was duly appointed trustee of the estate of the debtor.

The said trustee is required:

- to provide to me, without delay, security in the aforementioned amount;
- to send to all creditors, within five days after the date of the trustee's appointment, a notice of the bankruptcy; and
- when applicable, to call in the prescribed manner a first meeting of creditors, to be held at the aforementioned time and place or at any other time and place that may be later requested by the Supervisor of Insolvency.

Supervisor of Insolvency

FORM 104

Certificate of Appointment of Trustee
(Regulation 158 and Section 24 of the Act)

(Title Form 1)

In the Matter of the Bankruptcy of:

Debtor

Trustee

Administration

Date and time of bankruptcy:	Security:
Date of trustee appointment:	
Meeting of creditors:	
Chair:	

CERTIFICATE OF APPOINTMENT - Section 24 of the Act; Regulation 158

I, the undersigned, Supervisor of Insolvency in and for this jurisdiction, do hereby certify that:

- the afore-named debtor, in respect of whom a notice of intention was filed under section 29 or a proposal filed under section 43, subsequently filed prior to Court approval, an assignment under section 24 of the *Bankruptcy and Insolvency Act*;
- the afore-named trustee was duly appointed trustee of the estate of the debtor.

The said trustee is required:

- to provide to me, without delay, security in the aforementioned amount;
- to send to all creditors, within five days after the date of the trustee's appointment, a notice of the bankruptcy; and
- when applicable, to call in the prescribed manner a first meeting of creditors, to be held at the aforementioned time and place or at any other time and place that may be later requested by the Supervisor of Insolvency.

Supervisor of Insolvency

FORM 105

Certificate of Appointment of Trustee
(Regulations 71 and 158 and Sections 4(10) and 4(13) of the Act)
(Title Form 1)

In the Matter of the Bankruptcy of:

Debtor

Trustee

Administration

Date of bankruptcy:	Security:
Date of trustee appointment:	
Meeting of creditors:	
Chair:	

CERTIFICATE OF APPOINTMENT – Sections 4(10), 4(13) of the Act; Regulations 71, 158

I, the undersigned, Supervisor of Insolvency in and for this jurisdiction, do hereby certify that:

- A receiving order was made in respect of the afore-named debtor under section 4(10) of the *Bankruptcy and Insolvency Act*;
- the afore-named trustee was duly appointed trustee of the estate of the debtor.

The said trustee is required:

- to provide to me, without delay, security in the aforementioned amount;
- to send to all creditors, within five days after the date of the trustee's appointment, a notice of the bankruptcy; and
- when applicable, to call in the prescribed manner a first meeting of creditors, to be held at the aforementioned time and place or at any other time and place that may be later requested by the Supervisor of Insolvency.

Supervisor of Insolvency

FORM 106

Application of Former Trustee to Pass Accounts

(Regulation 166, Section 218 of the Act)

(Title Form 1)

I, the undersigned former trustee of the above-named debtor, hereby apply to the court pursuant to section 218(1) of the Act to pass my accounts.

Attached and marked as Exhibit A is a statement of receipts and disbursements.

I have sold or realized all the property of the bankrupt, with the exception of the following:

(Give the description and value of all property not sold or realized and the reasons why these items were not sold or realized.)

Dated at _____, this _____ day of _____, _____.

Former Trustee

FORM 107

Affidavit Verifying Application to Pass Accounts

(Regulation 166 and Section 218 of the Act)

(Title Form 1)

I, _____, the person named in the attached application, do swear (or solemnly declare):

1. That the statements in this application are to my knowledge, true.
2. That the statement of receipts and disbursements attached to the application and marked as Exhibit A is an accurate and correct statement of my administration of the estate.
3. That all the property of the bankrupt that came into my hands has been realized or disposed of in a proper manner.
4. That all claims filed were properly examined and that, to my knowledge, the attached dividend sheet marked as Exhibit B contains a true and correct list of the claims of creditors and that all payments shown on the dividend sheet have been duly made.
5. That every disbursement included in the statement of receipts and disbursements is accurate and correct.
6. That I have not received, nor do I expect to receive, nor have I been promised, any remuneration or consideration other than as shown in the statement.
7. That I have not been a party to, nor have I knowledge of, any undisclosed arrangement with the bankrupt or with any other person as a result of which a creditor received or will receive a consideration or payment in excess of that to which the creditor was properly entitled.
8. That notice of the application in the attached form marked as Exhibit C was, on the ____ day of _____, _____, sent to every creditor whose claim had been proved, to the Registrar, to the bankrupt, to the substituted trustee and to the Supervisor of Insolvency.

