

United States Bankruptcy Court
Eastern District of CaliforniaIn re:
Donald Clyde Willis
DebtorCase No. 10-53326-C
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0972-2

User: fdis
Form ID: L55Page 1 of 1
Total Noticed: 27

Date Rcvd: Apr 20, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2011.

db +Donald Clyde Willis, 12197 S. Stoneridge Circle, Paradise, CA 95969-4750
 aty +Hieu T. Pham, 4375 Jutland Dr #200, PO Box 17933, San Diego, CA 92177-7921
 aty +Kendal E. Cornell, 686 Rio Lindo Ave, Chico, CA 95926-1818
 aty +Mark D. Estle, 12520 High Bluff Dr #265, San Diego, CA 92130-3011
 cr Bank of The West, PO Box 829009, Dallas, TX 75382-9009
 cr +GMAC Mortgage, LLC, c/o Hieu T. Pham, 4375 Jutland Dr #200, PO Box 17933, San Diego, CA 92177-7921
 18259784 Bank of the West, PO Box 727, Omaha NE 68172-9799
 18469302 Capital One Bank (USA), N.A., PO Box 248839, Oklahoma City OK 73124-8839
 18259787 +Chase, 3415 Vision Drive OHA-7164, Columbus OH 43219-6009
 18259788 Citi MasterCard, PO Box 6000, Pullman WA 99163
 18317637 +Citifinancial, 420 N 11th Ave #107, Hanford CA 93230-4698
 18259789 Citifinancial Services Inc, 420 N 11th Ave Ste 107, Hanford CA 93230-4698
 18259790 +Direct Loans, U S Department of Education, P O Box 530560, Atlanta GA 30353-0560
 18686073 +U.S. Department of Education, PO Box 5609, Greenville TX 75403-5609
 18259793 USAA Credit Card Payments, PO Box 65020, San Antonio TX 78265-5020
 18259794 USAA Savings Bank, PO Box 205, Waterloo IA 50704-0205
 18259795 +White Sands Village, Hawaiiana Management Company Ltd, 711 Kapiolani Boulevard Suite 700, Honolulu HI 96813-5249

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

tr +EDI: QJWREGER.COM Apr 21 2011 01:13:00 John W. Reger, 280 Hemsted #C, Redding, CA 96002-0934
 smg EDI: CALTAX.COM Apr 21 2011 01:13:00 Franchise Tax Board, PO Box 2952, Sacramento, CA 95812-2952
 cr +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Apr 21 2011 01:57:56 Ascension Capital Group, Inc., Attn: JP Morgan Chase Bank, N.A. Dept., PO Box 201347, Arlington, TX 76006-1347
 cr EDI: RMSC.COM Apr 21 2011 01:08:00 GE MONEY BANK, c/o Recovery Management Systems Corp., Attn: Ramesh Singh, 25 SE 2nd Ave #1120, Miami, FL 33131-1605
 18259783 EDI: BANKAMER.COM Apr 21 2011 01:08:00 Bank of America, PO Box 15026, Wilmington DE 19850-5026
 18259785 EDI: CAPITALONE.COM Apr 21 2011 01:08:00 Capital One, PO Box 30285, Salt Lake City UT 84130-0285
 18259786 EDI: CHASE.COM Apr 21 2011 01:13:00 Chase, PO Box 15298, Wilmington DE 19850-5298
 18484580 +EDI: CHASE.COM Apr 21 2011 01:13:00 Chase Bank USA, N.A., PO Box 15145, Wilmington DE 19850-5145
 18259791 EDI: CALTAX.COM Apr 21 2011 01:13:00 Franchise Tax Board, Bankruptcy Unit, PO Box 2952, Sacramento CA 95812-2952
 18259792 EDI: IRS.COM Apr 21 2011 01:08:00 Internal Revenue Service, PO BOX 7346, Philadelphia PA 19101-7346

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

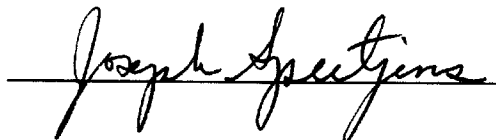
TOTAL: 0


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 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 22, 2011

Signature:



	<p>UNITED STATES BANKRUPTCY COURT Eastern District of California</p> <p>Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814</p> <p>(916) 930-4400 www.caeb.uscourts.gov M-F 9:00 AM - 4:00 PM</p>	<p>FILED</p> <p>4/20/11</p> <p>CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA</p> <p>fdis</p>
<p>DISCHARGE OF DEBTOR</p>		
<p>Case Number: 10-53326 - C - 7</p>		
<p>Debtor Name(s), Social Security Number(s), and Address(es):</p> <p>Donald Clyde Willis xxx-xx-4993</p> <p>12197 S. Stoneridge Circle Paradise, CA 95969</p> <p>OTHER NAMES USED WITHIN 8 YEARS BEFORE FILING THE PETITION:</p> <p>Donald C Willis</p>		
<p>It appearing that the debtor is entitled to a discharge,</p> <p>IT IS ORDERED:</p> <p>The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).</p>		
<p>SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.</p>		

Dated:
4/20/11

For the Court,
Wayne Blackwelder , Clerk

FORM L55
(Continued)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person (or persons) named as the debtor (or debtors). 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 discharged 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 (in a case filed on or after October 17, 2005);
- 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 (in a case filed on or after October 17, 2005).

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.