

United States Bankruptcy Court

District of Arizona

Case No. 2:10-bk-34288-GBN

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

MEMIE C. BURTON JR.
10214 N. 44TH ST.
PHOENIX, AZ 85028

Social Security / Individual Taxpayer ID No.:

xxx-xx-8417

Employer Tax ID / Other nos.:

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: 4/28/15

George B. Nielsen Jr.
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 incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. 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; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

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.

United States Bankruptcy Court
District of Arizona

In re:
MEMIE C. BURTON, JR.
Debtor

Case No. 10-34288-GBN
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-2

User: godwinm
Form ID: bl8

Page 1 of 2
Total Noticed: 34

Date Rcvd: Apr 28, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2015.

db +MEMIE C. BURTON, JR., 10214 N. 44TH ST., PHOENIX, AZ 85028-4138
atych Christopher J. Dylla, Office of the Arizona Attorney General, 1275 West Washington Street,
Phoenix, AZ 85007-2926
cr +Arizona Department of Revenue, c/o April J. Theis, Arizona Attorney General's Office,
1275 West Washington Street, Phoenix, AZ 85007-2997
cr +OCWEN LOAN SERVICING, LLC, ITS ASSIGNEES AND/OR SU, c/o McCarthy & Holthus, LLP,
McCarthy Holthus & Levine, P.C., 1770 Fourth Avenue, San Diego, CA 92101-2607
13375906 +An Elegant Smile, 702 E. Bell Road Suite 120, Phoenix, Az 85022-6639
9961641 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank South Dakota NA, Payment Center, 4740 121st St,
Urbandale, IA 50323)
9792724 +CITY OF GLENDALE, 5850 WEST GLENDALE AVE, GLENDALE, AZ 85301-2599
9792725 +DUSKIN AND DUSKIN, 2126 W. INDIANSCHOOL RD., PHOENIX, AZ 85015-4907
9792726 FIFTH THIRD BANK, FIFTH THIRD CENTER, CINCINNATI, OH 45623
9849664 +Fifth Third Bank, PO BOX 829009, Dallas, TX 75382-9009
9792728 +++INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA PA 19101 7346
9792729 +LONNIE WILLIAMS, ONE RENAISSANCE SQUARE, TWO CENTRAL AVENUE, PHOENIX, AZ 85004-2322
9930716 #+MARISCAL, WEEKS, McINTYRE & FRIEDLANDER, P.A., c/o William Novotny,
2901 North Central Avenue, Suite 200, Phoenix AZ 85012-2705
13118703 MCCARTHY HOLTHUS & LEVINE, P.C., c/o McCarthy & Holthus, LLP, 1770 Fourth Avenue,
San Diego, CA 92101-2607
13118704 Ocwen Loan Servicing, LLC, Attention: Bankruptcy, P.O. BOX 24605,
West Palm Beach, FL 33416-4605
9792730 TIM THOPSON, 2901 N. CENTRAL, SUITE 200, PHOENIX, AZ 85012-2705
13064813 U.S. Bank National Association,, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department,
P.O. BOX 24605, West Palm Beach, FL 33416-4605
9933909 +USAA, POST OFFICE BOX 829009, DALLAS, TEXAS 75382-9009
9931069 +USAA FEDERAL SAVINGS BANK, POLI & BALL, PLC, 2999 N. 44TH ST, #500,
PHOENIX, AZ 85018-7252