SWORN TO at _____, Saint Vincent and the Grenadines, on this ____ day of _____, _____, before me:

Commissioner of Oaths/Notary Public

Former trustee

FORM 108

Notice of Former Trustee's Application to Pass Accounts

(Regulation 166, Section 218 of the Act)

(Title Form 1)

Take notice that:

1. A substitute trustee of the estate of _____, a bankrupt, having been appointed on the ____ day of _____, ____, I, the undersigned, will, on the ____ day of _____, ____, at the hour of ____ o'clock, apply to the Court at _____ to pass my accounts.
2. Enclosed is my statement of receipts and disbursements.
3. I have sold or realized all the property of the bankrupt, with the exception of the following:

(Give the description and value of all property not sold or realized and the reasons why these items were not sold or realized.)
4. You are at liberty to attend in person or by legal counsel at the passing of the said accounts and to be heard in respect of the same.

Dated at _____, this ____ day of _____, ____.

Former Trustee

FORM 109

Notice of Final Dividend and Application for Discharge of Trustee

(Regulation 169(1)(b) and Section 141(5) of the Act)

(Title Form 1)

Take notice that:

1. A final dividend sheet has been prepared. There is enclosed with this form a copy of the dividend sheet and a copy of my final statement of receipts and disbursements as taxed.
2. The final dividend will be paid after the expiration of 15 days following the date of the mailing of this notice.
3. Notice of objection of the final statement and dividend sheet must be filed with the Registrar at _____, before the ____ day of _____, _____, and a copy of the notice served on the undersigned. The notice must state the reasons for the objection.
4. I will apply to the court on the ____ day of _____, _____, at the hour of _____ o'clock, or so soon thereafter as the motion can be heard, for an order of discharge with respect to the above-mentioned estate and for a release of the security provided by me pursuant to section 198 of the Act.
5. Notice of objection to my discharge, setting out the reasons for opposition, must be filed with the Registrar, at _____ at least five days before the date of the hearing, and a copy of the notice must be served on me within those five days.

Dated at _____, this _____ day of _____, _____.

Trustee

FORM 110

Statement of Receipts and Disbursements
 (Other than Summary Administration)
 (Regulation 169(1)(b) and Section 141 of the Act)

(Title Form 1)

TRUSTEE'S STATEMENT OF RECEIPTS AND DISBURSEMENTS

RECEIPTS

1. Cash in hand and in bank	\$ _____
2. Realization of assets: Book debts and bills of exchange.....	\$ _____
3. Realization of assets: Stock, fixtures, machinery and furniture.....	\$ _____
4. Realization of assets: Real property or immovable.....	\$ _____
5. Received from:	
(a) Interim receiver as taxed.....	\$ _____
(b) Former trustee as taxed.....	\$ _____
6. Operating receipts.....	\$ _____
less (a) purchases	\$ _____
(b) operating expenses.....	\$ _____
<i>(Attach statement detailing purchases and expenses)</i>	
Net profit <i>(net loss to be shown in miscellaneous disbursements, 19(a))</i> \$	_____
7. Miscellaneous	
(a) Bank interest, etc. <i>(specify)</i>	\$ _____
(b) Funds received from guarantor <i>(if applicable)</i>	\$ _____
TOTAL RECEIPTS.....	\$ _____

DISBURSEMENTS

8. Fees paid:

- (a) To Supervisor of Insolvency.....\$ _____
- (b) To Court.....\$ _____ \$ _____

9. Notice of first meeting:

- (a) Local paper.....\$ _____
- (b) To (number) _____ creditors.....\$ _____
- (c) Postage.....\$ _____

