

Form B18 (Official Form 18)(12/03)

United States Bankruptcy Court

Central District of Illinois

130 Federal Building
201 N. Vermilion St.
Danville, IL 61832

Case No. 04-91014

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Cary Elizabeth Hartman
aka Cary Elizabeth Woodard
727 Clarence Ave
Watseka, IL 60970

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/5/04

Gerald D. Fines
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

Certificate of Service Page 3 of 3
CERTIFICATE OF SERVICE

District/off: 0753-2
Case: 04-91014

User: admin
Form ID: b18

Page 1 of 1
Total Served: 20

Date Rcvd: Jul 06, 2004

The following entities were served by first class mail on Jul 08, 2004.
db +Cary Elizabeth Hartman, 727 Clarence Ave, Watseka, IL 60970-1490
aty +Debra J Levine, 180 N LaSalle #3014, Chicago, IL 60601-2802
tr +Glen R Barmann, 200 E Court St #602, Kankakee, IL 60901-3846
ust +U.S. Trustee, Office Of Nancy J Gragula U.S. Trustee, 401 Main St #1100, Peoria, IL 61602-1241
3533953 +BP Amoco, Processing Center, Des Moines, IA 50360-0001
3533952 Bergners, PO Box 17633, Baltimore, MD 21297-1633
3533954 Capstone Bank, S. 4th St., Watseka, IL 60970
3533956 Chase Visa, PO Box 52126, Phoenix, AZ 85072-2126
3533957 Citi Cards, PO Box 6403, The Lakes, NV 88901-6403
3533958 Fidelity Investments, Bankcard Services, PO Box 15026, Wilmington, DE 19850-5026
3533959 +First Trust & Savings, PO box 160, Watseka, IL 60970-0160
3533960 +First Truste & Savings, P.O. BOX 160, Watseka, IL 60970-0160
3533962 +Fleet Credit Card Service, PO Box 15368, Wilmington, DE 19886-5368
3533965 +Spiegel, 9310 SW Gemini Drive, Beaverton, OR 97078-7126

The following entities were served by electronic transmission on Jul 06, 2004 and receipt of the transmission was confirmed on:
3533953 +EDI: CITICORP.COM Jul 06 2004 23:07:00 BP Amoco, Processing Center, Des Moines, IA 50360-0001
3533951 +EDI: FIRSTUSA.COM Jul 06 2004 23:07:00 Bank One, PO Box 50882, Henderson, NV 89016-0882
3533955 EDI: WTRWFNNB.COM Jul 06 2004 23:06:00 Chadwicks, PO box 182746, Columbus, OH 43218-2746
3533961 +EDI: FIRSTUSA.COM Jul 06 2004 23:07:00 First USA, PO Box 50882, Henderson, NV 89016-0882
3533963 EDI: TSYS.COM Jul 06 2004 23:07:00 Lowe's, PO Box 105980, Dept. 79, Atlanta, GA 30353-5980
3533964 EDI: WTRWFNNB.COM Jul 06 2004 23:06:00 Maurices, PO Box 659705, San Antonio, TX 78265-9705
3533966 EDI: WTRWFNNB.COM Jul 06 2004 23:06:00 Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 7

***** 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.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): 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: Jul 08, 2004

Signature:

