



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.

DONE AT CUSTOMER'S REQUEST

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0531418032

Re-Record to Add Judgement for Release
Doc # 0416010042

UNOFFICIAL 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

xxx-xx-0127

Employer's Tax ID. No.:



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).

FOR THE COURT

Dated: April 18, 2005

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

UNOFFICIAL COPY

3315 (Rev. 6/11/02) CCG 0015
Memorandum of Judgment

Doc#: 0418010042
Eugene "Gene" Moore Fee: \$28.50
Cook County Recorder of Deeds
Date: 08/08/2004 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; MARY LICEAGA,
a/k/a MARY E. LICEAGA;
LYN LICEAGA, a/k/a
LYN RUBLE, a/k/a
LYN KANE; and JIM LICEAGA

Recorder's Stamp

No. 02 L 6384

MEMORANDUM OF JUDGMENT

On April 5, 2004, judgment was entered in this court
in favor of the plaintiff John Karban

and against defendants Jim Liceaga, Moctezuma Liceaga a/k/a Mocte Zuma and Mary Liceaga
whose address is 7501 South Lockwood, Burbank, Illinois 60459, 2852 W 36th Street Chicago 60632,
2623 W. 36th Street, Chicago 60632.
in the amount of \$ 98,508.60 plus costs of \$320.80.



Atty. No.: 39591
Name: DiVincenzo Schoenfield Swartzman
Atty. for: Plaintiff
Address: 33 North LaSalle Street, 29th Floor
City/State/Zip: Chicago, Illinois 60602
Telephone: (312) 334-4800

Daniel J. Kelley 183
Judge Judge's No.

Judge Daniel J. Kelley

JUN - 8 2004

Circuit Court - 183

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

