

United States Bankruptcy Court  
Western District of Washington

In re:  
Joshua Thomas Ragan  
Vanessa Dawn Ragan  
Debtors

Case No. 17-44196-BDL  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-3

User: lesliet  
Form ID: 309A

Page 1 of 2  
Total Noticed: 39

Date Rcvd: Nov 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2017.

db/jdb +Joshua Thomas Ragan, Vanessa Dawn Ragan, 3910 70th Ave NW, Gig Harbor, WA 98335-6427  
956256663 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079  
956256664 +Arstrat, 9800 Centre Parkway, Houston, TX 77036-8263  
956256666 +Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
956256672 +Dshs/dcs Tacoma, Po Box 11520, Tacoma, WA 98411-5520  
956256675 +Gordon Aylworth & Tami PC, PO Box 22338, Eugene, OR 97402-0477  
956256677 Highway 16 Storage, 8809 WA-16, Gig Harbor, WA 98332  
956256681 +Pugent Sound Collections, 1019 Regents Blvd, Ste 101, Po Box 66995, Tacoma, WA 98464-6995  
956256682 +Sherwin Williams Co, c/o CST Co. Inc, PO Box 33127, Louisville, KY 40232-3127  
956256683 +Sterling Jewelers/Zales, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799  
956256693 +Us Dept Ed, Ecmc/Bankruptcy, Po Box 16408, St Paul, MN 55116-0408  
956256694 +Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Lane,  
Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jan@ghglegal.com Nov 14 2017 00:41:19 Jan Gossing, GHG Legal,  
31811 Pacific Highway S, B101, Federal Way, WA 98003  
tr +EDI: BKAELLIS.COM Nov 14 2017 00:33:00 Kathryn A Ellis, 5506 6th Ave S, Suite 207,  
Seattle, WA 98108-2553  
smg EDI: WADEPREV.COM Nov 14 2017 00:34:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
ust +E-mail/Text: USTPREGION18.SE.ECF@USDJOJ.GOV Nov 14 2017 00:41:33 United States Trustee,  
700 Stewart St Ste 5103, Seattle, WA 98101-4438  
956256661 +Fax: 360-694-5924 Nov 14 2017 01:40:11 Accounts Receivable, 4001 Main St Ste 50,  
Vancouver, WA 98663-1888  
956256662 +EDI: AFNIRECOVERY.COM Nov 14 2017 00:33:00 Afni, Attn: Bankruptcy, Po Box 3097,  
Bloomington, IL 61702-3097  
956256665 +EDI: CAPITALONE.COM Nov 14 2017 00:34:00 Capital One,  
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
956256667 +EDI: MERRICKBANK.COM Nov 14 2017 00:33:00 Cardworks/CW Nexus, Attn: Bankruptcy,  
Po Box 9201, Old Bethpage, NY 11804-9001  
956256668 +E-mail/Text: bankruptcy@cavps.com Nov 14 2017 00:41:57 Cavalry Portfolio Services,  
Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
956256669 +EDI: WFNBNB.COM Nov 14 2017 00:33:00 Comenitycapital/gmstop, Comenity Bank,  
Po Box 182125, Columbus, OH 43218-2125  
956256670 +E-mail/Text: electronicbkydocs@nelnet.net Nov 14 2017 00:41:48 Dept Of Ed/582/Nelnet,  
Nelnet Claims, Po Box 82505, Lincoln, NE 68501-2505  
956256671 +EDI: DISCOVER.COM Nov 14 2017 00:33:00 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
956256673 +E-mail/Text: bknotice@erccollections.com Nov 14 2017 00:41:48 ERC/Enhanced Recovery Corp,  
Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
956256674 +EDI: BLUESTEM Nov 14 2017 00:34:00 Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd,  
Saint Cloud, MN 56303-0820  
956256676 +E-mail/Text: bankruptcy.notices@hdfsi.com Nov 14 2017 00:42:11 Harley Davidson Financial,  
Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048  
956256678 +E-mail/Text: ZyCredit.A.User@lesschwab.com Nov 14 2017 00:42:04 Les Schwab Tire Center,  
Po Box 5350, Bend, OR 97708-5350  
956256679 +EDI: MID8.COM Nov 14 2017 00:33:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,  
San Diego, CA 92193-9069  
956256680 EDI: PRA.COM Nov 14 2017 00:33:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
956256684 +EDI: RMSC.COM Nov 14 2017 00:34:00 Synccb/car Care Summi, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
956256685 +EDI: RMSC.COM Nov 14 2017 00:34:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
956256686 +EDI: RMSC.COM Nov 14 2017 00:34:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
956256687 +EDI: RMSC.COM Nov 14 2017 00:34:00 Synchrony Bank/Lowes, Po Box 965005,  
Orlando, FL 32896-5005  
956256688 +EDI: RMSC.COM Nov 14 2017 00:34:00 Synchrony Bank/PayPal Cr, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
956256689 +EDI: RMSC.COM Nov 14 2017 00:34:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
956256690 +EDI: WTRRNBNBANK.COM Nov 14 2017 00:33:00 Target, C/O Financial & Retail Svcs,  
Mailstopn BT POB 9475, Minneapolis, MN 55440-9475  
956256691 +E-mail/Text: carine@tbfgroup.com Nov 14 2017 00:41:36 Tbf Financial Llc,  
740 Waukegan Rd Ste 404, Deerfield, IL 60015-5505  
956256692 +E-mail/Text: pauline.burt@timepaymentcorp.com Nov 14 2017 00:41:50 Timepayment Corp Llc,  
16 New England Executive Office Park S., Burlington, MA 01803-5217

