

RAB18W (08/07)

### United States Bankruptcy Court

District of Utah  
Case No. 11-35995

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

Trent F Coe  
aka Trenton Coe  
1410 Owl Lane  
Eagle Mountain, UT 84005

Jamie M Coe  
1410 Owl Lane  
Eagle Mountain, UT 84005

Social Security No.:

xxx-xx-3523

xxx-xx-6265

Employer's Tax I.D. No.:

ENT 28096:2019 PG 1 of 8  
Jeffery Smith  
Utah County Recorder  
2019 Apr 05 09:45 AM FEE 24.00 BY CS  
RECORDED FOR Old Republic Title (Orem)  
ELECTRONICALLY RECORDED

Petition date: 11/6/11

### DISCHARGE OF DEBTOR(S) AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor(s) is entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/8/14

Joel T. Marker  
United States Bankruptcy Judge

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

I hereby verify that the contents and foregoing is a true and complete copy of a Court report, or, an authorized electronic entry, on file in the United States Bankruptcy Court for the District of Utah  
Case/AP # 11-35995 Document # 58  
Date Filed: 12/10/14 Date Entered on Docket: 12/10/14  
Number of Pages 5  
DATED: 3/22/19 ATTEST: David A. Sime, Clerk of Court  
By: Frances Szymura  
Deputy Clerk

### EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

#### **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 13 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 is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most taxes; and, in a case filed on or after October 17, 2005, debts incurred to pay nondischargeable taxes;
- c. Debts for most student loans;
- d. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- e. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- f. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- g. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- h. Some debts which were not properly listed by the debtor;
- i. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- j. 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,
- k. 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 (in a case 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.**

In re:  
Trent F Coe  
Jamie M Coe  
Debtors

Case No. 11-35995-JTM  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 1088-2

User: kas  
Form ID: rab18w

Page 1 of 3  
Total Noticed: 72

Date Rcvd: Dec 08, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2014.

