Case 16-29670 Doc 12 Filed 01/27/17 Entered 01/27/17 22:52:32 Desc Imaged

Information to identify the case:			
Debtor 1	Dallin Brad Hawkins		Social Security number or ITIN xxx-xx-9581
Debtor 2 (Spouse, if filing)	First Name Middle Name	Last Name	EIN
	First Name Middle Name Las	Last Name	Social Security number or ITIN
	That Name Made Name	ast Name	EIN
United States Bankruptcy Court			
Case number:	16-29670 JTM	Chapter 7	Petition date: 10/31/16

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dallin Brad Hawkins

1/25/17

By the court: <u>Joel T. Marker</u>

United States Bankruptcy Judge

# Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of Utah

In re: Dallin Brad Hawkins Debtor Case No. 16-29670-JTM Chapter 7

TOTALS: 0, \* 0, ## 1

#### CERTIFICATE OF NOTICE

District/off: 1088-2 User: admin Page 1 of 2 Date Rcvd: Jan 25, 2017 Form ID: 318 Total Noticed: 28

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 27, 2017.
db
                           +Dallin Brad Hawkins, 9051 S 1075 W, #C101, West Jordan, UT 84088-3008
                            Attorney General for United States, 950 Pennsylvania Ave, NW, Room 4400, Washington, DC 20530-0001
10439517
                                                                                           6026 Fashion Point Dr., Ogden, UT 84403-4851
                           +Bonneville Billing & Collections,
10439518
                           +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
+Chip Shaner, PO Box 3898, Salt Lake City, UT 84110-3898
10439519
10439520
                           +Covington Capital, 1464 East Ridgeline Dr. #101, South Ogden UT 84405-4938 Edwin B. Parry, The Law Office of Edwin B. Parry, PO Box 25727,
10439521
10439523
                              Salt Lake City, UT 84125-0727
                            Gold Cross Ambulance, 1717 S Redwood Rd.,
10439527
                                                                                                             PO Box 27768,
                                                                                                                                            Salt Lake City, UT 84127-0768
                           +Good Cross Ambulance, 1717 S Redwood Rd., PO BOX 27708, Salt Lake Company of the Company of the
10439528
10439530
10439533
10439535
10439536
                              Bellevue, WA 98004-5901
10439538
                           +Superior Court of California,
                                                                                    PO box 7460,
                                                                                                              Newport Beach, CA 92658-7460
10439539
                            The law offices of Kirk A. Cullimore, LL, PO Box 65655, Salt Lake City, UT 84165-0655
                           +Tosh, Inc. dba Check City, Care of PRA Receivables Management, LLC, PO Box 41021,
10460491
                              Norfolk, VA 23541-1021
                           +US Attorney, District of Utah,
                                                                                       John Huber, 185 South State St. #300,
10439541
                              Salt Lake City, UT 84111-1689
                           +University of Utah Health Care, 1525 West 2100 South,
10439540
                                                                                                                                   Salt Lake City, UT 84119-1407
                           +Utah County Division of Substance Abuse, 151 South University Avenue Suite 1500,
10439542
                              Provo, UT 84601-4427
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
10439522
                           +EDI: RCSFNBMARIN.COM Jan 26 2017 01:28:00
                                                                                                              Credit One Bank, PO Box 60500,
                              City of Industry, CA 91716-0500
10439524
                            E-mail/Text: bankruptcy@expressrecovery.com Jan 26 2017 02:02:57
                                                                                                                                                        Express Recovery Services,
                                                                            Salt Lake City, UT 84120-7295
                              3782 W. 2340 S. Ste. B,
                            EDI: PHINAMERI.COM Jan 26 2017 01:28:00
10439525
                                                                                                           GM Financial,
                                                                                                                                        PO Box 78143.
                              Phoenix, AZ 85062-8143
                           +EDI: GMACFS.COM Jan 26 2017 01:28:00
10439526
                                                                                                     GMAC,
                                                                                                                 Bankruptcy Center, PO Box 130424,
                              Roseville, MN 55113-0004
10439529
                           +EDI: IRS.COM Jan 26 2017 01:28:00
                                                                                                Internal Revenue Service,
                              Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
                            EDI: JEFFERSONCAP.COM Jan 26 2017 01:29:00
10439531
                                                                                                                Jefferson Capital Systems, 16 McLeland Rd,
                              Saint Cloud, MN 56303
10439532
                           +E-mail/Text: wendy@mountainlandcollections.com Jan 26 2017 02:04:00
                              Mountainland Collections, Law Offices of Quinn M Kofford, PO Box 1425,
                              American Fork, UT 84003-6425
                           E-mail/Text: orsbankruptcy@utah.gov Jan 26 2017 02:04:23 Office of F 515 East 100 South, P.O. Box 45033, Salt Lake City, UT 84145-0033 +EDI: UTAHTAXCOMM.COM Jan 26 2017 01:28:00 Utah State Tax Commission,
10439534
                                                                                                                                         Office of Recovery Services,
10439543
                              Attn: Bankruptcy Unit, 210 North 1950 West,
                                                                                                                  Salt Lake City, UT 84134-9000
                                                                                                                                                                    TOTAL: 9
                    ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                                                                   7390 South Creek Road, #201, Sandy, UT 84093-6123
10439537
                       ##+Stephen B. Elggren,
```

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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 309): 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: Jan 27, 2017 Signature: /s/Joseph Speetjens

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Form ID: 318 Total Noticed: 28

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2017 at the address(es) listed below:

David T. Berry on behalf of Debtor Dallin Brad Hawkins slc@berrytripp.com,

slc13@berrytripp.com;bt205@berrytripp.com George B. Hofmann tr, IV trustee@cohnekinghorn.com,

dhaney@cohnekinghorn.com;UT16@ecfcbis.com;jthorsen@cohnekinghorn.com

United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3