

United States Bankruptcy Court
Western District of Washington

In re:
Elijah Deleon Echols
Vanessa Williams Echols
Debtors

Case No. 17-10157-CMA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0981-2

User: johnj
Form ID: 309I

Page 1 of 2
Total Noticed: 33

Date Rcvd: Jan 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2017.

db/jdb +Elijah Deleon Echols, Vanessa Williams Echols, 30921 133rd Avenue Southeast,
Auburn, WA 98092-3248
956026159 +1stprogress lstequity, PO Box 84010, Columbus, GA 31908-4010
956026166 +CMRE Financial Services, 3075 E Imperial Hwy, Suite 200, Brea, CA 92821-6753
956026164 +Capital One Auto Finance, Attn: Bankruptcy Dept, Po Box 30258,
Salt Lake City, UT 84130-0258
956026167 +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
956026168 +Dept of Support Enforcement, PO Box 11520, Tacoma, WA 98411-5520
956026170 +Guild Mortgage Company, PO Box 85304, San Diego, CA 92186-5304
956026171 +Hanis Irvine Prothero, 6703 S. 234th Street, Suite 300, Kent, WA 98032-2903
956026173 +Mabt - Genesis Retail, Bankcard Services, Po Box 4477, Beaverton, OR 97076-4401
956026174 Marchini Meadows HOA, c/o Around the Clock Inc., 715 W. Meeker Street, #101,
Kent, WA 98032
956026178 +Pro Collect, Inc, 12170 N. Abrams Rd, Ste 100, Dallas, TX 75243-4579
956026179 +Reliable Credit, 34303 Pacific Hwy S Ste, Federal Way, WA 98003-8907
956026183 +Tsi/980, 2920 Prospect Park Drive, Rancho Cordova, CA 95670-6036

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: brian@ghglegal.com Jan 18 2017 01:35:30 Brian Hallaq, GHG Legal,
31811 Pacific Highway S, B-101, Federal Way, WA 98003

tr +E-mail/Text: courtmail@seattlechl3.com Jan 18 2017 01:36:54 K Michael Fitzgerald,
600 University St #2200, Seattle, WA 98101-4152
smg EDI: WADEPREV.COM Jan 18 2017 01:04:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
ust +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV Jan 18 2017 01:35:42 United States Trustee,
700 Stewart St Ste 5103, Seattle, WA 98101-4438
956026161 +E-mail/Text: ecf@becu.org Jan 18 2017 01:36:40 BECU, Attn: Bankruptcy, PO Box 97050,
Seattle, WA 98124-9750
956026160 +EDI: BANKAMER.COM Jan 18 2017 01:04:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
Greensboro, NC 27420-6012
956026163 +EDI: CAPITALONE.COM Jan 18 2017 01:04:00 Capital One, Po Box 30285,
Salt Lake City, UT 84130-0285
956026165 +EDI: CHASE.COM Jan 18 2017 01:03:00 Chase Card Services, Attn: Correspondence Dept,
Po Box 15298, Wilmington, DE 19850-5298
956026169 +E-mail/Text: j.simonson@everprof.com Jan 18 2017 01:36:01 Evergreen Professional,
Attn: Bankruptcy Dept, Po Box 666, Bothell, WA 98041-0666
956026172 +EDI: IRS.COM Jan 18 2017 01:04:00 Internal Revenue Service, 915 Second Avenue, MS W180,
Seattle, WA 98174-1007
956026175 +E-mail/Text: bankos@merchantscredit.com Jan 18 2017 01:35:58 Merchants Credit Association,
2245 152nd Northeast, Redmond, WA 98052-5519
956026176 +E-mail/Text: melinda@nwcascade.com Jan 18 2017 01:36:45 Northwest Cascade Inc.,
10412 John Bananola Way E., Puyallup, WA 98374-9333
956026177 +EDI: AGFINANCE.COM Jan 18 2017 01:03:00 Onemain Financial, dba Citifinancial,
6801 Colwell Blvd, Irving, TX 75039-3198
956026180 +E-mail/Text: rgriffith@servsol.com Jan 18 2017 01:36:50 Servisolutions,
7460 Halcyon Pointe Dr S, Montgomery, AL 36117-8104
956026181 +E-mail/Text: membersolutions@soundcu.com Jan 18 2017 01:35:59 Sound Credit Union,
PO Box 1595, Tacoma, WA 98401-1595
956026182 +EDI: RMSC.COM Jan 18 2017 01:04:00 Synchrony Bank/Lowes, Po Box 965064,
Orlando, FL 32896-5064
956026187 +E-mail/Text: BNOTICING@WSECU.ORG Jan 18 2017 01:36:59 WSECU, Attn: Member Solutions,
PO Box Wsecu, Olympia, WA 98507-0099
956026184 +E-mail/Text: ecffilings@lni.wa.gov Jan 18 2017 01:36:20 Washington State,
Department of Labor and, Industries, 616 120th Ave. NE #C201, Bellevue, WA 98005-3000
956026185 +E-mail/Text: ecffilings@lni.wa.gov Jan 18 2017 01:36:20 Washington State Dept. of L&I,
12806 Gateway Drive South, Seattle, WA 98168-3311
956026186 +EDI: WFFC.COM Jan 18 2017 01:03:00 Wells Fargo Dealer Services, PO Box 3569,
Rancho Cucamonga, CA 91729-3569

