

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: adaml
Form ID: CGFD39Page 1 of 2
Total Noticed: 51

Date Rcvd: Oct 24, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2013.

db/jdb +Earl Stokes, Vivene I Stokes, 10589 Versailles Blvd, Wellington, FL 33449-8084
 91605146 +Adam Skolnik, Law Office of Adam Skolnik PA, 8676 Griffin Rd, Cooper City, FL 33328-3713
 91496070 +BANK OF AMERICA, PO BOX 5170, SIMI VALLEY, CA 93062-5170
 91496071 BLMDSNB, 9111 Duke Blvd, Maon, OH 45040-8999
 91605147 +CCA Inc, 7805 Hudson Rd Ste 100, Woodbury, MN 55125-1595
 91496078 +City County Credit Union, 634 NE 3 Ave, Ft Lauderdale, FL 33304-2697
 91496082 +Dove Investment, 551 SE 8 St, 4th Floor, Delray Beach, FL 33483-5022
 91496085 +EOS CCA, 700 LONGWATER DR, NORWELL, MA 02061-1624
 91496086 +GE CAPITAL ONE/LORD & TAYLOR, PO BOX 965015, ORLANDO, FL 32896-5015
 91496088 Independent Serv Pl, 1115 Dunn Highway Ste 100, Odessa, IN 33356
 91496090 Independent Savings Plan Co, ISPC, 1115 Dunn Hwy #100, Odessa, FL 33356
 91496091 +Litton Loan Servicing, 4828 Loop Central Dr, Houston, TX 77081-2166
 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 +POLLACK & 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.

