

**United States Bankruptcy Court**

Northern District of Illinois

**Case No. 13-30650**

**Chapter 7**

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

Fermina C. Ventura  
8334 Ridgeway Avenue  
Skokie, IL 60076-2830

Social Security / Individual Taxpayer ID No.:

xxx-xx-8569

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).

FOR THE COURT

Dated: November 18, 2013

Kenneth S. Gardner, Clerk  
United States Bankruptcy Court

**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 (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.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Fermina C. Ventura  
DebtorCase No. 13-30650-ABG  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin  
Form ID: bl8Page 1 of 2  
Total Noticed: 43

Date Rcvd: Nov 18, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2013.

db Fermina C. Ventura, 8334 Ridgeway Avenue, Skokie, IL 60076-2830  
 20800937 +Aspire/CB&T, P.O. Box 105555, Atlanta, GA 30348-5555  
 20800938 +Associates Bank, c/o Resurgence Financial, LLC, 4100 Commercial Ave,  
 Northbrook, IL 60062-1833  
 20800939 +Bankfirst, P.O. Box 5052, Sioux Falls, SD 57117  
 20800946 D. Patrick Mullarkey, Tax Division DOJ, P.O. Box 55, Ben Franklin Station,  
 Washington, DC 20044  
 20800947 +District Counsel, 200 W. Adams, Chicago, IL 60606-5231  
 20800951 First Insurance Funding Corp, 135 S. LaSalle St, Dept 8076, Chicago, IL 60674-8076  
 20800955 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213  
 (address filed with court: HSBC Bank, P.O. Box 52530, Carol Stream, IL 60197)  
 20800956 Hurler State Bank, United Airlines, P.O. Box 9025, Des Moines, IA 50368-9025  
 20800957 +Illinois Department of Revenue, 100 W Randolph 7th Floor, Bankruptcy Unit,  
 Chicago, IL 60601-3290  
 20800960 +Jefferson Capital Systems LLC, CompuCredit Corp, P.O. Box 7999, Saint Cloud, MN 56302-7999  
 20800972 Resurgent Capital Service L.P., P.O. Box 10368, Greenville, SC 29603-0368  
 20800974 +UALT/CBSD, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 20800975 +United States Attorney, 219 S. Dearborn St., Chicago, IL 60604-1708