TOTAL: 20

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

956026162* +BECU, Attn: Bankruptcy, P O Box 97050, Seattle, WA 98124-9750

TOTALS: 0, * 1, ## 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.

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

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: Jan 19, 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 January 17, 2017 at the address(es) listed below:

Brian Hallaq on behalf of Debtor Eliah Deleon Echols brian@ghglegal.com,
jan@ghglegal.com;ghglawgroup@gmail.com
Brian Hallaq on behalf of Joint Debtor Vanessa Williams Echols brian@ghglegal.com,
jan@ghglegal.com;ghglawgroup@gmail.com
K Michael Fitzgerald courtmail@seattlech13.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1	Elijah Deleon Echols		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Vanessa Williams Echols		
	First Name	Middle Name	Last Name
United States Bankruptcy Court		Western District of Washington	
Case number:		17-10157-CMA	
Social Security number or ITIN		xxx-xx-6450	
EIN		__-_____-	
Social Security number or ITIN		xxx-xx-1026	
EIN		__-_____-	
Date case filed for chapter		13 1/13/17	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

08/2016

For the debtors listed above, a case has been filed under chapter 13 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, the debtors' property, and certain codebtors. 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.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below 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).

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	Elijah Deleon Echols	Vanessa Williams Echols
2. All other names used in the last 8 years		fka Vanessa Williams
3. Address	30921 133rd Avenue Southeast Auburn, WA 98092	30921 133rd Avenue Southeast Auburn, WA 98092
4. Debtor's attorney Name and address	Brian Hallaq GHG Legal 31811 Pacific Highway S, B-101 Federal Way, WA 98003	Contact phone 206-423-9592 Email: brian@ghglegal.com
5. Bankruptcy trustee Name and address	K Michael Fitzgerald 600 University St #2200 Seattle, WA 98101	Contact phone 206-624-5124 Email: courtmail@seattlech13.com
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 www.pacer.gov .	700 Stewart St, Room 6301 Seattle, WA 98101	Hours open 8:30 am – 4:30 pm Monday – Friday Contact phone 206-370-5200 Date: 1/17/17

For more information, see page 2

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.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:
US Courthouse, Room 4107, 700 Stewart St,
Seattle, WA 98101

***** Valid photo identification and proof of social security number required *****

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 5/5/17

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 6/5/17

Deadline for governmental units to file a proof of claim:

Filing deadline: 7/12/17

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

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.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held on: **4/13/17 at 09:30 AM**. Location: **U.S. Courthouse, Room 7206, 700 Stewart Street, Seattle, WA 98101**.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

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.

Pursuant to 11 U.S.C. §701 and §322 and Fed. R. Bankr. P. 2008, **K Michael Fitzgerald** 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.

Thomas A. Buford, Assistant U.S. Trustee for Region 18