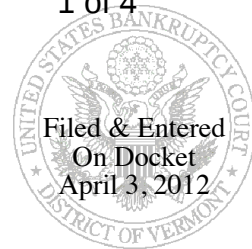


**District of Vermont**



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In re:

Vera Nazarian (other names used by debtor: Norilana Books)  
Last four digits of Social-Security No or other Individual  
Taxpayer-Identification No (ITIN): xxx-xx-2553  
Employer Tax-Identification No (EIN): 65-1286598  
Debtor.

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Case Number: 12-10003 cab  
Chapter: 7

**DISCHARGE OF DEBTOR**

It appearing that debtor Vera Nazarian is entitled to a discharge, **IT IS ORDERED** that debtor Vera Nazarian is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: April 3, 2012

A handwritten signature in black ink, appearing to read "Colleen A. Brown".

Colleen A. Brown  
United States Bankruptcy Judge

SEE BACK SIDE OF THIS ORDER FOR IMPORTANT INFORMATION

United States Bankruptcy Court  
District of Vermont  
151 West Street  
P.O. Box 6648  
Rutland, VT 05702-6648

Tel. (802) 776-2000  
VCIS\* (866) 222-8029  
\* Voice Case Information System  
<http://www.vtb.uscourts.gov>  
Form 137 - cnb

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) 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(s). *[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 debtors;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtors have 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.**

In re:  
Vera Nazarian  
Debtor

Case No. 12-10003-cab  
Chapter 7

### CERTIFICATE OF NOTICE

District/off: 0210-5

User: cnb  
Form ID: 137

Page 1 of 2  
Total Noticed: 16

Date Rcvd: Apr 03, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2012.

db Vera Nazarian, PO Box 224, Highgate Ctr., VT 05459-0224  
720553 +Bauer, Gravel, Farnham, Nuovo & Parker, Attn: Bankruptcy, PO Box 33,  
North Hero, VT 05474-0033  
720558 +Kevin O'Donnell Jr., 3828 Abbey Ct., Campbell, CA 95008-2706  
720560 LVNV Funding, 625 Pilot Rd. Ste. 2, Las Vegas, NV 89119-4485  
720559 Los Angeles Dept Water & Power, Revenue Recovery, PO Box 30808, Las Angeles, CA 90030-0808  
720562 +Professional Recovery Services, Inc., Attn: Bankruptcy, PO Box 1880,  
Voorhees, NJ 08043-7880

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+EDI: ATLASACQU.COM Apr 03 2012 20:03:00 Atlas Acquisitions LLC, Attn: Avi Schild,  
294 Union St., Hackensack, NJ 07601-4303  
720550 +EDI: ACCE.COM Apr 03 2012 20:03:00 Asset Acceptance Corp., PO Box 1630,  
Warren, MI 48090-1630  
720551 EDI: ACCE.COM Apr 03 2012 20:03:00 Asset Acceptance Corp., PO Box 2036,  
Warren, MI 48090-2036  
724961 +EDI: ATLASACQU.COM Apr 03 2012 20:03:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
720552 EDI: TSYS2.COM Apr 03 2012 20:03:00 Barclays Bank, Attn: Bankruptcy, PO 8802,  
Wilmington, DE 19899-8802  
720554 EDI: CAPITALONE.COM Apr 03 2012 20:03:00 Capital One, Attn: Bankruptcy, PO Box 85167,  
Richmond, VA 23285-5167  
720555 EDI: CHASE.COM Apr 03 2012 20:03:00 Chase, Attn: Bankruptcy, PO Box 15298,  
Wilmington, DE 19850-5298  
720557 EDI: HFC.COM Apr 03 2012 19:58:00 HSBC - Orchard Bank, Attn: Bankruptcy, PO Box 5895,  
Carol Stream, IL 60197-5895  
720556 +EDI: HFC.COM Apr 03 2012 19:58:00 Household Finance, Attn: Bankruptcy, PO Box 3425,  
Buffalo, NY 14240-3425  
720561 +EDI: MID8.COM Apr 03 2012 20:03:00 Midland Credit Management, 8875 Aero Dr. Suite 200,  
San Diego, CA 92123-2255

TOTAL: 10

\*\*\*\*\* 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.

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 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: Apr 05, 2012

Signature:



District/off: 0210-5

User: cnb  
Form ID: 137

Page 2 of 2  
Total Noticed: 16

Date Rcvd: Apr 03, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2012 at the address(es) listed below:

Raymond J Obuchowski, Trustee vtrustee@sover.net, VT02@ecfcbis.com  
Thomas Niksa on behalf of Debtor Vera Nazarian bk@niksalaw.com  
U S Trustee ustpregion02.vt.ecf@usdoj.gov

TOTAL: 3