10. Other advertising.....\$ _____

11. Stock-taking and possession (*actual expenses only*).....\$ _____

12. Premiums:

- (a) Bond or suretyship.....\$ _____
- (b) Insurance.....\$ _____

13. Notice of bankrupt's application for discharge:

- (a) To (number) _____ creditors.....\$ _____
- (b) Postage.....\$ _____ \$ _____

14. Auctioneer:

- (a) Commission.....\$ _____
- (b) Expenses.....\$ _____ \$ _____

15. Notice of final dividend and trustee's application for discharge:

- (a) To (number) _____ creditors.....\$ _____
- (b) Postage.....\$ _____ \$ _____

16. Other notices and reports:

- (a) To (number) _____ creditors.....\$ _____
- (b) Postage.....\$ _____ \$ _____

17. Postage on general correspondence.....\$ _____

18. Inspector:

(a) Fees (*provide details*).....\$ _____ \$ _____
(b) Expenses\$ _____ \$ _____

19. Miscellaneous:

(a) Loss on operations.....\$ _____
(b) Cost of former trustee as taxed.....\$ _____
(c) Other (*provide details*).....\$ _____ \$ _____

20. Trustee's remuneration.....\$ _____

21. Legal fees and legal services costs (*taxed*):

(a) Legal counsel on application or assignment \$ _____
(b) Legal counsel to estate \$ _____
(c) Court fees awarded against trustee \$ _____
(d) Costs awarded to opposing creditor (pursuant to section 233)\$ _____ \$ _____

22. Taxes.....\$ _____

23. Counselling fees.....\$ _____

24. Trust claim (Crown).....\$ _____

TOTAL DISBURSEMENTS \$ _____

Total disbursements paid for services provided by persons related to the trustee: \$ _____

Note:(a) Amount:	\$ _____
(b)Name of person related to the trustee:	\$ _____
(c)Relationship to the trustee (e.g. spouse, parent):	\$ _____

222

25. Amount available for distribution.....\$ _____

26. Levy payable to Supervisor under section 136 of the Act.....\$ _____

27. Secured creditors:

Dividend \$ _____ less levy..... \$ \$ _____

28. Preferred creditors:

Dividend \$ _____ less levy..... \$ \$ _____

29. Unsecured creditors

Proved claim of\$ _____

Interim dividend
_____ % \$ _____ less levy \$ \$ _____

Final dividend
_____ % \$ _____ less levy \$ \$ _____

30. Amount refunded to debtor.....\$ _____

31. Undistributed assets.....\$ _____

32. Status of Bankrupt's Discharge (if an individual) / Status of Proposal

- | | | | |
|--|---|---|--|
| <input type="checkbox"/> Absolute discharge | <input type="checkbox"/> Automatic | <input type="checkbox"/> Conditional | <input type="checkbox"/> Deceased |
| <input type="checkbox"/> Discharge suspended | <input type="checkbox"/> Hearing set | <input type="checkbox"/> Refused | <input type="checkbox"/> <i>Sine die</i> |
| <input type="checkbox"/> Annulled by Court | <input type="checkbox"/> Court approval refused | <input type="checkbox"/> Creditor acceptance rejected | <input type="checkbox"/> Ongoing |
| <input type="checkbox"/> Deemed annulled | <input type="checkbox"/> Full performance | <input type="checkbox"/> Withdrawn | |

Status date:

(Provide a description and value of all property of the bankrupt (whether or not secured) as shown in the Statement of Affairs, or otherwise known and not accounted for in the receipts, stating why the property has not been sold or realized and stating the disposition made)

Date

Trustee

Approved by the following inspectors:

Taxed at the sum of \$ _____ on _____, 2 _____

Registrar

FORM 111

Application of Trustee for Discharge

(Regulation 169(1)(a) and Section 223(1) of the Act)

(Title Form 1)

I, _____, the trustee of the estate or acting in the proposal of _____, a bankrupt/debtor, hereby apply to the court for an order of discharge with respect to the above-mentioned estate or proposal and, consequently, for a release of the security that I have provided pursuant to section 198 of the Act.

I certify that I have observed the applicable terms set out in the Bankruptcy Regulations.

Dated this _____ day of _____, _____.

