

United States Bankruptcy Court

District of Utah
Case No. 05-21383
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Edmond Alfred Guptill
1310 Marilyn Drive
Syracuse, UT 84075

Jill Ann Guptill
1310 Marilyn Drive
Syracuse, UT 84075

Petition date: 2/2/05

DISCHARGE OF DEBTOR

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).

BY THE COURT

Dated: 5/3/05

Glen E. Clark
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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.

CERTIFICATE OF SERVICEDistrict/off: 1088-2
Case: 05-21383User: fsl
Form ID: b18Page 1 of 1
Total Served: 19

Date Rcvd: May 03, 2005

The following entities were served by first class mail on May 05, 2005.

db +Edmond Alfred Guptill, 1310 Marilyn Drive, Syracuse, UT 84075-9433
db +Jill Ann Guptill, 1310 Marilyn Drive, Syracuse, UT 84075-9433
aty +Aaron A. Nilsen, 6028 South Ridgeline Drive, Suite 103, South Ogden, UT 84405-6968
tr +Steven R. Bailey tr, 2454 Washington Blvd., Ogden, UT 84401-2312
ust +United States Trustee, #9 Exchange Place, Suite 100, Salt Lake City, UT 84111-2780
4892897 +Altius Health Plans, 10421 South Jordan Gateway Suite 400, South Jordan, UT 84095-3918
4892898 +America First Credit Union, PO Box 9199, Ogden, UT 84409-0199
4892899 American General Bank, Gateway Companies, Inc., PO Box 54770, Los Angeles, CA 90054-0770
4892900 Chase, PO Box 52195, Phoenix, AZ 85072-2195
4892901 +Chase Manhattan Mortgage, 10790 Rancho Bernardo Road, San Diego, CA 92127-5705
4892902 Direct Loans, PO Box 7202, Utica, NY 13504-7202
4892904 +Dr. Glen Wade, 5139 South 1900 West, Roy, UT 84067-2997
4892905 HFC, PO Box 60101, City Of Industry, CA 91716-0101
4892906 +Irwin Home Equity, 12677 Alcosta Boulevard Suite 500, San Ramon, CA 94583-4422
4892907 +Mervyns, Guest Card Services, 3701 Wayzata Blvd, Minneapolis, MN 55416-3401
4892909 Sprint PCS, PO Box 361743, Columbus, OH 43236-1743
4892910 +Wee Care Pediatrics, 1580 West Antelope Drive #100, Layton, UT 84041-1153

The following entities were served by electronic transmission on May 04, 2005 and receipt of the transmission was confirmed on:

4892903 E-mail: mrdiscen@discoverfinancial.com May 04 2005 03:16:19 Discover Card, PO Box 30395,
Salt Lake City, UT 84130-0395
4892905 EDI: HFC.COM May 04 2005 00:03:00 HFC, PO Box 60101, City Of Industry, CA 91716-0101
4892908 +EDI: TSYS.COM May 04 2005 00:02:00 Sam's Club, PO Box 103036, Roswell, GA 30076-9036
TOTAL: 3

***** 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: May 05, 2005

Signature: 