smg EDI: FLDEPREV.COM Oct 25 2013 00:03:00 Florida Department of Revenue, POB 6668,
 Bankruptcy Division, Ft Lauderdale, FL 32314-6668
 ust +E-mail/Text: USTPRegion21.MM.ECF@usdoj.gov Oct 25 2013 00:33:52 Office of the US Trustee,
 51 S.W. 1st Ave., Suite 1204, Miami, FL 33130-1614
 91496062 EDI: MERRICKBANK.COM Oct 25 2013 00:03:00 ADVANTA, PO BOX 30715, SALT LAKE CITY, UT 84130
 91496064 +EDI: AMEREXPR.COM Oct 25 2013 00:03:00 AMERICAN EXPRESS, PO BOX 981537,
 EL PASO, TX 79998-1537
 91496063 +EDI: AMEREXPR.COM Oct 25 2013 00:03:00 AMERICAN EXPRESS, PO BOX 297871,
 FORT LAUDERDALE, FL 33329-7871
 91496065 +EDI: ACCE.COM Oct 25 2013 00:03:00 ASSET ACCEPT, PO BOX 1630, WARREN, MI 48090-1630
 91496067 +E-mail/Text: ALSBankruptcy@aurorabankfsb.com Oct 25 2013 00:32:21 AURORA LOAN SERVICES,
 10350 PARK MEADOWS DRIVE, LONE TREE, CO 80124-6800
 91496066 +E-mail/Text: ALSBankruptcy@aurorabankfsb.com Oct 25 2013 00:32:21 AURORA LOAN SERVICES,
 C/O KAHANE AND ASSOC, 10350 PARK MEADOWS DRIVE, LONE TREE, CO 80124-6800
 91648965 +EDI: ATLASACQU.COM Oct 25 2013 00:03:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 91496068 EDI: BANKAMER.COM Oct 25 2013 00:03:00 BANK OF AMERICA, PO BOX 982235, EL PASO, TX 79998
 91496072 EDI: CAPITALONE.COM Oct 25 2013 00:03:00 CAPITAL ONE, PO BOX 85520, RICHMOND, VA 23285
 91496073 +EDI: CAPITALONE.COM Oct 25 2013 00:03:00 CAPITAL ONE, PO BOX 70886,
 CHARLOTTE, NC 28272-0886
 91496074 +EDI: CHASE.COM Oct 25 2013 00:03:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
 91496076 +EDI: CITICORP.COM Oct 25 2013 00:03:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
 91496077 +EDI: CITICORP.COM Oct 25 2013 00:03:00 CITI, 7920 NW 110 STREET,
 KANSAS CITY, MO 64153-1270
 91496079 +EDI: CCS.COM Oct 25 2013 00:03:00 CREDIT COLLECTION, PO BOX 9136,
 NEEDHAM HEIGHTS, MA 02494-9136
 91496080 +EDI: RMSC.COM Oct 25 2013 00:03:00 DILLARDS/GEMB, PO BOX 960012, ORLANDO, FL 32896-0012
 91496081 EDI: DISCOVER.COM Oct 25 2013 00:03:00 DISCOVER, PO BOX 15316, WILMINGTON, DE 19850
 91496084 +E-mail/Text: bknotice@erccollections.com Oct 25 2013 00:34:30 ENHANCED RECOVERY CO,
 8014 BAY BERRY ROAD, JACKSONVILLE, FL 32256-7412
 91496083 +E-mail/Text: bknotice@erccollections.com Oct 25 2013 00:34:30 Enhanced Recovery Co,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 91496087 +EDI: ICSYSTEM.COM Oct 25 2013 00:03:00 IC SYSTEMS, 444 HIGHWAY 96 EAST, PO BOX 64437,
 SAINT PAUL, MN 55164-0437
 91496089 EDI: IRS.COM Oct 25 2013 00:03:00 Internal Revenue Service, Internal Revenue Service Center,
 Atlanta, GA 39901-0099
 91496092 +EDI: RESURGENT.COM Oct 25 2013 00:03:00 LVNV FUNDING, PO BOX 740281,
 HOUSTON, TX 77274-0281
 91496093 +EDI: TSYS2.COM Oct 25 2013 00:03:00 MACYS, 9111 DUKE BLVD, MASON, OH 45040-8999
 91496094 +EDI: TSYS2.COM Oct 25 2013 00:03:00 MCYDSNB, 9111 DUKE BLVD, MASON, OH 45040-8999
 91496096 +EDI: MID8.COM Oct 25 2013 00:03:00 MIDLAND FUNDING, 8875 AERO DR STE 200,
 SAN DIEGO, CA 92123-2255
 91496101 EDI: PRA.COM Oct 25 2013 00:03:00 PORTFOLIO RECOVERY, PO BOX 12914, NORFOLK, VA 23541
 91496105 EDI: USBANKARS.COM Oct 25 2013 00:03:00 US BANK, PO BOX 5227, CINCINNATI, OH 45202
 91496108 +EDI: CITICORP.COM Oct 25 2013 00:03:00 ZALES/CBNA, PO BOX 6497,
 SIOUX FALLS, SD 57117-6497

TOTAL: 29

District/off: 113C-9

User: adam1
Form ID: CGFD39Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

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

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

TOTALS: 0, * 2, ## 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: Oct 26, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2013 at the address(es) listed below:

Atlas Acquisitions bk@atlasacq.com
 Nicole Testa Mehdipour cm_ecf@mehdipourtrustee.com,
 FL80@ecfbis.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: 3



ORDERED in the Southern District of Florida on October 24, 2013

A handwritten signature in black ink, reading "Paul G. Hyman Jr.", written over a horizontal line.

Paul G Hyman Jr
Chief United States Bankruptcy Judge

United States Bankruptcy Court
Southern District of Florida
www.flsb.uscourts.gov

Case Number: 13-25158-PGH
Chapter: 7

In re: *

Earl Stokes
10589 Versailles Blvd
Wellington, FL 33449

Vivene I Stokes
10589 Versailles Blvd
Wellington, FL 33449

Last four digits of SSN/ITIN or Complete EIN: xxx-xx-2862

Last four digits of SSN/ITIN or Complete EIN: xxx-xx-6932

DISCHARGE OF DEBTOR(S)

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).

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Copies to: All Parties of record

* Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers (ITIN) or complete employer tax-identification numbers (EIN).

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). 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(s) 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(s). *[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;
- 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.

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.

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