

United States Bankruptcy Court
Southern District of FloridaIn re:
Earl Stokes
Vivene I Stokes
DebtorsCase No. 13-25158-PGH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 113C-9

User: eisenberg
Form ID: B9APage 1 of 3
Total Noticed: 47

Date Rcvd: Jul 26, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2013.

db/jdb +Earl Stokes, Vivene I Stokes, 10589 Versailles Blvd, Wellington, FL 33449-8084
 91496070 +BANK OF AMERICA, PO BOX 5170, SIMI VALLEY, CA 93062-5170
 91496071 BLMDSNB, 9111 Duke Blvd, Maon, OH 45040-8999
 91496078 +City County Credit Union, 634 NE 3 Ave, Ft Lauderdale, FL 33304-2697
 91496082 Dove Investment, 25 Sea Breeze Ave #401, Delray Beach, FL 33483-7038
 91496085 +EOS CCA, 700 LONGWATER DR, NORWELL, MA 02061-1624
 91496086 +GE CAPITAL ONE/LORD & TAYLOR, PO BOX 965015, ORLANDO, FL 32896-5015
 91496090 ISPC, 1115 Dunn Hwy #100, Odessa, FL 33356
 91496091 +LITTON MORTGAGE, 24 GREENWAY PLZ #712, HOUSTON, TX 77046-2401
 91496095 +MEDICAL DATA SYSTEMS, 2001 9 AVENUE STE 312, VERO BEACH, FL 32960-6413
 91496097 ++NATIONSTAR MORTGAGE, PO BOX 630267, IRVING TEXAS 75063-0116
 (address filed with court: NATIONSTAR MORTGAGE, 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067)
 91496098 +ONLINE COLLECTIONS, PO BOX 1489, WINTERVILLE, NC 28590-1489
 91496099 +PINNACLE CREDIT SERVICES, PO BOX 640, HOPKINS, MN 55343-0640
 91496100 +POLLOCK & ROSEN, 806 DOUGLAS ROAD, SOUTH TOWER #200, CORAL GABLES, FL 33134-3157
 91496102 +SECURITY CREDIT SERVICES, 2623 W OXFORD LOOP, OXFORD, MS 38655-5442
 91496103 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
 91496104 +TRIDENT ASSET MANAGEMENT', 5755 NORTHPOINT PKWY, ALPHARETTA, GA 30022-1142
 91496106 +WFFN AT LB NK, PO BOX 94498, LAS VEGAS, NV 89193-4498
 91496107 +ZAKHEIM & LAVAR PA, 1045 S UNIVERSITY DRIVE, STE 202, PLANTATION, FL 33324-3333