db/jdb +Trent F Coe, Jamie M Coe, 1410 Owl Lane, Eagle Mountain, UT 84005-4217  
7993609 +1st Source, Box 628, Buffalo, NY 14240-0628  
7993610 +A/R Collections, Box 30191, SLC, UT 84130-0191  
7993611 +Alpine Credit Union, 1510 N State, Orem, UT 84057-2540  
7993617 +Bill Me Later, Box 105658, Atlanta, GA 30348 5658  
7993622 +CBE Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976  
7993619 Cabelas, Worlds Foremost Bank, Lincoln, NE 68521  
8573831 +Capital One Bank (USA), N.A., P.O. Box 12907, Norfolk, VA 23541-0907  
7993623 +Central Utah Clinic, Box 30079, SLC, UT 84130-0079  
7993626 +Citifinancial, aka One Main Financial, Box 70915, Charlotte, NC 28272-0915  
7993627 +Collection Mgmt Sys, Box 1507, SLC, UT 84110-1507  
7993628 Credit Mgmt LP, 4200 Intl Pkwy, Carrollton, TX 75007  
7993630 +Digis, 782 S Automall Dr, Suite C, American Fork, UT 84003-2693  
8183941 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
7993636 +Fedloan, Box 69184, Harrisburg, PA 17106-9184  
7993638 +Foot & Ankle Clinic, 157 N 400 W B-7, Orem, UT 84057-1909  
7993669 +Goldenwest Credit Union, c/o Timothy Blackburn, 372 24th Street, Suite 400,  
Ogden, UT 84401-6889  
8172815 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541-0907  
7993643 +HSBC Nevada, 2980 Meade Ave, Building A, Las Vegas, NV 89102-0720  
7993648 IHC, Acct Rec Mgmt -- ARC, P.O. Box 410400, SLC, UT 84141-0400  
7993646 +IHC, 5121 S Cottonwood St, Murray, UT 84107-5701  
7993647 +IHC, 2075 University Park Blvd, Layton, UT 84041-1611  
7993651 +IHC ARC, 4646 West Lake Park Blvd, SLC, UT 84120-8212  
7993652 +IHC Laboratory, 5252 S Intermountain Dr, Murray, UT 84107-5700  
7993653 +IHC Medical, Saratoga Springs Instacare, 354 W St Rd 73, Saratoga Springs, UT 84045-2901  
7993650 +IHC-ARC, Box 30191, SLC, UT 84130-0191  
8041142 Intermountain Health Care, Inc, P O Box 27808, Salt Lake City UT 84127-0808  
7993655 +Lon Stalsberg, Ace Disposal, PO Box 2608, SLC, UT 84110-2608  
7993656 +Mervyns/GE Credit, Box 965005, Orlando, FL 32896-5005  
7993657 +Mountain Medical, 5444 S Green St, Murray, UT 84123-5632  
7993658 +Mountainland Collections, Box 1280, American Fork, UT 84003-6280  
8052003 +Molnet on behalf of UHENA, Utah Higher Ed. Assistance Authority, PO Box 145112,  
Salt Lake City UT 84114-5112  
7993660 +North Valley Emergency Phys, Box 808, Grand Rapids, MI 49518-0808  
7993662 +OUTSOURCE RECEIVABLES MGMT, P.O. BOX 166, Ogden, UT 84402-0166  
7993661 +One Main Financial, 300 St Paul Place, Baltimore, MD 21202-2120  
7993663 +Outsource Receivables Mgmt, c/o Judy Dawn Barking, Atty, 427 27th Street,  
Ogden, UT 84401-4201  
7993665 +PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032  
7993664 +PNC Bank, PO Box 94982, Cleveland, OH 44101-4982  
7993666 RC Willey, P.O. Box 65320, SLC, UT 84165-0320  
7993667 +rels reporting, 1500 NW Bethany Blvd Ste, Beaverton, OR 97006-5208  
7993671 +Utah Valley Radiology, Box 657, Orem, UT 84059-0657  
7993673 +Wells Fargo Bank, N.A., C/O Wachovia Mortgage, FSB, 4101 Wiseman Blvd, T7416-023,  
San Antonio, TX 78251-4200  
7993674 ++ZIONS FIRST NATIONAL BANK, LEGAL SERVICES UT ZB11 0877, P O BOX 30709,  
SALT LAKE CITY UT 84130-0709  
(address filed with court: Zions First National Bank, Legal Services UT ZB11 0877,  
P.O. Box 30709, Salt Lake City, UT 84130)  
7993635 +eTitle Insurance Agency, Kent Plott, 3269 South Main #100, SLC, UT 84115-3773

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

7993612 +E-mail/Text: e-bankruptcy@americafirst.com Dec 09 2014 01:33:32 America First C.U.,  
Box 9199, Ogden, UT 84409-0199  
7993614 +EDI: AMEREXPR.COM Dec 09 2014 01:28:00 American Express, Box 297858,  
Ft Lauderdale, FL 33329-7858  
7993613 +EDI: AMEREXPR.COM Dec 09 2014 01:28:00 American Express, Box 297871,  
Ft Lauderdale, FL 33329-7871  
8120511 EDI: BECKLEE.COM Dec 09 2014 01:28:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
8149673 EDI: ACCE.COM Dec 09 2014 01:28:00 Asset Acceptance LLC, Po Box 3036,  
Warren MI 48090-2036  
7993615 +EDI: TSYS2.COM Dec 09 2014 01:28:00 Barclays Bank, Box 8803, Wilmington, DE 19899-8803  
7993616 +EDI: HFC.COM Dec 09 2014 01:28:00 Best Buy, HCBS Retail Svc, PO Box 49353,  
San Jose, CA 95161-9353  
7993610 E-mail/Text: bank@bonncoll.com Dec 09 2014 01:33:32 Bonneville Collections, Box 150621,  
Ogden, UT 84415-0621  
7993620 +EDI: CAPITALONE.COM Dec 09 2014 01:28:00 Capital One Bank, 15000 Capital One Dr,  
Richmond, VA 23238-1119  
7993621 +EDI: RMSC.COM Dec 09 2014 01:28:00 Care Credit GE Money, Box 960061,  
Orlando, FL 32896-0061

