

United States Bankruptcy Court  
Western District of Washington

In re:  
Robert James Rimer  
Cory Micheal Rimer  
Debtors

Case No. 17-12140-MLB  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-2

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 49

Date Rcvd: Aug 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2017.

db/jdb  
956119649 +Robert James Rimer, Cory Micheal Rimer, 107 167th Street SW, Bothell, WA 98012-4920  
956119650 +Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401  
956119653 +Berkley Lando Resorts, 3015 North Ocean Blvd, Suite 121, Fort Lauderdale, FL 33308-7344  
956119654 +Capital One Auto Finance, PO Box 30285, Salt Lake City, UT 84130-0285  
956119656 Cavalry SPV I, LLC, c/o Suttell & Hammer PS, PO Box C-90006, Bellevue, WA 98009  
956119662 +Citibank / Sears, PO Box 790040, Saint Louis, MO 63179-0040  
956119665 +David B. Schumacher, PC, 3439 N.E. Sandy Blvd., #239, Portland, OR 97232-1959  
956119671 +Hapo Community Credit, 601 Williams Blvd, Richland, WA 99354-3258  
956119674 +Mabt - Genesis Retail, Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401  
956119675 +Monterey Financial Svc, 4095 Avenida De La Plata, Oceanside, CA 92056-5802  
956119678 +Mor Furniture For Less, Attn: Bankruptcy, 6965 Consolidated Way, San Diego, CA 92121-2603  
956119679 +New Hampshire Higher Education, 4 Barrell Court, Concord, NH 03301-8543  
956119680 +Northwest Plus Credit Union, 2821 Hewitt Ave, Everett, WA 98201-3819  
956119681 +Onemain Financial, PO Box 499, Hanover, MD 21076-0499  
956119684 +PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
956119683 ++RFFC FINANCIAL LLC, 2912 W DAVIS ST SUITE 200, CONROE TX 77304-2042  
(address filed with court: Rffc Financial, 2912 West Davis Street, Conroe, TX 77304)  
956119686 +Reliable Credit Assc I, 365 Coburg Rd, Eugene, OR 97401-6110  
956119691 Suttell, Hammer, & White, PS, PO Box C-90006, Bellevue, WA 98009  
+Westgate Resorts, 3000 Paradise Road, Las Vegas, NV 89109-1287