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

tr +EDI: FNTMEHDIPOUR.COM Jul 27 2013 00:23:00 Nicole Testa Mehdi pour,
 401 E Las Olas Blvd # 130-457, Ft Lauderdale, FL 33301-2210
 smg EDI: FLDEPREV.COM Jul 27 2013 00:28:00 Florida Department of Revenue, POB 6668,
 Bankruptcy Division, Ft Lauderdale, FL 32314-6668
 ust +E-mail/Text: USTPRegion21.MM.ECF@usdoj.gov Jul 27 2013 00:47:37 Office of the US Trustee,
 51 S.W. 1st Ave., Suite 1204, Miami, FL 33130-1614
 91496062 EDI: MERRICKBANK.COM Jul 27 2013 00:28:00 ADVANTA, PO BOX 30715, SALT LAKE CITY, UT 84130
 91496064 +EDI: AMEREXPR.COM Jul 27 2013 00:23:00 AMERICAN EXPRESS, PO BOX 981537,
 EL PASO, TX 79998-1537
 91496063 +EDI: AMEREXPR.COM Jul 27 2013 00:23:00 AMERICAN EXPRESS, PO BOX 297871,
 FORT LAUDERDALE, FL 33329-7871
 91496065 +EDI: ACCE.COM Jul 27 2013 00:23:00 ASSET ACCEPT, PO BOX 1630, WARREN, MI 48090-1630
 91496067 +E-mail/Text: ALSBankruptcy@aurorabankfsb.com Jul 27 2013 00:47:18 AURORA LOAN SERVICES,
 10350 PARK MEADOWS DRIVE, LONE TREE, CO 80124-6800
 91496066 +E-mail/Text: ALSBankruptcy@aurorabankfsb.com Jul 27 2013 00:47:18 AURORA LOAN SERVICES,
 C/O KAHANE AND ASSOC, 10350 PARK MEADOWS DRIVE, LONE TREE, CO 80124-6800
 91496068 EDI: BANKAMER.COM Jul 27 2013 00:23:00 BANK OF AMERICA, PO BOX 982235, EL PASO, TX 79998
 91496072 EDI: CAPITALONE.COM Jul 27 2013 00:23:00 CAPITAL ONE, PO BOX 85520, RICHMOND, VA 23285
 91496073 +EDI: CAPITALONE.COM Jul 27 2013 00:23:00 CAPITAL ONE, PO BOX 70886,
 CHARLOTTE, NC 28272-0886
 91496074 +EDI: CHASE.COM Jul 27 2013 00:23:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
 91496076 +EDI: CITICORP.COM Jul 27 2013 00:23:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
 91496077 +EDI: CITICORP.COM Jul 27 2013 00:23:00 CITI, 7920 NW 110 STREET,
 KANSAS CITY, MO 64153-1270
 91496079 +EDI: CCS.COM Jul 27 2013 00:28:00 CREDIT COLLECTION, PO BOX 9136,
 NEEDHAM HEIGHTS, MA 02494-9136
 91496080 +EDI: RMSC.COM Jul 27 2013 00:28:00 DILLARDS/GEMB, PO BOX 960012, ORLANDO, FL 32896-0012
 91496081 EDI: DISCOVER.COM Jul 27 2013 00:23:00 DISCOVER, PO BOX 15316, WILMINGTON, DE 19850
 91496084 +E-mail/Text: bknotice@erccollections.com Jul 27 2013 00:47:56 ENHANCED RECOVERY CO,
 8014 BAYBERRY ROAD, JACKSONVILLE, FL 32256-7412
 91496087 +EDI: ICSYSTEM.COM Jul 27 2013 00:23:00 IC SYSTEMS, 444 HIGHWAY 96 EAST, PO BOX 64437,
 SAINT PAUL, MN 55164-0437
 91496089 EDI: IRS.COM Jul 27 2013 00:23:00 Internal Revenue Service, Internal Revenue Service Center,
 Atlanta, GA 39901-0099
 91496092 +EDI: RESURGENT.COM Jul 27 2013 00:23:00 LVNV FUNDING, PO BOX 740281,
 HOUSTON, TX 77274-0281
 91496093 +EDI: TSYS2.COM Jul 27 2013 00:23:00 MACYS, 9111 DUKE BLVD, MASON, OH 45040-8999
 91496094 +EDI: TSYS2.COM Jul 27 2013 00:23:00 MCYDSNB, 9111 DUKE BLVD, MASON, OH 45040-8999
 91496096 +EDI: MIDB.COM Jul 27 2013 00:23:00 MIDLAND FUNDING, 8875 AERO DR STE 200,
 SAN DIEGO, CA 92123-2255
 91496101 EDI: PRA.COM Jul 27 2013 00:28:00 PORTFOLIO RECOVERY, PO BOX 12914, NORFOLK, VA 23541
 91496105 EDI: USBANKARS.COM Jul 27 2013 00:23:00 US BANK, PO BOX 5227, CINCINNATI, OH 45202
 91496108 +EDI: CITICORP.COM Jul 27 2013 00:23:00 ZALES/CBNA, PO BOX 6497,
 SIOUX FALLS, SD 57117-6497

TOTAL: 28

District/off: 113C-9

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Total Noticed: 47

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

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

91496088 INDEPENDANT SERV PL
91496069* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: BANK OF AMERICA, PO BOX 982235, EL PASO, TX 79998)
91496075* +CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
91496083 ###ENCHANCED RECOVERY CO, PO BOX 1967, SOUTHGATE, MI 48195-0967

TOTALS: 1, * 2, ## 1

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).

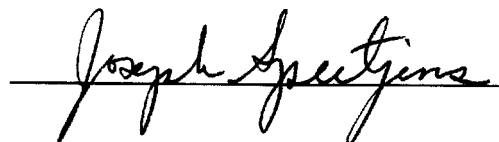
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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 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: Jul 28, 2013

Signature:



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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2013 at the address(es) listed below:

Nicole Testa Mehdipour cm_ecf@mehdipourtrustee.com,
FL80@ecfcbis.com;ntm@trustesolutions.net;trustee@mehdipourtrustee.com;bcasey@mehdipourtrustee.com
;ksalamone@mehdipourtrustee.com;mdm@mehdipourtrustee.com
Office of the US Trustee USTPRegion21.MM.ECF@usdoj.gov

TOTAL: 2

UNITED STATES BANKRUPTCY COURT
Southern District of Florida
www.flsb.uscourts.gov

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 6/27/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights.