District/off: 1088-2 User: kas Page 2 of 3 Date Rcvd: Dec 08, 2014  
Form ID: rab18w Total Noticed: 72

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

7993624 +EDI: CHASE.COM Dec 09 2014 01:28:00 Chase, Box 15298, Wilmington, DE 19850-5298  
7993625 +EDI: CHASE.COM Dec 09 2014 01:28:00 Circuit City/Chase, Box 15298, Wilmington, DE 19850-5298  
7993631 EDI: DIRECTV.COM Dec 09 2014 01:28:00 DirectTV, Box 78626, Phoenix, AZ 85062  
7993632 EDI: DISCOVER.COM Dec 09 2014 01:28:00 Discover Financial Svc, 12 Beebe Way, Newcastle, DE 19720  
7993637 +EDI: FSAE.COM Dec 09 2014 01:28:00 Firstsource Advantage, 205 Bryant Woods South, Amherst, NY 14228-3609  
7993640 +E-mail/Text: jmontoya@gwcu.org Dec 09 2014 01:33:36 Goldenwest CU, Box 1111, Ogden, UT 84403 1111  
7993641 +EDI: HFC.COM Dec 09 2014 01:28:00 HSBC Bank, Box 5253, Carol Stream, IL 60197-5253  
7993642 +EDI: HFC.COM Dec 09 2014 01:28:00 HSBC Discover, Box 5250, Carol Stream, IL 60197-5250  
7993645 +EDI: IIC9.COM Dec 09 2014 01:28:00 IC Systems, Box 64378, St Paul, MN 55164-0378  
7993644 +EDI: IIC9.COM Dec 09 2014 01:28:00 IC Systems, 444 Hwy 96 E, Box 64886, St Paul, MN 55127-2357  
8036843 EDI: JEFFERSONCAP.COM Dec 09 2014 01:28:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
7993654 +E-mail/Text: JPF-EBN@jpfryelaw.com Dec 09 2014 01:32:54 John Frye Law Office, Box 11767, Roanoke, VA 24022-1767  
8152342 EDI: RESURGENT.COM Dec 09 2014 01:28:00 LVNV Funding LLC its successors and assigns as, assignee of OneMain Financial, Inc, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
7993659 +E-mail/Text: electronicbkydocs@nelnet.net Dec 09 2014 01:33:16 Nelnet, Box 82561, Lincoln, NE 68501-2561  
8821334 +EDI: PRA.COM Dec 09 2014 01:28:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
7993668 +EDI: WTRRN BANK.COM Dec 09 2014 01:28:00 Target, Box 673, Minneapolis, MN 55440-0673  
7993670 +E-mail/Text: jjensen@utahfirst.com Dec 09 2014 01:33:17 Utah 1st CU, 200 E South Temple, SLC, UT 84111-1355  
7993672 +EDI: WFNBNB.COM Dec 09 2014 01:28:00 Vicotria Secret, Box 182128, Columbus, OH 43218-2128

TOTAL: 28

\*\*\*\*\* RVPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7993629 ##+Creditors Interchange, 80 Holtz Dr., Buffalo, NY 14225-1470  
7993633 ##+Encore, 400 N Rogers Rd, PO Box 3330, Olathe, KS 66063-3330  
7993634 ##+Enhanced Recovery Co, Box 1967, Southgate, MI 48195-0967  
7993639 ##+GC Services, Box 39050, Phoenix, AZ 85069-9050  
7993649 ##+IHC, Box 79052, Phoenix, AZ 85063 9052

TOTALS: 0, \* 0, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**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: Dec 10, 2014

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2014 at the address(es) listed below:

Kevin R. Anderson tr ecfmail@chl3kra.com, lneebling@chl3kra.com  
Mark S. Middlemas on behalf of Creditor Wells Fargo Bank, N.A.  
ecfmaildistgroup@lundbergfirm.com, lundbergBK@gmail.com, mark.middlemas@lundbergfirm.com  
Michael G. Sundwall on behalf of Joint Debtor Jamie M Coe bountifulBKattorney@gmail.com,  
mgsundwall@yahoo.com  
Michael G. Sundwall on behalf of Debtor Trent F Coe bountifulBKattorney@gmail.com,  
mgsundwall@yahoo.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

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Form ID: rab18w

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Total Noticed: 72

Date Rcvd: Dec 08, 2014

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 5

The below described is SIGNED.

