

United States Bankruptcy Court
Western District of Washington

In re:
Darrin Keith Watkins
Shannon Claudette Venzant Watkins
Debtors

Case No. 17-12582-CMA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-2

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 31

Date Rcvd: Sep 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2017.
db/jdb

+Darrin Keith Watkins, Shannon Claudette Venzant Watkins, 11914 SE 260th Street,
Kent, WA 98030-7887
956142407 +Citibank, Po Box 790040, S Louis, MO 63179-0040
956142409 First Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
956142413 +Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
956198742 +Navient Solutions, LLC., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
956142415 +O Bee Credit Union, 3900 Cleveland Ave SE, Tumwater, WA 98501-4098
956142417 Pacific Medical Centers, PO Box 24386, Seattle, WA 98124-0386
956142418 +Physicians Anesthesia Services, 1229 Madison, Suite 1440, Seattle, WA 98104-1318
956142419 +Pugent Sound Collections, 1019 Regents Blvd, Ste 101, Po Box 66995, Tacoma, WA 98464-6995
956189413 Puget Sound Collections, PO Box 66995, TACOMA, WA 98464-6995
956142420 +Reliable Credit Assc I, 34303 Pacific Hwy S Ste, Federal Way, WA 98003-8907
956142424 +TdrCs/mor Furniture, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
956174018 +US Dept of Education MOHELA, 633 Spirit Dr, Chesterfield, MO 63005-1243

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

EDI: WADEPREV.COM Sep 08 2017 02:23:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
956142398 +E-mail/Text: bankruptcy@rentacenter.com Sep 08 2017 02:23:16 Acceptance Now,
Attn: Bankruptcy, 5501 Headquarters Dr, Plano, TX 75024-5837
956142401 +EDI: PHINAMERI.COM Sep 08 2017 02:23:00 AmeriCredit/GM Financial, Po Box 183853,
Arlington, TX 76096-3853
956142402 +EDI: TSYS2.COM Sep 08 2017 02:23:00 Barclays Bank Delaware, 100 S West St,
Wilmington, DE 19801-5015
956142403 +EDI: CAPITALONE.COM Sep 08 2017 02:23:00 Capital One, Po Box 30285,
Salt Lake City, UT 84130-0285
956142404 +EDI: CAPITALONE.COM Sep 08 2017 02:23:00 Capital One, Attn: Bankruptcy, Po Box 30253,
Salt Lake City, UT 84130-0253
956142405 +EDI: MERRICKBANK.COM Sep 08 2017 02:23:00 Cardworks/CW Nexus, Attn: Bankruptcy,
Po Box 9201, Old Bethpage, NY 11804-9001
956142406 +EDI: CHASE.COM Sep 08 2017 02:23:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
Wilmington, DE 19850-5298
956142408 +EDI: WFNNB.COM Sep 08 2017 02:23:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
956142411 +E-mail/Text: bk@lendingclub.com Sep 08 2017 02:23:04 Lending Club Corp, 71 Stevenson St,
Suite 300, San Francisco, CA 94105-2985
956142412 +E-mail/Text: bankos@merchantscredit.com Sep 08 2017 02:22:48 Merchants Credit Corporation,
2245 152nd Ave. NE, Redmond, WA 98052-5519
956142414 +EDI: NAVIENTFKASMSERV.COM Sep 08 2017 02:23:00 Navient, Attn: Bankruptcy, Po Box 9500,
Wilkes-Barr, PA 18773-9500
956142416 +EDI: AGFINANCE.COM Sep 08 2017 02:23:00 OneMain, Attn: Bankruptcy, 601 Nw 2nd St,
Evansville, IN 47708-1013
956142400 EDI: AGFINANCE.COM Sep 08 2017 02:23:00 American General Financial,
dba Springleaf Financial, Po Box 3251, Evansville, IN 47731
956142421 +EDI: DRIV.COM Sep 08 2017 02:23:00 Santander Consumer USA, Po Box 961245,
Ft Worth, TX 76161-0244
956142423 +EDI: RMSC.COM Sep 08 2017 02:23:00 Synch/ccdstr, Po Box 96060, Orlando, FL 32896-0001
956142425 +EDI: WFFC.COM Sep 08 2017 02:23:00 Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438,
Des Moines, IA 50306-0438
956142426 +EDI: WFFC.COM Sep 08 2017 02:23:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
Po Box 19657, Irvine, CA 92623-9657

TOTAL: 18

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

sp Hardwick & Pendergast PS
sp Michelle Owens
956142399 ###+Alliance One Receivables, PO Box 2449, Gig Harbor, WA 98335-4449
956142410 ###+Jason L Woehler, Attorney At Law, 12720 Gateway Dr., Suite 206, Seattle, WA 98168-3333
956142422 ###+Stellar Recovery Inc, Attn: Bankruptcy, 4500 Salisbury Road Ste 105,
Jacksonville, FL 32216-8035

TOTALS: 2, * 0, ## 3

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 identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** 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: Sep 09, 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 September 7, 2017 at the address(es) listed below:

Brian Hallaq on behalf of Debtor Darrin Keith Watkins brian@ghglegal.com,
jan@ghglegal.com;ghglawgroup@gmail.com
Brian Hallaq on behalf of Joint Debtor Shannon Claudette Venzant Watkins brian@ghglegal.com,
jan@ghglegal.com;ghglawgroup@gmail.com
Edmund J Wood ewood1@aol.com, ejw@trustesolutions.net
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Darrin Keith Watkins**Social Security number or ITIN **xxx-xx-4565**

First Name Middle Name Last Name

EIN --_-----

Debtor 2 **Shannon Claudette Venzant Watkins**Social Security number or ITIN **xxx-xx-1057**

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Western District of Washington**Case number: **17-12582-CMA****Order of Discharge**

12/15

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

Darrin Keith Watkins

Shannon Claudette Venzant Watkins

9/7/17**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.