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Doc#: 0617310057 Fee: \$30.50 Eugene "Gene" Moore

Cook County Recorder of Deeds Date: 06/22/2006 10:56 AM Pg: 1 of 4

EXPLANATION OF BANKRUPTCY DISCHALIN 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, o 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.

DONE AT CUSTUMER'S REQUEST

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Doc#: 0531418032 Fee: \$26.50

Eugene "Gene" Moore

Cook County Recorder of Deeds Date: 11/10/2005 11:04 AM Pg: 1 of 2

0617310057 Page: 2 of 4

Form B18 (Official Form 18)(1200) NOFFICIAL COPY

United States Bankruptcy Court

Northern District of Illinois Case No. 05-01984 Chapter 7

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

Moctezuma Liceaga 2852 West 36th Street

Chicago, IL 60632

P.O.BOX 1932 DILLEY, TX 78017-1932

Mary E Liceaga 2852 West 36th Street

Chicago, IL 60632

Social Security No.:

xxx-xx-9785

Employer's Tax 1.D. No.:

xxx-xx-0127

KDISCHARGE 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).

FOR THE COURT

Dated: April 18, 2005

Kennet's S. Gardner, Clerk United States Bankruptcy Court

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SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

0617310057 Page: 3 of 4

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Memorandum of Judgment	Doc#: 0416010042
	Eugene "Gene" Moore Fee: \$26.50 Cook County Recorder of Deeds
	Date: 06/08/2004 11:01 AM Pg: 1 of 2
IN THE CIRCUIT COURT OF	•
COOK COUNTY, ILLINOIS	
JOHN KARBAN	
V	
MOCTEZUMA LICEAGA, a/k/a MOCTE ZUMA; MARI LICEAGA,	
a/k/a MARY E. LICENGA;	Recorder's Stamp
IVN I TCFAGA, a/K/a	Record
AN DIDLE 3/K/A	
LYN KANE; and JIM LICEAGA	
	No. 02 L 6384
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	MEMORANDUM OF JUDGMENT
	2004, judgment was entered in this court
OnApril 5	
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in favor of the plaintiff John K	
	The state of the s
	Liceaga, Moctezuma Liceaga a/k/a Mocte Zuma and Mary Liceaga
and against defendant S Jim	Liceaga, Moctezuma Liceaga arxis Liceaga, Moctezuma Liceaga arxis Liceaga arxis Street Chicago 60432 a Mary E. Liceaga 60459, 2852 W 30th Street Chicago 60632 kwood, Burbank, Illinois 60459, 2852 W. 30th Street Chicago 60632
7501 South Loc	kwood, Burbank, Illinois 60459, 2010 3 th treet Chicago 60632
whose address is	2625 to 5
in the amount of \$ 98.508.60 p	lus costs of \$320.007
(a)	(110 Wall 183
	Judge's No.
\mathcal{L}_{1}	Judge
Atty. No.: 39591	and a Daniel I Kelley
Name: DiVincenza Schoenfield	Swartzman Judge Daniel J. Kelley
Atty for: Plaintiff	
Address: 33 North LaSalle Street	
City/State/Zip: Chicago, Illinois	60602 Circuit Court-183
Telephone: (312) 334-4800	

DOROTHY BROWN, CLERK OF THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS

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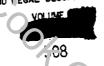


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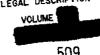
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