

United States Bankruptcy Court  
Western District of Washington

In re:  
Michael A Knapp  
Merry N Knapp  
Debtors

Case No. 17-41811-BDL  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-3

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 19

Date Rcvd: Mar 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2019.

db/jdb +Michael A Knapp, Merry N Knapp, 216 E. 37th Street, Tacoma, WA 98404-1516  
956119564 +Citi, Po Box 6190, Sioux Falls, SD 57117-6190

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr +EDI: BTJDONAHUE Mar 05 2019 06:48:00 Terrence J. Donahue, 1201 Pacific Ave #1200,  
Tacoma, WA 98402-4395

smg EDI: WADEPREV.COM Mar 05 2019 06:53:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
956119561 +EDI: AMEREXPR.COM Mar 05 2019 06:53:00 Amex, Po Box 297871,  
Fort Lauderdale, FL 33329-7871  
956119562 EDI: CAPITALONE.COM Mar 05 2019 06:53:00 Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238  
956180593 EDI: CAPITALONE.COM Mar 05 2019 06:53:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
956119563 +EDI: CHASE.COM Mar 05 2019 06:53:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
956119565 +E-mail/Text: kris@columbiacollectors.com Mar 05 2019 01:55:05 Columbia Collectors Inc,  
1104 Main Street Suite 311, Vancouver, WA 98660-2955  
956119566 +EDI: DISCOVER.COM Mar 05 2019 06:53:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316  
956119567 +E-mail/Text: ZyCredit.A.User@lesschwab.com Mar 05 2019 01:55:28 Les Schwab Tire Center,  
Po Box 5350, Bend, OR 97708-5350  
956200798 +EDI: RESURGENT.COM Mar 05 2019 06:53:00 PYOD, LLC its successors and assigns as assignee,  
of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
956119568 +EDI: RMSC.COM Mar 05 2019 06:53:00 Syncb/care Credit, 950 Forrer Blvd,  
Kettering, OH 45420-1469  
956119569 +EDI: RMSC.COM Mar 05 2019 06:53:00 Syncb/mens Wearhouse, Po Box 965005,  
Orlando, FL 32896-5005  
956119570 +EDI: RMSC.COM Mar 05 2019 06:53:00 Syncb/mervyns, Po Box 965005, Orlando, FL 32896-5005  
956119571 +EDI: RMSC.COM Mar 05 2019 06:53:00 Syncb/oldnavydc, Po Box 965005,  
Orlando, FL 32896-5005  
956209557 EDI: USBANKARS.COM Mar 05 2019 06:53:00 U.S. Bank National Association,  
Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108  
956119572 EDI: USBANKARS.COM Mar 05 2019 06:53:00 Us Bank, 4325 17th Ave S, Fargo, ND 58125  
956119573 EDI: USBANKARS.COM Mar 05 2019 06:53:00 Us Bank Hogan Loc, Po Box 5227,  
Cincinnati, OH 45201

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Terrence J. Donahue, 1201 Pacific Ave #1200, Tacoma, WA 98402-4395  
sp\* +Terrence J Donahue, 1201 Pacific Ave #1200, Tacoma, WA 98402-4395

TOTALS: 0, \* 2, ## 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.

**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: Mar 06, 2019

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 March 4, 2019 at the address(es) listed below:

Jan Gossing on behalf of Joint Debtor Merry N Knapp jan@ghglegal.com,  
brian@ghglegal.com;ghglawgroup@gmail.com;gossingjr72761@notify.bestcase.com  
Jan Gossing on behalf of Debtor Michael A Knapp jan@ghglegal.com,  
brian@ghglegal.com;ghglawgroup@gmail.com;gossingjr72761@notify.bestcase.com  
Scott F Goodrich on behalf of Creditor Edwin Genung lawyer1@klawfirm.com,  
scott.f.goodrich@gmail.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Terrence J Donahue on behalf of Plaintiff Terrence J. Donahue tdonahue@eisenhowerlaw.com,  
 bhowe@eisenhowerlaw.com;tjdbankruptcy@eisenhowerlaw.com  
 Terrence J. Donahue on behalf of Trustee Terrence J. Donahue tjdbankruptcy@eisenhowerlaw.com,  
 WA35@ecfcbis.com;WA19@ecfcbis.com;tjdonahue@ecf.epiqsystems.com  
 Terrence J. Donahue on behalf of Plaintiff Terrence J. Donahue tjdbankruptcy@eisenhowerlaw.com,  
 WA35@ecfcbis.com;WA19@ecfcbis.com;tjdonahue@ecf.epiqsystems.com  
 Terrence J. Donahue tjdbankruptcy@eisenhowerlaw.com,  
 WA35@ecfcbis.com;WA19@ecfcbis.com;tjdonahue@ecf.epiqsystems.com  
 United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 Michael A Knapp

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2020  
EIN --

Debtor 2 Merry N Knapp

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0415  
EIN --

United States Bankruptcy Court Western District of Washington

Case number: 17-41811-BDL

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael A Knapp

Merry N Knapp

3/4/19

**By the court:** Brian D Lynch  
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.

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).

**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.

**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.

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.

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.**