

United States Bankruptcy Court
Central District of CaliforniaIn re:
Nivin Musa Hamdan
DebtorCase No. 19-13252-SC
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0973-8

User: admin
Form ID: 318aPage 1 of 1
Total Noticed: 15

Date Rcvd: Dec 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2019.

db +Nivin Musa Hamdan, 114 Remington, Irvine, CA 92620-3789
 39756209 +Midland Funding LLC, 320 E. Big Beaver 300, Troy MI 48083-1271
 39756210 +Pofolio Recovery, 120 Corporate Bl 100, Norfolk, VA 23502-4952

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg EDI: EDD.COM Dec 10 2019 09:18:00 Employment Development Dept., Bankruptcy Group MIC 92E,
 P.O. Box 826880, Sacramento, CA 94280-0001

smg EDI: CALTAX.COM Dec 10 2019 09:18:00 Franchise Tax Board, Bankruptcy Section MS: A-340,
 P.O. Box 2952, Sacramento, CA 95812-2952

39756200 +EDI: AMEREXPR.COM Dec 10 2019 09:18:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537

39756202 EDI: BANKAMER.COM Dec 10 2019 09:18:00 Bank of America, PO Box 982238,
 El Paso, TX 79998

39756207 +EDI: CAPITALONE.COM Dec 10 2019 09:18:00 Capital One Bank USA NA, PO Box 30281,
 Salt Lake City, UT 84130-0281

39756211 +E-mail/Text: bankruptcy@cavps.com Dec 10 2019 04:43:37 Cavalry Portfolio Services,
 500 Summit Lake Dr 400, Valhalla, NY 10595-2322

39756203 EDI: DISCOVER.COM Dec 10 2019 09:18:00 Discover Financial Services, PO Box 15316,
 Wilmington, DE 19850

39756208 +EDI: DCI.COM Dec 10 2019 09:18:00 Diversified Consutlnts, PO Box 551268,
 Jacksonville, FL 32255-1268

39756201 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 10 2019 04:45:07 Merrick Bank,
 PO Box 9201, Old Bethpage, NY 11804-9001

39756205 +EDI: RMSC.COM Dec 10 2019 09:18:00 SYNCEB/Ashley Homestores, PO Box 965036,
 Orlando, FL 32896-5036

39756206 +EDI: RMSC.COM Dec 10 2019 09:18:00 SYNCEB/Lowes, PO Box 956005, Orlando, FL 32896-0001
 39756204 +EDI: RMSC.COM Dec 10 2019 09:18:00 Synchrony Networks, PO Box 965036,
 Orlando, FL 32896-5036

TOTAL: 12

***** 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.

Transmission times for electronic delivery are Eastern Time zone.

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 309): 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: Dec 11, 2019

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 December 9, 2019 at the address(es) listed below:

Jeffrey I Golden (TR) lwerner@wgllp.com, jig@trustesolutions.net;kadele@wgllp.com
 United States Trustee (SA) ustpregion16.sa.ecf@usdoj.gov

TOTAL: 2

Information to identify the case:

Debtor 1 **Nivin Musa Hamdan**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3930**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Central District of California**

Case number: **8:19-bk-13252-SC**

Order of Discharge – Chapter 7

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IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nivin Musa Hamdan

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 12/9/19

Dated: 12/9/19

By the court: Scott C Clarkson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.