

U.S. Bankruptcy Court
200 Jefferson Avenue, Suite 413
Memphis, TN 38103
Telephone: (901) 328-3500

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In re

Case Number: 10-27049 pjd

Chapter 7

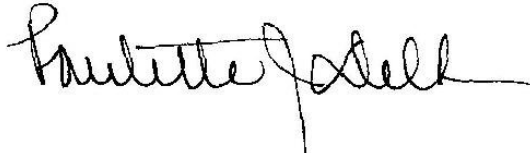
Mark Andre Crater , xxx-xx-4973
7699 Parkmont Drive
Memphis, TN 38125

Debtor(s).

DISCHARGE OF DEBTOR

It appears 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:



United States Bankruptcy Judge

Dated: November 30, 2010

Date filed: 7/2/10

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION
EXPLANATION OF BANKRUPTCY DISCHARGE

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 pays 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.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0651-2
Case: 10-27049

User: renita
Form ID: dis7

Page 1 of 1
Total Noticed: 11

Date Rcvd: Nov 30, 2010

The following entities were noticed by first class mail on Dec 02, 2010.

db +Mark Andre Crater, 7699 Parkmont Drive, Memphis, TN 38125-4796

aty +Blair B. Evans, Baker, Donelson, Bearman, Caldwell & Ber, 165 Madison Avenue, Suite 2000,
Memphis, TN 38103-2799

aty Herbert D. Hurst, Hurst Law Firm, P.A., P.O. Box 41497, Memphis, TN 38174-1497

cr ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229

(address filed with court: US BANK, PO BOX 5229, CINCINNATI, OH 45201)

29803766 +CorTrust Bank, 300 Cherapa Place, Suite 101, Sioux Falls, SD 57103-2280

29803767 +Homeq Servicing, POB 70830, Charlotte, NC 28272-0830

29803768 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229

(address filed with court: US Bank, POB 790179, Saint Louis, MO 63179)

The following entities were noticed by electronic transmission on Nov 30, 2010.

tr +EDI: QNPHEMEYER.COM Nov 30 2010 19:53:00 Norman P. Hagemeyer, PO Box 630,
Ellendale, TN 38029-0630

ust +E-mail/Text: ustpreregion08.me.ecf@usdoj.gov U.S. Trustee,
Office of the U.S. Trustee, One Memphis Place, 200 Jefferson Avenue, Suite 400,
Memphis, TN 38103-2383

29803764 +EDI: BANKAMER.COM Nov 30 2010 19:53:00 Bank of America, POB 15019,
Wilmington, DE 19886-5019

29803765 +EDI: CAPITALONE.COM Nov 30 2010 19:53:00 Capital One Bank, POB 71083,
Charlotte, NC 28272-1083

TOTAL: 4

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

cr CorTrust Bank

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.

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 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: Dec 02, 2010

Signature:

