

Form 166BNC (Revised 06/24/2009)

**United States Bankruptcy Court – District of South Carolina**

J. Bratton Davis United States  
Bankruptcy Courthouse  
1100 Laurel Street  
Columbia, SC 29201-2423

Case Number: 09-06439-hb

Chapter: 7

**In re:** (Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address)

Lisa G [REDACTED]  
1810-301 [REDACTED]  
Rock [REDACTED]

Last four digits of Social Security or other Individual Taxpayer  
No(s)(if any): xxx-xx-4989

**Entered By The Court**  
**12/08/09**

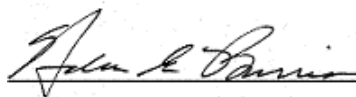
**ORDER  
DISCHARGE OF DEBTOR  
ORDER DISCHARGING TRUSTEE  
ORDER CLOSING CASE**

**Filed By The Court**  
**12/08/09**  
Tammi M. Hellwig  
Clerk of Court  
US Bankruptcy Court

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:**

1. The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).
2. The trustee has certified that the estate of the above-named debtor(s) has been fully administered, therefore, the case trustee, is discharged as the trustee of the above named debtors(s) and the bond is canceled.
3. The Chapter 7 case of the above-named debtor(s) is closed.

Columbia, South Carolina  
December 8, 2009  
Document 11



United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Service Page 3 of 8  
**CERTIFICATE OF NOTICE**

District/off: 0420-7  
Case: 09-06439

User: admin  
Form ID: 166BNC

Page 1 of 1  
Total Noticed: 22

Date Rcvd: Dec 08, 2009

The following entities were noticed by first class mail on Dec 10, 2009.

- db +Lisa G Adams, 1810-301 Gingercake Circle, Rock Hill, SC 29732-7412
- 541204166 +American General Finan, 1383 E Main St, Rock Hill SC 29730-5962
- 541204167 +Attorney General of the United States, Dept of Justice, Room 5111,  
10th and Constitution Ave, NW, Washington DC 20530-0001
- 541204168 Bank of America, Po Box 10221, Van Nuys CA 91410-0221
- 541204171 +Centura Bank, Mail code: 000-906-0102, Po Box 1220, Rocky Mount NC 27802-1220
- 541204174 +Enerbank Usa, 1945 W Parnall Rd Ste 22, Jackson MI 49201-8658
- 541204175 +Forest Oaks Apts, 1878 Gingercake Circle, Rock Hill SC 29732-8497
- 541204178 +Jareds Jewelers, 375 Ghent Rd, Akron OH 44333-4601
- 541204179 +Michael Adams, 2123 Wentworth Drive, Rock Hill SC 29732-1241
- 541204180 +NC Department of Revenue, 500 W Trade Street, Suite 446, Charlotte NC 28202-1334
- 541204181 +Rbc Bank Usa, Po Box 869, Buffalo NY 14240-0869
- 541204182 +SC Department of Revenue & Taxation, PO Box 125, Columbia SC 29202-0125
- 541204183 +U.S. Attorney's Office, Attn: John Doug Barnett, 1441 Main Street, Suite 500,  
Columbia SC 29201-2862
- 541204184 +Unvl/citi, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City MO 64195-0507
- 541204185 Wachovia, 1000 Samoset Drive, Wilmington DE 19884-0001
- 541204186 +Weltman, Weinberg & Reis Co., L.P.A., 323 W. Lakeside Ave, Ste 200, Cleveland OH 44113-1099

The following entities were noticed by electronic transmission on Dec 08, 2009.

- 541204169 +EDI: TSYS2.COM Dec 08 2009 17:59:00 Barclays Bank Delaware,  
Attention: Customer Support Department, Po Box 8833, Wilmington DE 19899-8833
- 541204170 +EDI: CAPITALONE.COM Dec 08 2009 17:58:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,  
Po Box 5155, Norcross GA 30091-5155
- 541204172 +EDI: CHASE.COM Dec 08 2009 17:58:00 Chase, Po Box 15298, Wilmington DE 19850-5298
- 541204173 +EDI: CHRYSLER.COM Dec 08 2009 17:58:00 Chrysler Financial, Po Box 8065,  
Royal Oak MI 48068-8065
- 541204176 +EDI: RMSC.COM Dec 08 2009 17:58:00 Gemb/rooms To Go, Po Box 981439, El Paso TX 79998-1439
- 541204177 EDI: IRS.COM Dec 08 2009 17:58:00 Internal Revenue Service, MDP 39, 1835 Assembly Street,  
Columbia SC 29201

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 10, 2009

Signature:

