

Form DIS

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
RALEIGH DIVISION**

Case Number: 05-01696-5-ATS

Judge: A. THOMAS SMALL

Dated: November 05, 2008

In Re:

JIMMY BLUTCHER BRITT
616 WIMBERLY RD.
APEX, NC 27523-6774
SSN (1): XXX-XX-3764

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under § 1328(a) of title 11, United States Code, (the Bankruptcy Code).

Dated: 11/5/2008

BY THE COURT

A. THOMAS SMALL
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

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 13 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 is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts That Are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due; and
- f. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained.

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 SERVICE

DEBTOR 1 NAME: JIMMY BLUTCHER BRITT
DEBTOR 2 NAME:

CASE NUMBER: 0501696

I Robert J Wallace, Jr. certify under penalty of perjury that I have served the attached document on the below listed entities in the manner shown on 11/06/2008 :

By First Class Mail :

1ST PT, CONSUMER CONTACT CENTER, 2840 ELECTRIC ROAD, STE 202, ROANOKE, VA 24018 -
AMERICAN EXPRESS TRAVEL RELATE, C/O BECKET & LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701 -
AMERICAN HONDA FINANCE, NATIONAL BANKRUPTCY CENTER, PO BOX 168088, IRVING, TX 75016-8088 -
BANK OF AMERICA, N.A. (USA), P.O. BOX 2278, NORFOLK, VA 23501-2278, -
BANK OF AMERICA, PO BOX 53132, PHOENIX, AZ 85072-3132, -
ECAST SETTLEMENT CORPORATION, P. O. BOX 35480, NEWARK, NJ 07193-5480, -
GENERAL MOTORS ACCEPTANCE CORP, 2740 ARTHUR STREET, ROSEVILLE, MN 55113, -
HARLEY DAVIDSON CREDIT, 8529 INNOVATION WAY, CHICAGO, IL 60682-0085, -
HARLEY-DAVIDSON CREDIT, ATTN: BK DEPT. SECOND FLOOR, PO BOX 21850, CARSON CITY, NV 89721 -
HOME DEPOT, PROCESSING CENTER, DES MOINES, IA 20364-0500, -
JIMMY BLUTCHER BRITT, 616 WIMBERLY RD., APEX, NC 27523-6774, -
JOHN T. ORCUTT, 6616-203 SIX FORKS RD, RALEIGH, NC 27615, -
LVNV FUNDING LLC., RESURGENT CAPITAL SERVICES, PO BOX 10587, GREENVILLE, SC 29603-0587 -
MBNA AMERICA, P.O. BOX 15026, WILMINGTON, DE 19850-5026, -
RAY PRICE SVC. DEPT., 1126 S. SAUNDERS ST., RALEIGH, NC 27603, -
REEDS JEWELERS, PO BOX 659705, SAN ANTONIO, TX 78265-9596, -
SHEFFIELD FINANCIAL CORP., PO BOX 890012, CHARLOTTE, NC 28289-0012, -
STATE EMPLOYEE'S CREDIT UNION, C/O-LORI BARNES-LOSS MITIGATION, PO BOX 25279, RALEIGH, NC 27611-5279 -
THE BELK CENTER, INC., C/O CREDITORS BANKRUPTCY SERV., P.O. BOX 740933, DALLAS, TX 75374 -
UNITED RECOVERY SYSTEMS, INC., PO BOX 722929, HOUSTON, TX 77272-2929, -
WACHOVIA BANKCARD SERVICES, POST OFFICE BOX 14009, ATLANTA, GA 30324-4009, -
WAKE COUNTY REVENUE DEPARTMENT, PO BOX 550, RALEIGH, NC 27602-0550, -
WFFNB/SNBC, TAPE REPORTING, WESTERVILLE, OH 43081, -

By Electronic Transmittal :

By Fax :

I certify that I have prepared the Certificate of Service and that it is a true and correct copy to the best of my knowledge, information and belief.

Date: 11/06/2008

Signature: 

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