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

tr +EDI: FDRHERZOG.COM Nov 19 2013 01:33:00 David R Herzog, Herzog & Schwartz PC,  
 77 W Washington Suite 1717, Chicago, IL 60602-3943  
 20800936 EDI: APPLIEDBANK.COM Nov 19 2013 01:33:00 Applied Bank, 601 Delaware Avenue,  
 Wilmington, DE 19801  
 20919172 +EDI: ATLASACQU.COM Nov 19 2013 01:33:00 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303, Attn: Avi Schild  
 20800950 EDI: BANKAMER.COM Nov 19 2013 01:33:00 FIA Card Services, N.A.,  
 Bank of America (USA) MBNA America, 4161 Piedmont Parkway NC4 105 03 14,  
 Greensboro, NC 27410  
 20800940 EDI: CAPITALONE.COM Nov 19 2013 01:33:00 Capital One, P.O. Box 85015,  
 Richmond, VA 23285-5075  
 20800942 EDI: CHASE.COM Nov 19 2013 01:33:00 Chase, Cardmember Services, P.O. Box 15153,  
 Wilmington, DE 19886-5153  
 20800941 EDI: CHASE.COM Nov 19 2013 01:33:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 20800943 EDI: CHASE.COM Nov 19 2013 01:33:00 Chase - BP, P.O. Box 15298, Wilmington, DE 19850-5298  
 20800944 +EDI: CITICORP.COM Nov 19 2013 01:33:00 Citibank, POB 6532, The Lakes, NV 88901-6532  
 20800945 +EDI: RCSFNBMARIN.COM Nov 19 2013 01:33:00 Credit One Bank, 585 S. Pilot St.,  
 Las Vegas, NV 89119-3619  
 20800949 +EDI: RESURGENT.COM Nov 19 2013 01:33:00 East Bay Funding LLC, P.O. Box 288,  
 Greenville, SC 29602-0288  
 20800952 EDI: RMSC.COM Nov 19 2013 01:33:00 GEMB/JC Penney, P.O. Box 981402,  
 El Paso, TX 79998-1402  
 20800954 +EDI: HFC.COM Nov 19 2013 01:33:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253  
 20800948 EDI: IRS.COM Nov 19 2013 01:33:00 District Director IRS, 230 S Dearborn,  
 Chicago, IL 60604  
 20800958 EDI: IRS.COM Nov 19 2013 01:33:00 Internal Revenue Service, Kansas City, MO 64999  
 20800959 EDI: IRS.COM Nov 19 2013 01:33:00 Internal Revenue Service, P.O. Box 21126,  
 Philadelphia, PA 19114  
 20800960 +EDI: JEFFERSONCAP.COM Nov 19 2013 01:33:00 Jefferson Capital Systems LLC, CompuCredit Corp,  
 P.O. Box 7999, Saint Cloud, MN 56302-7999  
 20800962 +EDI: RESURGENT.COM Nov 19 2013 01:33:00 LVNV Funding, Inc., P.O. Box 10584,  
 Greenville, SC 29603-0584  
 20800961 EDI: WFNNB.COM Nov 19 2013 01:33:00 Lane Bryant Retail/SOA, P.O. Box 182121,  
 LTD Credit Svcs, Columbus, OH 43218-2121  
 20800963 +EDI: TSYS2.COM Nov 19 2013 01:33:00 Macy's, NCO Financial System, P.O. Box 4275,  
 Norcross, GA 30091-4275  
 20800964 EDI: TSYS2.COM Nov 19 2013 01:33:00 Marshall Fields, P.O. Box 94578,  
 Cleveland, OH 44101-4578  
 20800965 +EDI: MERRICKBANK.COM Nov 19 2013 01:34:00 Merrick Bank, 10705 S. Jordan Gtwy. Ste. 200,  
 South Jordan, UT 84095-3977  
 20800966 E-mail/Text: bankruptcy@cavps.com Nov 19 2013 02:01:50 Nations Bank,  
 c/o Cavalry Portfolio Services, P.O. Box 27288, Tempe, AZ 85285-7288  
 20800968 EDI: PRA.COM Nov 19 2013 01:34:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,  
 Norfolk, VA 23541  
 20800969 +EDI: PRA.COM Nov 19 2013 01:34:00 PRA Receivables Management, LLC, c/o Chase, POB 41067,  
 Norfolk, VA 23541-1067  
 20800967 +E-mail/Text: ebn@vativrecovery.com Nov 19 2013 02:00:50 Palisades Collection LLC,  
 Vativ Recovery Solutions, P.O. Box 19249, Sugar Land, TX 77496-9249  
 20800970 +EDI: RESURGENT.COM Nov 19 2013 01:33:00 Pyod LLC assigns Roundup LLC,  
 c/o Resurgent Capital Services, P.O. Box 19008, Greenville, SC 29602-9008  
 20800971 EDI: Q3G.COM Nov 19 2013 01:33:00 Quantum 3 Group LLC agent for, MOMA Funding LLC,  
 P.O. Box 788, Kirkland, WA 98083-0788  
 20800973 EDI: SEARS.COM Nov 19 2013 01:33:00 Sears, PO Box 555, Columbus, OH 43216  
 20800976 +EDI: RMSC.COM Nov 19 2013 01:33:00 Wards, P.O. Box 105997, Atlanta, GA 30353-5997

District/off: 0752-1

User: admin  
Form ID: b18

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Total Noticed: 43

Date Rcvd: Nov 18, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
20800953 GTE Visa

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: Nov 20, 2013

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2013 at the address(es) listed below:

David R Herzog drhlaw@mindspring.com,  
herzogschwartz@gmail.com;il59@ecfcbis.com;drh@trustesolutions.net  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Timothy M Hughes on behalf of Debtor Fermina C. Ventura thughes@lavellelaw.com

TOTAL: 3