

Information to identify the case:

Debtor 1 _____ Last 4 digits of Social Security number or ITIN ____-____
 First Name Middle Name Last Name
 EIN ____ - _____

Debtor 2 _____ Last 4 digits of Social Security number or ITIN ____-____
 (Spouse, if filing) First Name Middle Name Last Name
 EIN ____ - _____

United States Bankruptcy Court for the: _____ District of _____
 (State)

Case number: _____

Order of Discharge

04/20

IT IS ORDERED: A discharge under 11 U.S.C. § 1192 is granted to:

 [include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

MM / DD / YYYY

By the court: _____
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in an Individual's Case under § 1192 of Chapter 11, Subchapter V

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtor personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtor personally on discharged debts. Creditors cannot contact the debtor by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtor's damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtor's personal liability for debts that arose before confirmation of the plan and for administrative expenses provided for in the plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

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- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- debts for death or personal injury caused by operating a vehicle while intoxicated; and
- debts described by 11 U.S.C. § 1192(1): those on which the last payment is due after the first 3 years of the plan, or such other time not to exceed 5 years fixed by the court.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of subchapter V discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.