All documents filed in the case may be accessed electronically via CM/ECF including at the public access terminals in every clerk's office.

NOTE: THE STAFF OF THE BANKRUPTCY CLERK'S OFFICE CANNOT GIVE LEGAL ADVICE.

Creditors – Do not file this notice in connection with any proof of claim you submit to the court.

**** See Reverse Side For Important Explanations and SDFL Local Court Requirements. ****

Debtor(s) name(s) and address(es) (for names include married, maiden and trade used by the debtor(s) in the last 8 years):

Earl Stokes
10589 Versailles Blvd
Wellington, FL 33449

Vivene I Stokes
10589 Versailles Blvd
Wellington, FL 33449

Case Number:
13-25158-PGH

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN) No(s)/Complete EIN: xxx-xx-2862
xxx-xx-6932

Attorney for Debtor(s) (or Pro Se Debtor) name and address:
Earl Stokes
10589 Versailles Blvd
Wellington, FL 33449

Bankruptcy Trustee (name and address):
Nicole Testa Mehdi pour
401 E Las Olas Blvd # 130-457
Ft Lauderdale, FL 33301
Telephone number: 954-858-5880

MEETING OF CREDITORS

Date: August 21, 2013

Time: 11:30 AM

Location: Flagler Waterview Bldg, 1515 N Flagler Dr Rm 870, West Palm Beach, FL 33401

Note: Debtors must bring original government-issued photo identification and proof of the social security number (or if applicable Tax ID) to this meeting.

WARNING TO DEBTOR: Without further notice or hearing the court may dismiss your case for failure to timely pay filing fee installments, failure to appear at the meeting of creditors or failure to timely file required schedules, statements or lists, and for failure to file pre-bankruptcy certification of credit counseling or file wage documentation.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Documents submitted for filing must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 10/21/13

Deadline to Object to Trustee's Report of Abandonment: See explanation on reverse.

Deadline to Object to Exemptions:

30 days after the conclusion of the meeting of creditors or within 30 days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the bankruptcy clerk's office where assigned judge is chambered:

Flagler Waterview Bldg
1515 N Flagler Dr #801
West Palm Beach FL 33401
Telephone: 561-514-4100

Hours Open: Monday – Friday 8:30 AM – 4:00 PM
Closed all Legal Holidays

Clerk of the Bankruptcy Court: Katherine Gould Feldman
For: Judge Paul G Hyman Jr
Date: 7/26/13

EXPLANATIONS

FORM B9A (2/4/13)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side (or the existing case under another chapter has been converted to chapter 7).
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present with required original government-issued photo identification and proof of the social security number (or, if applicable, Tax ID) at the meeting to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so.</i> The meeting may be continued and concluded at a later date specified in a notice filed with the court. As mandated by the Department of Homeland Security, ALL visitors (except minors accompanied by an adult) to any federal building or courthouse, must present a current, valid, government issued photo identification (e.g., drivers license, state identification card, passport, or immigration card).
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this case is converted from chapter 13, pursuant to Local Rules 1019-1(E) and 3002-1(A), it has been designated as a no asset case at this time. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or file a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — by the "Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts" listed on the front side of this form. The bankruptcy clerk's office must receive the complaint or motion and the required filing fee by that deadline. Writing a letter to the court or judge is not sufficient. The discharge will not be issued until the Official Bankruptcy Form "Debtor's Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management" is filed by the debtor.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Documents filed conventionally in paper may be filed at any bankruptcy clerk's office location. Documents may be viewed in electronic format at any clerk's office public terminal (at no charge for viewing) or via PACER ON THE INTERNET (charges apply). Case filing information and unexpired deadline dates can be obtained by calling the Voice Case Information System: (305)536-5979 or (800)473-0226.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Abandonment of Property by Trustee	Pursuant to Local Rule 6007-1(A), the trustee will abandon at the meeting of creditors all property that the trustee has determined is of no value to the estate and file a report within 2 business days. Objections to the report must be filed within 14 days of the meeting.
Electronic Bankruptcy Noticing	Parties can now choose to receive all notices (including attachments) served by the clerk's office electronically instead of via US mail. For information on or to register for this free service, contact the Bankruptcy Noticing Center at ebn.uscourts.gov
Translating Services	Language interpretation of the meeting of creditors will be provided to the debtor at no cost, upon request to the trustee, through a telephone interpreter service. Persons with communications disabilities should contact the U.S. Trustee's office to arrange for translating services at the meeting of creditors.
— Refer to Other Side for Important Deadlines and Notices —	