TOTAL: 27

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

NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

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

Transmission times for electronic delivery are Eastern Time zone.

**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 309): 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: Nov 15, 2017

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2017 at the address(es) listed below:

- Jan Gossing on behalf of Debtor Joshua Thomas Ragan jan@ghglegal.com,  
brian@ghglegal.com;ghglawgroup@gmail.com
- Jan Gossing on behalf of Joint Debtor Vanessa Dawn Ragan jan@ghglegal.com,  
brian@ghglegal.com;ghglawgroup@gmail.com
- Kathryn A Ellis kae@seanet.com, WA18@ecfcbis.com;cgw@seanet.com
- United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Joshua Thomas Ragan**  
 First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0649**

EIN \_\_\_-\_\_\_\_\_-\_\_\_\_

Debtor 2 **Vanessa Dawn Ragan**  
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5381**

EIN \_\_\_-\_\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **Western District of Washington**

Date case filed for chapter **7 11/9/17**

Case number: **17-44196-BDL**

Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

08/2016

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joshua Thomas Ragan	Vanessa Dawn Ragan
2. All other names used in the last 8 years		
3. Address	3910 70th Ave NW Gig Harbor, WA 98335	3910 70th Ave NW Gig Harbor, WA 98335
4. Debtor's attorney Name and address	Jan Gossing GHG Legal 31811 Pacific Highway S, B101 Federal Way, WA 98003	Contact phone 206-729-4777 Email: <a href="mailto:jan@ghglegal.com">jan@ghglegal.com</a>
5. Bankruptcy trustee Name and address	Kathryn A Ellis 5506 6th Ave S, Suite 207 Seattle, WA 98108	Contact phone 206-682-5002
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	1717 Pacific Avenue Suite 2100 Tacoma, WA 98402	Hours open 8:30 am - 4:30 pm Monday - Friday Contact phone 253-882-3900 Date: 11/13/17

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 1

<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>December 18, 2017 at 08:30 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>*** Valid photo identification and proof of social security number required ***</b></p>	<p>Location:</p> <p><b>Courtroom J, Union Station, 1717 Pacific Avenue, Tacoma, WA 98402</b></p>
<p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>Filing deadline: 2/16/18</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors</p>	
<p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p><b>11. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	
<p><b>13. Notice Re: Dismissal</b></p>	<p>If the debtor fails to file required schedules, statements or lists within 15 days from the date the petition is filed, or object to dismissal of the case indicating why dismissal is not appropriate, the case may be dismissed without further notice. If the Debtor(s) fails to appear at the meeting of creditors, the U.S. Trustee may apply for an order of dismissal without further notice.</p>	
<p><b>14. Appointment of Trustee</b></p>	<p>Pursuant to 11 U.S.C. §701 and §322 and Fed. R. Bankr. P. 2008, <b>Kathryn A Ellis</b> is appointed Trustee of the estate of the above named Debtor to serve under the Trustee's blanket bond. The appointment is made effective on the date of this notice. Unless the Trustee notifies the U.S. Trustee and the Court in writing or rejection of the appointment within seven (7) days of receipt of this notice, the Trustee shall be deemed to have accepted the appointment. Unless creditors elect another Trustee at the meeting of creditors, the Interim Trustee appointed herein will serve as the Trustee.</p> <p>Gary Dyer, Assistant U.S. Trustee for Region 18</p>	