

United States Bankruptcy Court
Western District of Washington

In re:
Kimberly Dawn Allred
Debtor

Case No. 17-14464-CMA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-2

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 43

Date Rcvd: Jan 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2018.

db
956233404 +Kimberly Dawn Allred, 3217 Southeast Devonshire Place, Port Orchard, WA 98366-2850
++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Brand Source/citi Cbna, 50 Northwest Point Road,
Elk Grove Village, IL 60007)
956233410 +Citibank/Best Buy, Centralized Bk/Citicorp Credit Svcs, Po Box 790040,
St Louis, MO 63179-0040
956233411 +Citibank/Sears, Citicorp Credit Services/Attn: Centraliz, Po Bopx 790040,
Saint Louis, MO 63179-0040
956233412 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,
Saint Louis, MO 63179-0040
956233420 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
956233427 +PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
956233439 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

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

+EDI: QJSPETERSON.COM Feb 01 2018 00:23:00 John S Peterson, PO Box 829,
Kingston, WA 98346-0829
smg
+EDI: WADEPREV.COM Feb 01 2018 00:23:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
956233402 +EDI: AGFINANCE.COM Feb 01 2018 00:23:00 American General Financial/Springleaf Fi,
Springleaf Financial/Attn: Bankruptcy De, Po Box 3251, Evansville, IN 47731-3251
956233403 +EDI: BANKAMER.COM Feb 01 2018 00:23:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
Greensboro, NC 27420-6012
956233406 +EDI: CAPITALONE.COM Feb 01 2018 00:23:00 Capital One,
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
956233405 +EDI: CAPITALONE.COM Feb 01 2018 00:23:00 Capital One, Attn: Bankruptcy, Po Box 30253,
Salt Lake City, UT 84130-0253
956233407 +EDI: MERRICKBANK.COM Feb 01 2018 00:23:00 Cardworks/CW Nexus, Attn: Bankruptcy,
Po Box 9201, Old Bethpage, NY 11804-9001
956233408 +EDI: CHASE.COM Feb 01 2018 00:23:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
956233409 +EDI: CHASE.COM Feb 01 2018 00:23:00 Chase Card Services, Attn: Correspondence Dept,
Po Box 15298, Wilmington, DE 19850-5298
956233414 +EDI: WFNNB.COM Feb 01 2018 00:23:00 Comenity Bank/PacSun, Po Box 182125,
Columbus, OH 43218-2125
956233415 +EDI: WFNNB.COM Feb 01 2018 00:23:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
956233413 +EDI: WFNNB.COM Feb 01 2018 00:23:00 Comenity Bank/buckle, Po Box 182789,
Columbus, OH 43218-2789
956233416 +EDI: WFNNB.COM Feb 01 2018 00:23:00 Comenity Bank/womnwthn, 4590 E Broad St,
Columbus, OH 43213-1301
956233417 +EDI: WFNNB.COM Feb 01 2018 00:23:00 Comenitycapital/gmstop, Comenity Bank,
Po Box 182125, Columbus, OH 43218-2125
956233418 +EDI: CRFRSTNA.COM Feb 01 2018 00:23:00 Credit First N A, 6275 Eastland Rd,
Brookpark, OH 44142-1399
956233419 +EDI: RCSDELL.COM Feb 01 2018 00:23:00 Dell Financial Services, Attn: Bankruptcy,
Po Box 81577, Austin, TX 78708
956233421 +E-mail/Text: Accounts_Control@kitsapcu.org Feb 01 2018 00:29:52 Kitsap Credit Union,
155 Washington Ave, Bremerton, WA 98337-5606
956233422 +EDI: CBSKOHLS.COM Feb 01 2018 00:23:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
Milwaukee, WI 53201-3043
956233423 +E-mail/Text: bk@lendingclub.com Feb 01 2018 00:30:10 Lending Club Corp, 71 Stevenson St,
Suite 300, San Francisco, CA 94105-2985
956233425 +EDI: NAVIENTFKASMSERV.COM Feb 01 2018 00:23:00 Navient,
Navient US Dept of Ed Loan Servicing, Po Box 9635, Wilkes-Barr, PA 18773-9635
956233424 +EDI: NAVIENTFKASMSERV.COM Feb 01 2018 00:23:00 Navient, Attn: Bankruptcy, Po Box 9500,
Wilkes-Barr, PA 18773-9500
956233426 +EDI: NFCU.COM Feb 01 2018 00:23:00 Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000,
Merrifield, VA 22119-3000
956233429 +EDI: RMSC.COM Feb 01 2018 00:23:00 Synchb/Phillips 66, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
956233428 +EDI: RMSC.COM Feb 01 2018 00:23:00 Synchb/newegg, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
956233430 +EDI: RMSC.COM Feb 01 2018 00:23:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
956233431 +EDI: RMSC.COM Feb 01 2018 00:23:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
956233432 +EDI: RMSC.COM Feb 01 2018 00:23:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
956233433 +EDI: RMSC.COM Feb 01 2018 00:23:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
956233434 +EDI: RMSC.COM Feb 01 2018 00:23:00 Synchrony Bank/Mervyns, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
956233435 +EDI: RMSC.COM Feb 01 2018 00:23:00 Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

956233436 +EDI: RMSC.COM Feb 01 2018 00:23:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
956233438 EDI: TFSR.COM Feb 01 2018 00:23:00 Toyota Motor credit Corp, Po Box 8026,
Cedar Rapids, IA 52408
956233437 +EDI: WTRRN BANK.COM Feb 01 2018 00:23:00 Target, C/O Financial & Retail Svcs,
Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
956233440 +EDI: BLUESTEM Feb 01 2018 00:23:00 Webbank/Gettington, 215 S State St, Ste 1000,
Salt Lake City, UT 84111-2336
956233441 +EDI: WFFC.COM Feb 01 2018 00:23:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
Po Box 19657, Irvine, CA 92623-9657

TOTAL: 35

***** 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.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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: Feb 02, 2018

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 January 31, 2018 at the address(es) listed below:

Jan Gossing on behalf of Debtor Kimberly Dawn Allred jan@ghglegal.com,
brian@ghglegal.com;ghglawgroup@gmail.com;gossingjr72761@notify.bestcase.com
John S Peterson kingstontrustee@hotmail.com, jpeterson@ecf.epiqsystems.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 Kimberly Dawn Allred

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3985**

EIN ____-____-____

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Western District of Washington**Case number: **17-14464-CMA****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Kimberly Dawn Allred
aka Kimberly Dawn Mundy1/31/18**By the court:** Christopher M Alston
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.