

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 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.

Enterprise Systems Incorporated
 11487 Sunset Hills Road
 Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0864-3
 Case: 04-33579

User: user59
 Form ID: 318

Page 1 of 1
 Total Served: 29

Date Rcvd: Sep 20, 2004

The following entities were served by first class mail on Sep 22, 2004.

db +STOCKTON, RONALD EUGENE, 1896 LAMPLIGHT DRIVE, WOODBURY, MN 55125-1526
 aty +NEVIN, BARBARA NILVA, MILAVETZ GALLOP & MILAVETZ PA, 6500 FRANCE AVE S, EDINA, MN 55435-1703
 db +STOCKTON, THERESA LAMAE, 1896 LAMPLIGHT DRIVE, WOODBURY, MN 55125-1526
 tr +SULLIVAN, PATTI J, PO BOX 16406, ST PAUL, MN 55116-0406
 5931918 AMERICAN HONDA FINANCE, PO BOX 660674, DALLAS TX 75266-0674
 5931923 CITI BANK, PO BOX 6406, THE LAKES NV 88901-6406
 5931924 COLLECTION RESOURCES, PO BOX 7, MENOMONIE WI 54751-0007
 5931926 +EASCI, 115 FIRST AVENUE SW, 200, ABERDEEN SD 57401-4104
 5931927 +FIRST HORIZON, 4000 HORIZON WAY, IRVING TX 75063-2260
 5931928 MBNA, PO BOX 15102, WILMINGTON DE 19886-5102
 5931929 +MEDCREDIT, PO BOX 290126, MINNEAPOLIS MN 55429-6126
 5931941 +MN DEPT OF REVENUE, BANKRUPTCY SECTION, PO BOX 64447, ST PAUL MN 55164-0447
 5931930 PROVIDIAN, PO BOX 60548, DALLAS TX 75266-0548
 5931931 RETAIL SERVICES, PO BOX 5238, CAROL STREAM IL 60197-5238
 5931939 +UNITED STATES ATTORNEY, 600 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070
 5931938 +UNITED STATES TRUSTEE, 1015 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070
 5931934 US BANK, POST OFFICE BOX 6345, FARGO ND 58125-6345
 5931933 US BANK, PO BOX 20005, OWENSBORO KY 42304-0005
 6004018 +US BANK NA, C/O SHAPIRO & NORDMEYER, 7300 METRO BLVD STE 390, EDINA MN 55439-2302
 5931937 WASHINGTON COUNTY SHERIFF, WASHINGTON COUNTY COURTHOUSE, STILLWATER MN 55082
 5931935 +WELLS FARGO, PO BOX B514, MINNEAPOLIS MN 55479-0001
 5931936 +WESTCONSIN ALL, PO BOX 160, MENOMONIE WI 54751-0160

The following entities were served by electronic transmission on Sep 21, 2004 and receipt of the transmission was confirmed on:

5931919 +EDI: BANKAMER.COM Sep 21 2004 07:10:00 BANK OF AMERICA, POST OFFICE BOX 5270,
 CAROL STREAM IL 60197-5270
 5931920 EDI: CAPITALONE.COM Sep 21 2004 07:10:00 CAPITAL ONE, PO BOX 34631, SEATTLE WA 98124-1631
 5931921 EDI: CAPITALONE.COM Sep 21 2004 07:10:00 CAPITAL ONE SERVICES, PO BOX 60000,
 SEATTLE WA 98190-6000
 5931922 Fax: 516-745-4515 Sep 21 2004 07:49:06 CHASE AUTOMOTIVE FINANCE, PO BOX 15700,
 WILMINGTON DE 19886-5700
 5931925 E-mail: mrdiscen@discoverfinancial.com Sep 21 2004 07:16:18 DISCOVER CARD,
 POST OFFICE BOX 30395, SALT LAKE CITY UT 84130-0395
 5931932 EDI: WTRRNBNK.COM Sep 21 2004 07:09:00 RETAILERS NATIONAL BANK, POST OFFICE BOX 59231,
 MINNEAPOLIS MN 55459-0231
 5931940 +E-mail: mdes.bkpt.mpwr@state.mn.us Sep 21 2004 07:12:08 STATE OF MINNESOTA,
 DEPT OF MANPOWER SERVICES, 390 N ROBERT ST, ST PAUL MN 55101-1812

TOTAL: 7

***** 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 served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First 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: Sep 22, 2004

Signature:

