



PURPOSE OF CHAPTER 11 FILING. Chapter 11 of the Bankruptcy Code enables a debtor to reorganize pursuant to a plan. A plan is not effective unless approved by the Court at a confirmation hearing. Creditors will be given notice concerning any plan, or in the event the cases are dismissed or converted to another chapter of the Bankruptcy Code. The Debtors will remain in possession of their property and will continue to operate their business unless a trustee is appointed.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the Debtors owe money or property. Under the Bankruptcy Code, the Debtors are granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the Debtors to demand repayment, taking action against the Debtors to collect money owed, seizing or holding property of the Debtors, and starting or continuing foreclosure actions or repossessions. If unauthorized actions are taken by a creditor against the Debtors, the court may penalize that creditor. A creditor who is considering taking action against the Debtors or the property of the Debtors should review § 362 of the Bankruptcy Code and seek legal advice. The staff of the Clerk of the Bankruptcy Court is not permitted to give legal advice.

MEETING OF CREDITORS. The Debtors' representative, as specified in Rule 9001(5) of the Federal Rules of Bankruptcy Procedure (the "Bankruptcy Rules"), is required to appear at the meeting of creditors on the date and at the place set forth above for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may examine the Debtors' representative and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to the creditors.

PROOF OF CLAIM. Schedules of creditors will be filed pursuant to Bankruptcy Rule 1007. Any creditor holding a scheduled claim (i) that is not listed as disputed, contingent, or unliquidated as to all or any portion of such claim and (ii) who agrees with the amount of the claim as set forth in the Debtors' schedules may, but is not required to, file a proof of claim in these cases. Creditors (i) whose claims are not scheduled (ii) whose claims are listed as disputed, contingent, or unliquidated as to all or any portion of such claim or (iii) who disagree with the amount of the claim as set forth in the Debtors' schedules and that desire to participate in these cases or share in any distribution, must file a proof of claim. A creditor that desires to rely on the schedule of creditors is responsible for determining that such creditor's claim is listed accurately. **Separate notice of the deadline to file proofs of claim and proof of claim forms will be provided to the Debtors' known creditors.** Proof of claim forms also are available in the clerk's office of any bankruptcy court or from the Court's web site at [www.deb.uscourts.gov](http://www.deb.uscourts.gov). Delaware Claims Agency ("DCA") is the claims agent in these cases and can provide a proof of claim form if you cannot obtain one from any other source. Upon an appropriate request, DCA will provide you with a proof of claim form at the same time that it serves notice of the deadline to file proofs of claim. DCA can be reached at the following address: NVF Company, et al., c/o Delaware Claims Agency, P.O. Box 515, Wilmington, DE 19899.

FURTHER INFORMATION. Further information concerning these chapter 11 cases can be obtained by calling the following number: 1-800-838-6773

Dated: July 8, 2005

For the court:                   /s/ David D. Bird                    
Clerk of the Bankruptcy Court