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

tr +EDI: QVABURDETTE.COM Aug 17 2017 00:18:00 Virginia A Burdette, 5506 6th Ave S #207, Seattle, WA 98108-2553  
smg EDI: WADEPREV.COM Aug 17 2017 00:19:00 State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
956119646 EDI: AAEO.COM Aug 17 2017 00:19:00 Aarons Sales & Lease, Attn: Bankruptcy, 309 E Paces Ferry Rd Ne, Atlanta, GA 30305  
956119647 +EDI: PHINAMERI.COM Aug 17 2017 00:18:00 AmeriCredit/GM Financial, PO Box 183853, Arlington, TX 76096-3853  
956119648 +E-mail/Text: bk@avant.com Aug 17 2017 00:19:32 Avant Credit, Inc, 640 N La Salle St, Suite 535, Chicago, IL 60654-3731  
956119657 E-mail/Text: grouplendingsolutions@columbiacu.org Aug 17 2017 00:19:06 Columbia Credit Union, PO Box 324, Vancouver, WA 98666  
956119651 +E-mail/Text: bankruptcy@cavps.com Aug 17 2017 00:19:23 Calvary Portfolio Services, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
956119652 +EDI: CAPITALONE.COM Aug 17 2017 00:18:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
956119655 +EDI: CHASE.COM Aug 17 2017 00:18:00 Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298  
956119658 +EDI: WFNNB.COM Aug 17 2017 00:18:00 Comenity Capital Bank/HSN, PO Box 182125, Columbus, OH 43218-2125  
956119659 +E-mail/Text: scott@creditconcepts.com Aug 17 2017 00:19:33 Credit Concepts, 220 W 7th Ave, Eugene, OR 97401-2664  
956119660 +E-mail/Text: kzoeffel@credit-control.com Aug 17 2017 00:19:16 Credit Control, LLC, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429  
956119661 +EDI: RCSFNBMARIN.COM Aug 17 2017 00:18:00 Credit One Bank NA, PO Box 98873, Las Vegas, NV 89193-8873  
956119663 +EDI: DISCOVER.COM Aug 17 2017 00:18:00 Discover Financial, PO Box 3025, New Albany, OH 43054-3025  
956119664 +EDI: BLUESTEM Aug 17 2017 00:19:00 Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820  
956119666 +E-mail/Text: collection.department@harborstone.com Aug 17 2017 00:19:07 Harborstone Credit Uni, PO Box 4207, Tacoma, WA 98438-0207  
956119667 +E-mail/Text: collection.department@harborstone.com Aug 17 2017 00:19:07 Harborstone Credit Union, PO Box 4207, Tacoma, WA 98438-0207  
956119668 +EDI: CBSKOHL.COM Aug 17 2017 00:18:00 Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043  
956119670 +EDI: RESURGENT.COM Aug 17 2017 00:18:00 LVNV Funding, PO Box 10497, Greenville, SC 29603-0497  
956119669 +E-mail/Text: ZyCredit.A.User@lesschwab.com Aug 17 2017 00:19:29 Les Schwab Tire Center, PO Box 5350, Bend, OR 97708-5350  
956119672 +E-mail/Text: rsshmelz@merchantsacceptance.com Aug 17 2017 00:19:28 Merchants Acceptance C, PO Box 50690, Bellevue, WA 98015-0690  
956119673 +EDI: MID8.COM Aug 17 2017 00:18:00 Midland Credit Management, Inc, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
956119676 +EDI: NESF.COM Aug 17 2017 00:18:00 National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442  
956119677 +E-mail/Text: thutchings@neamt.com Aug 17 2017 00:19:47 New Era Asset Management, 701 Seneca St., Suite 655E, Buffalo, NY 14210-1358  
956119682 EDI: PRA.COM Aug 17 2017 00:18:00 Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541

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

956119685	+EDI: DRIV.COM Aug 17 2017 00:19:00	Santander Consumer USA, PO Box 961245, Ft Worth, TX 76161-0244
956119687	+EDI: RMSC.COM Aug 17 2017 00:18:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001
956119688	+EDI: RMSC.COM Aug 17 2017 00:18:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001
956119689	+EDI: RMSC.COM Aug 17 2017 00:18:00	Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001
956119690	+EDI: WFFC.COM Aug 17 2017 00:18:00	Wells Fargo Financial Bank, PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
Harborstone Credit Union

cr

TOTALS: 1, \* 0, ## 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: Aug 18, 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 August 16, 2017 at the address(es) listed below:

Jan Gossing on behalf of Debtor Robert James Rimer jan@ghglegal.com,  
 brian@ghglegal.com;ghglawgroup@gmail.com  
 Jan Gossing on behalf of Joint Debtor Cory Micheal Rimer jan@ghglegal.com,  
 brian@ghglegal.com;ghglawgroup@gmail.com  
 United States Trustee USTPRegion18.SE.ECF@usdoj.gov  
 Virginia A Burdette vab@andrewsburdette.com,  
 ta@andrewsburdette.com;vbchl2tr@seanet.com;vburdette@ecf.epiqsystems.com

TOTAL: 4

**Information to identify the case:**

Debtor 1 Robert James Rimer  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8748**

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

Debtor 2 Cory Micheal Rimer  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7058**

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

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

Case number: **17-12140-MLB**

**Order of Discharge**

12/15

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

Robert James Rimer

Cory Micheal Rimer  
fka Cory Michael Clement

8/16/17

**By the court:** Marc Barreca  
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.

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.

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.**