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

tr EDI: BDDULRICH.COM Apr 29 2015 00:28:00 DALE D. ULRICH, PMB-615 1928 E. HIGHLAND, #F104,
PHOENIX, AZ 85016-4626
smg EDI: AZDEPREV.COM Apr 29 2015 00:28:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
cr +E-mail/Text: bncmail@w-legal.com Apr 29 2015 00:52:11 USAA FEDERAL SAVINGS BANK,
C/O WEINSTEIN & RILEY, 2001 WESTERN AVE #400, SEATTLE, WA 98121-3132
9826750 +EDI: AZDEPREV.COM Apr 29 2015 00:28:00 ARIZONA DEPARTMENT OF REVENUE,
SPECIAL OPERATIONS UNIT, 1600 W. MONROE, PHOENIX, AZ 85007-2612
9792722 +EDI: CITICORP.COM Apr 29 2015 00:28:00 CITI BANK, PO BOX 6241,
SIOUX FALLS, SD 57117-6241
9792723 +EDI: CITICORP.COM Apr 29 2015 00:28:00 CITI CARD, PO BOX 6241,
SIOUX FALLS, SD 57117-6241
10177443 EDI: CAPIO.COM Apr 29 2015 00:28:00 Capiro Partners LLC, Quantum3 Group LLC, PO Box 788,
Kirkland, WA 98083-0788
10642859 +EDI: CITICORP.COM Apr 29 2015 00:28:00 Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493
9792727 +E-mail/Text: EBN_Notifications@OWB.com Apr 29 2015 00:51:52 INDY MAC, 6900 BEATRICE DRIVE,
KALAMAZOO, MI 49009-9559
10015227 +E-mail/Text: EBN_Notifications@OWB.com Apr 29 2015 00:51:52 OneWest Bank, FSB,
2900 Esperanza Crossing, Austin, TX 78758-3658
13375845 +E-mail/Text: ustpregion14.px.ecf@usdoj.gov Apr 29 2015 00:51:47 U.S. Trustee,
230 N. 1st Ave. #204, Phoenix, AZ 85003-1725
9792731 +EDI: USAA.COM Apr 29 2015 00:28:00 USAA, 10750 INTERSTATE HWY. 10,
SAN ANTONIO, TX 78288-0001
9792732 +EDI: USAA.COM Apr 29 2015 00:28:00 USAA BANK, 10750 INTERSTATE HWY. 10,
SAN ANTONIO, TX 78288-0001
13355636 +E-mail/Text: bncmail@w-legal.com Apr 29 2015 00:52:11 USAA Federal Savings Bank,
C/o Weinstein & Riley, PS, 2001 Western Avenue, Ste 400, Seattle, WA 98121-3132
10022572 EDI: ECAST.COM Apr 29 2015 00:28:00 eCAST Settlement Corporation, assignee,
of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262

TOTAL: 15

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

cr MARISCAL, WEEKS, McINTYRE & FRIEDLANDER, P.A.
cr UNITED STATES OF AMERICA
9792721 CITI, PO BOX 6241, SIOUX FALLS
cr* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank, N.A., Payment Center, 4740 121st Street,
Urbandale, IA 50323)
cr* +Citibank, N.A., 701 East 60th Street North, SIOUX FALLS, SD 57104-0493
cr* +USAA FEDERAL SAVINGS BANK, POLI & BALL, PLC, 2999 N. 44TH ST., #500,
PHOENIX, AZ 85018-7252

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

11006397* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank, N.A., Payment Center, 4740 121st Street,
Urbandale, IA 50323)

13127849* Ocwen Loan Servicing, LLC, Attention: Bankruptcy, P.O. BOX 24605,
West Palm Beach, FL 33416-4605

9934867* +USAA, POST OFFICE BOX 829009, DALLAS, TEXAS 75382-9009

12472856* eCAST Settlement Corporation, assignee, of Citibank (South Dakota), N.A., POB 29262,
New York, NY 10087-9262

TOTALS: 3, * 7, ## 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).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

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: Apr 30, 2015

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 April 28, 2015 at the address(es) listed below:

- AARON MICHAEL WAITE on behalf of Creditor USAA FEDERAL SAVINGS BANK aaronw@w-legal.com,
TamaraD@w-legal.com
- ALEXIS VIRGINIA ANDREWS on behalf of Creditor UNITED STATES OF AMERICA
alexis.v.andrews@usdoj.gov
- APRIL J. VILLARREAL THEIS on behalf of Creditor Arizona Department of Revenue
april.theis@azag.gov,
hua.qin@azag.gov;kathryn.prosise@azag.gov;BankruptcyUnit@azag.gov;michelle.schlosser@azag.gov
- DALE D. ULRICH AZ18@ecfcbis.com
- DEAN WILLIAM O'CONNOR on behalf of Debtor MEMIE C. BURTON, JR. DEAN@DEAN-OCONNOR.COM,
JASON@DEAN-OCONNOR.COM
- JAMES I SHIVELY on behalf of Creditor USAA FEDERAL SAVINGS BANK bkecf@poliball.com
- KAYCEE M. SULLIVAN on behalf of Creditor UNITED STATES OF AMERICA kaycee.m.sullivan@usdoj.gov
- MICHAEL P. LANE on behalf of Trustee DALE D. ULRICH
mplbkcourt@lane-nach.com;lmbkcourt@yahoo.com;danica.kolb@lane-nach.com
- PATY CHAN on behalf of U.S. Trustee U.S. TRUSTEE patty.chan@usdoj.gov,
connie.s.hoover@usdoj.gov
- RACHAEL J. ZEPEDA on behalf of Creditor UNITED STATES OF AMERICA
phxirs.bk.email@irsounsel.treas.gov
- WILLIAM NOVOTNY on behalf of Creditor MARISCAL, WEEKS, McINTYRE & FRIEDLANDER, P.A.
wnovotny@dickinsonwright.com

TOTAL: 11