

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA  
SOUTHERN DIVISION



20151209000421280 1/4 \$23.00  
Shelby Cnty Judge of Probate, AL  
12/09/2015 11:51:22 AM FILED/CERT

In the Matter of:

Andrew D McGreer

Debtor(s)

}  
}  
}  
} Case No. 10-04480-TBB-7

}  
}  
} Chapter 7

} *Instrument #*

} *20090708000262380*

The Office of the Clerk of the United States Bankruptcy Court in and for said District, do hereby certify that the attached copy of the Discharge of Debtor and Page 21 of Schedule F of the Bankruptcy Petition in the above stated case has been compared with the original thereof and that it is a complete and correct copy of such original as it appears of record and on file in my office.

In testimony whereof I have hereunto set my hand at Birmingham, Alabama in said District, this the 9th day of December, 2015.

Joseph E. Bulgarella, Clerk  
United States Bankruptcy Court  
Northern District of Alabama

By: /s/ Leigh Tumlin  
Deputy Clerk

Date of issuance: December 9, 2015

**United States Bankruptcy Court**  
**NORTHERN DISTRICT OF ALABAMA**

Southern Division  
1800 5th Avenue North  
Room 120  
Birmingham, AL 35203



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**Case No. 10-04480-TBB7**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Andrew D McGreer  
1139 Hardwood Cove Road  
Birmingham, AL 35242

Social Security / Individual Taxpayer ID No.:

xxx-xx-5150

Employer Tax ID / Other nos.:

**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).

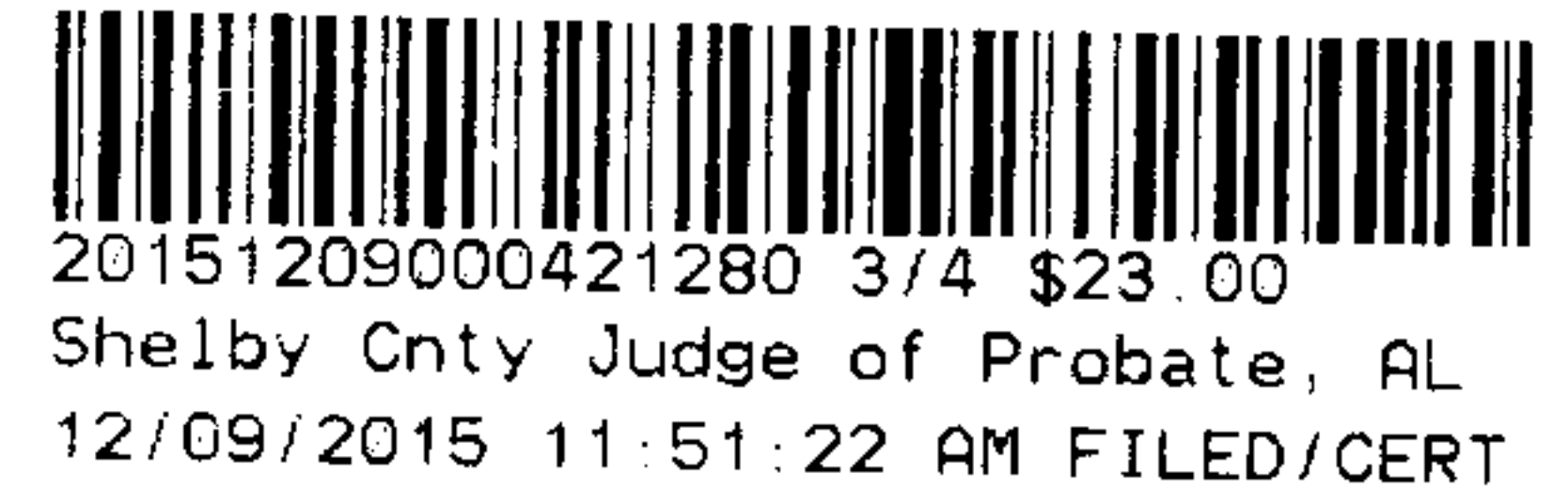
BY THE COURT

Dated: 10/26/10

Thomas B Bennett  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**ATTENTION DEBTOR:    IMPORTANT DOCUMENT!    PLEASE KEEP FOR YOUR RECORDS!**



## 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 incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. 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; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**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.**

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In re Andrew D McGreer, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)         | C<br>O<br>D<br>E<br>D<br>E<br>B<br>T<br>O<br>R | H<br>W<br>J<br>C | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                                    |
|-----------------------------------------------------------------------------------------------------------------------|------------------------------------------------|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|----------------------------------------------------|
|                                                                                                                       |                                                |                  |                                                                                                                                               |                                                |                                                          |                                      |                                                    |
| Account No.<br><br>Red Mountain Bank<br>5 Inverness Parkway<br>Birmingham, AL 35242                                   |                                                | -                | Personally guaranteed loan (Career<br>Performance Group)                                                                                      |                                                |                                                          |                                      | 65,000.00                                          |
| Account No. 0000-2100-0013-3673<br><br>Regions<br>PO Box 2224<br>Birmingham, AL 35244                                 |                                                | -                | Personally guaranteed loan - The Dunning<br>Group, Inc.                                                                                       |                                                |                                                          |                                      | 35,195.09                                          |
| Account No. 36273530<br><br>Sears/cbsd<br>Po Box 6189<br>Sioux Falls, SD 57117                                        |                                                | -                | Opened 6/01/95 Last Active 4/01/02<br>ChargeAccount - not closed on all credit<br>reports                                                     |                                                |                                                          | X                                    | 0.00                                               |
| Account No.<br><br>Servis First Bank<br>3300 Cahaba Road, Suite 214<br>Birmingham, AL 35223                           | X                                              | -                | Personally guaranteed loan                                                                                                                    |                                                |                                                          |                                      | 250,000.00                                         |
| Account No. 533493<br><br>Texaco / Citibank<br>Attn.: Centralized Bankruptcy<br>Po Box 20507<br>Kansas City, MO 64195 |                                                | -                | Opened 8/27/91 Last Active 4/14/05<br>CreditCard - open on credit report                                                                      |                                                |                                                          | X                                    | Unknown                                            |
| Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims       |                                                |                  |                                                                                                                                               |                                                |                                                          |                                      | Subtotal<br>(Total of this page)<br><br>350,195.09 |