Trustee

FORM 112

Application for Trustee Licence (Corporation)

(Section 178 of the Act)

GENERAL INFORMATION

Name of corporation (pre-approved by the Supervisor of Insolvency)

Address of head office

Telephone No: _____

Fax No: _____

Email address: _____

Incorporated:

In Saint Vincent and the Grenadines

Elsewhere (*specify* _____)

Other nations in which the corporation is registered:

Date of incorporation: _____ / _____ / _____
Year Month Day

DECLARATION

I, the undersigned, do solemnly declare that I am authorized to submit the present application on behalf of the corporation named herein and that the information set out in this application and in the attached documents is, to the best of my knowledge and belief, true, correct and complete in all respects.

Dated this _____ day of _____, _____.

Signature of the applicant, on
behalf of the corporation

REQUIRED DOCUMENTATION

Please include the documents listed below with your application. If any items are not provided, please indicate the reason for the information being excluded and the date when it will be provided to the Office of the Supervisor of Insolvency.

1. The original or a certified true copy of the constituting documents (letters patent, certificate of incorporation, memorandum or articles of association, and other pertinent documentation).
2. The address of the head office and of every other office or place of business from which the corporate trustee intends to provide bankruptcy services.
3. A personal balance sheet of the firm's managing trustee (as of the date of this application).
4. The name, residential address and occupation of each shareholder and of each person having a direct or indirect proprietary interest in the corporation (including the beneficial owner, if applicable).
5. The number of shares (or proportion of total shares) and the classes of shares held by each shareholder in the corporation.
6. A list of every trustee who is simultaneously a shareholder (or financial backer) of this corporation **and** of any other corporate trustee, and all relevant details (i.e., names of those corporate trustees, and the nations in which they operate).
7. The name, residential address and occupation of each director and of each officer of the corporation.
8. The name and business address of every licensed trustee who will practise in an office or place of business of the corporate trustee.
9. Proof of insurance coverage (professional liability insurance **and** employee dishonesty (fidelity) insurance).
10. A cheque for \$300 payable to the Supervisor of Insolvency.

A copy of the following information **must also be sent** to the Supervisor of Insolvency:

11. Details of necessary resources (work facilities, equipment and personnel) available for each office from which the corporate trustee intends to provide bankruptcy services, and of banking arrangements.
12. If a trustee responsible for the administration of estates is replaced, a letter indicating which trustee will assume responsibility for those estates, and the signature of that trustee confirming his/her acceptance of the transfer.

FORM 113

Application for Directions by Trustee

(Regulation 170 and Section 216 of the Act)

(Title Form 1)

I desire to make application to the Court for its directions

*(state the particulars as to the directions sought)*_____
Trustee

To be completed by Registrar:

Let this application be heard on the _____ day of _____, _____, at _____
o'clock in the _____ noon, and let the trustee give notice:*(insert the persons to whom notice is to be given)*

Dated at _____, this _____ day of _____, _____.

Registrar

FORM 114

Trustee Licence
(Section 179 of the Act)

This is to certify that

is licensed to act as a trustee in Saint Vincent and the Grenadines

Supervisor of Insolvency

Date

FORM 115

Trustee Licence (with conditions)

(Section 179 of the Act)

This is to certify that

is licensed to act as a trustee in Saint Vincent and the Grenadines

subject to the following condition(s):

Supervisor of Insolvency

Date

FORM 116

Notice by Trustee to General Post Office Requesting

Redirection of Mail Addressed to Bankrupt

(Section 217(1)(a) of the Act)

Take notice that I, _____, the trustee of the estate of _____, a bankrupt, as stated in the attached certificate of appointment, hereby request that any mail addressed to the bankrupt at the following address(es):

be redirected to the trustee (or _____), at the following address:

for the period beginning on _____ and ending on _____.

Dated this _____ day of _____, _____.

Trustee

NOTES: This notice may refer to the bankrupt's residence only if the trustee has, on application, obtained permission to do so from the court.

If the bankrupt is an individual, this notice is operative only during the 3-month period immediately following the date of bankruptcy, unless the court, on application, extends that period, on any terms that the court considers appropriate.