(msc)

Dated: June 14, 2012



JOEL T. MARKER  
U.S. Bankruptcy Judge



Michael G. Sundwall, Bar No. 7780  
Attorney for Debtor(s)  
533 West 2600 South, Suite 125  
Bountiful, UT 84010  
Telephone: (801) 294-7135

I hereby certify that the annexes and foregoing is a true and complete copy of a document, or, an authorized electronic entry, on file in the United States Bankruptcy Court for the District of Utah

Case/AP # 11-35995 Document # 27  
Date Filed: 6/15/12 Date Entered on Docket 6/15/12  
Number of Pages 3  
DATED: 3/22/2019 ATTEST: David A. Sime, Clerk of Court  
By: Frances S. Lykins  
Deputy Clerk

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF UTAH

In re: TRENT F. COE and  
JAMIE M. COE,

Debtors.

Bankruptcy No. 11-35995

Judge Joel T. Marker  
Chapter 13

**ORDER DETERMINING THE SECURED STATUS OF LIEN OF ACE  
DISPOSALS INC. PURSUANT TO § 506(a) OF THE BANKRUPTCY CODE**

Trent F. Coe and Jamie M. Coe (the "Debtors") filed their Motion to Determine Secured Status of Lien of Ace Disposals Inc. § 506(a) of the Bankruptcy Code (the "Motion"), dated May 24, 2012, seeking a determination of the secured status of the lien of Ace Disposals Inc. ("Lender") against the Debtors' residence pursuant to § 506(a) of the Bankruptcy Code and Bankruptcy Rule 3012. The Debtors properly served Lender with the Motion and Notice of Motion and Opportunity to Object pursuant to Bankruptcy Rules 9014(b) and 7004, and the time allowed by law for Lender to respond to the motion has expired.

Based upon the allegations in the Motion, proper notice to Lender, the lack of any objection or other response by Lender and good cause appearing, the Court hereby ORDERS as

follows:

1. The Lender's lien on the Debtors' real property, as evidenced by that deed of trust recorded on September 21, 2007, in the Recorders Office for Utah County as Entry No. 138288:2007 (the "Lien"), is hereby determined to be wholly unsecured under 11 U.S.C. § 506(a); and for purposes of this Chapter 13 case the claim arising from such Lien shall be classified as a nonpriority unsecured claim.

2. Upon entry of an order of the Bankruptcy Court granting the Debtors a discharge under 11 U.S.C. § 1328, the Lien shall be extinguished and removed from the Debtors' real property located at 1410 E Owl Lane, Eagle Mountain, Utah 84005, more particularly described as follows:

LOT 52, EAGLEPARK PHASE 1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

3. If the Debtors' Chapter 13 case is dismissed or converted to another chapter without completion of the plan, the Lien shall be retained by Lender to the extent recognized by applicable nonbankruptcy law (see 11 U.S.C. § 1325(a)(5)(B)(i)(II)).

4. The recording of this Order, together with the recording of the Order granting both Debtors a discharge under 11 U.S.C. § 1328, shall have the effect of a full reconveyance of the Lien.

\*\*\*\*\*end of document\*\*\*\*\*

SERVICE LIST

Service of the foregoing Order Determining Secured Status of Lien of Ace Disposals Inc., etc., will be effected through the Bankruptcy Noticing Center to the following parties:

Office of the U.S. Trustee  
ECF Notification

Kevin R. Anderson  
Chapter 13 Trustee  
ECF Notification

Ace Disposals Inc.  
Attn: Lon Stalsberg  
PO Box 2608  
SLC, UT 84110

Trent F. Coe  
Jamie M. Coe  
1410 Owl Lane  
Eagle Mountain, UT 84005

Lon Stalsberg, Registered Agent  
Ace Disposals Inc.  
2274 South Technology Rd  
West Valley City, UT 84119

Michael G. Sundwall  
ECF Notification

ORDER SIGNED