

Northern District Of Ohio
Frank T. Bow Federal Building
201 Cleveland Ave SW
Canton, OH 44702

In re:

John S. Roby

Case No.: 04-61365-rk

Chapter: 7

Address:

555 Forest Hill Road
Mansfield, OH 44907

Last four digits of Social Security No.:

xxx-xx-1323

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

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).

Dated: November 2, 2005
Form ohnb234

/s/ Russ Kendig
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 Discharge 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 eliminated 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 (applies to cases filed on or after October 17, 2005);
- 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.
- 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 (applies to cases filed on or after October 17, 2005).

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.

Enterprise Systems Incorporated
 11487 Sunset Hills Road
 Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0647-6
 Case: 04-61365

User: dhaid
 Form ID: 234

Page 1 of 1
 Total Served: 10

Date Rcvd: Nov 02, 2005

The following entities were served by first class mail on Nov 04, 2005.

db +John S. Roby, 555 Forest Hill Road, Mansfield, OH 44907-1530
 aty +Jocelyn N. Prewitt-Stanley, 2100 One Cleveland Center, 1375 E. 9th, Cleveland, OH 44114-1739
 aty Marcel C Duhamel, Vorys, Sater, Seymour and Pease LLP, 1375 E 9th St, 1 Cleveland Center,
 #2100, Cleveland, OH 44114-1724
 aty +Ronald E Gold, 2200 PNC Center, 201 East Fifth Street, Cincinnati, OH 45202-4152
 aty +William T Bodoh, 2200 PNC Ctr, 201 E 5th St, Cincinnati, OH 45202-4152
 aty +William Thomas Bodoh, Frost Brown Todd LLC, 10 West Broad Street, Columbus, OH 43215-3418
 tr +Josiah L Mason, 153 W Main St, PO Box 345, Ashland, OH 44805-0345
 13353936 +Bank One Delaware, NA f.k.a. First USA, c/o Weinstein, Treiger & Riley, P.S.,
 2101 4th Avenue, Suite 900, Seattle, WA 98121-2339
 13042189 +David Tocco, Esq., Vorys, Sater & Pease, 2100 One Cleveland Center, 1375 East 9th Street,
 Cleveland, OH 44114-1739
 13042190 The Society of Lloyds, One Lime Street, London EC3M 7HA England

The following entities were served by electronic transmission.

NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Society of Lloyd's
 13696473 The Society of Lloyd's

TOTALS: 2, * 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: Nov 04, 2005

Signature: _____