FORM 117

Notice of Application for Hearing of Taxation of Bill of Costs

(Regulations 186 and 187(2))

(Title Form 1)

Take notice that the hearing for the taxation of the bill of costs submitted by the attorneys-at-law for _____, trustee of the estate of _____, a bankrupt, will be held before the Eastern Caribbean Supreme Court, High Court of Justice of Saint Vincent and the Grenadines (in Bankruptcy and Insolvency), at _____ on the _____ day of _____, _____ at the hour of _____ o'clock.

Any creditor may object to the taxation of the aforesaid bill of costs by:

- (a) serving a notice of objection on me or sending me a notice of objection by registered mail or by courier, which notice of objection must be received by me before the start of the hearing;
- (b) filing a copy of the notice of objection with the Registrar, along with any applicable fee as specified in the tariff; and
- (c) sending a copy of the notice of objection to the Supervisor of Insolvency.

Dated at _____, this _____ day of _____, _____.

Trustee

FORM 118

Certificate of Taxation of Bill of Costs

(Regulation 189)

(Title Form I)

I hereby certify that I have taxed the Bill of Costs setting forth accounts of _____, attorneys-at-law for _____ (*insert capacity: trustee, receiver, interim receiver, etc., and if applicable add: pursuant to an order of the Court dated the _____ day of _____, _____.*) and have allowed the same at the sum of \$ _____. (*Where necessary add: which sum is to be paid to _____ as directed by the said Order.*)

Dated at _____, this _____ day of _____, _____.

Registrar

SCHEDULE 2

MISCELLANEOUS FEES		Fee
◦	Fee chargeable in respect of an Application to Court to Approve a Proposal (Regulation 88)	\$50.00
◦	Fee chargeable for filing Forms 82, 83 – Notice of Intended Opposition to Discharge of Bankrupt (Regulation 150)	\$50.00
◦	Fee payable to Court in respect of summary administration proceedings (Regulation 167(2)(c))	\$50.00
◦	Fees and expenses payable in respect of counselling (Regulation 200 and Section 147 of the Act)	\$85.00
		per session if counselling is provided on an individual basis and \$25.00 per person per session if counselling is provided on a group basis
◦	Total fee to file all documents relating to an Estate with the Supervisor (Regulation 201) <i>See Note 1 below</i> *	
◦	Fee payable by an applicant for Trustee's Licence (Regulation 202(1)).....	\$300.00
◦	Annual fee payable by licensed trustee (Regulation 202(2)).....	\$850.00
◦	Inspectors' Fees (Regulation 203 and Section 110(5)(b) of the Act) <i>See Note 2 below</i> *	
◦	Fee payable in respect of Notice sent to Supervisor delivered in accordance with Section 13(c)(i) of the Act (Regulation 204)	\$70.00

Note 1:

(a) \$75 for an estate under summary administration in respect of an individual bankrupt who has never before been bankrupt under the laws of Saint Vincent and the Grenadines or of any jurisdiction prescribed under section 159 of the Act and, in the case of any other bankruptcy, \$150, payable at the time of filing an assignment under subsection 24(3) of the Act or at the time of the making of a receiving order under subsection 4(10) of the Act;

(b) in the case of a proposal made by an insolvent person, \$150, payable at the time of filing a copy of the proposal pursuant to subsection 43(1) of the Act; and

(c) if the Supervisor directs, pursuant to subsection 24(8) of the Act, that subsection 24(6) of the Act ceases to apply in respect of a bankrupt, \$75, payable at the time of the Supervisor's direction.

Note 2:

The fees per meeting that may be paid to an inspector are determined on the net receipts, as calculated by subtracting the payments to secured creditors from the amount of total receipts received by the trustee, and are as follows:

- (a) 10, if the estate has net receipts of less than \$10,000;
- (b) \$20, if the estate has net receipts of \$10,000 or more but less than \$50,000;
- (c) \$30, if the estate has net receipts of \$50,000 or more but less than \$100,000; or
- (d) \$40, if the estate has net receipts of \$100,000 or more.

Made this 13th day of March, 2015.

DR. THE HON. RALPH E. GONSALVES
Prime Minister, Minister of Finance, National
Security, Grenadines Affairs and Legal
Affairs.