

<b>Information to identify the case:</b>				
Debtor 1	<u>Robert F. Brady Sr.</u>			Social Security number or ITIN <b>xxx-xx-6657</b>
	First Name	Middle Name	Last Name	EIN ---
Debtor 2 (Spouse, if filing)	_____			Social Security number or ITIN _____
	First Name	Middle Name	Last Name	EIN ---
United States Bankruptcy Court <b>Central District of Illinois</b>				
Case number: <b>18-71832</b>				

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert F. Brady Sr.

4/16/19

**By the court:** /s/ Mary P. Gorman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors 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 or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

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.

**For more information, see page 2 >**

**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;
- ◆ 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; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

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 the bankruptcy 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.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
Central District of IllinoisIn re:  
Robert F. Brady, Sr.  
DebtorCase No. 18-71832-mpg  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0753-3

User: apas  
Form ID: 318Page 1 of 2  
Total Noticed: 63

Date Rcvd: Apr 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2019.

db  
6991759 +Robert F. Brady, Sr., 1310 E. Washington Street, Bloomington, IL 61701-4229  
7008987 +225 Holdings LLC, 200 South Wacker Drive, Suite 4000, Chicago, IL 60606-5821  
6991761 +A Plus Home Improvements, 305 N East Avenue, Kankakee, IL 60901-2414  
6991760 +Acquired Capital, 4100 Greenbriar, Stafford, TX 77477-3962  
7009006 +Acquired Capital, 4100 Greenbriar Drive, Stafford, TX 77477-3962  
7008988 #+Alexander Lumber Co, 406 S Fifth Ave, Canton, IL 61520-3100  
6991763 +Barba Concrete, PO Box 1477, Frankfort, IL 60423-7477  
7008989 +Bloomington Normal Community Bank, 2807 E. Empire Street, Bloomington, IL 61704-5496  
6991766 +Bratcher Heating & Air, 1210 Fort Jesse Road, Normal, IL 61761-6415  
7008990 +CEFCU, PO Box 1715, Peoria, IL 61656-1715  
6991768 +Carpet Weavers, 820 Eldorado Road, Bloomington, IL 61704-6083  
+City of Bloomington, Finance Dept., 109 E. Olive Street, P.O. Box 3157,  
Bloomington, IL 61702-3157  
6991769 +Commerce Bank Commercial, P.O. Box 26650, Kansas City, MO 64196-6650  
7008991 +Darnall Concrete, 705 Pine St, Normal, IL 61761-1898  
7008992 +Dillman Brothers Contracting, 3509 N Cunningham Ave, Urbana, IL 61802-9714  
6991770 +Edward Brady, 39 Country Club Place, Bloomington, IL 61701-3443  
6991771 +Farnsworth Group, 100 Walnut Street, Suite 200, Peoria, IL 61602-1545  
6991772 +First Bank, 11901 Olive Boulevard, Creve Couer, MO 63141-6736  
6991773 First Financial Bank, Commercial Loans, P.O. Box 50, Terre Haute, IN 47808  
6991775 +First State Bank of Bloomington, 204 N. Prospect Road, Bloomington, IL 61704-3555  
7008993 +Flooring Depot Peoria, 1402 Commerce Parkway, Bloomington, IL 61701-6995  
6991776 +George Obernagel, 4 Country Lakes Lane, Waterloo, IL 62298-2900  
7008994 +Hundman Lumber, 1707 E. Hamilton Road, Bloomington, IL 61704-9607  
7008995 +Isaacson Concrete & Excavating, 1300 Fort Jesse Rd, Normal, IL 61761-1869  
7008996 +JS Precision Wiring, 1728 Glenbridge Rd, Bloomington, IL 61704-8604  
6991778 +James Finegan, Attorney at Law, 111 W. Front Street, Bloomington, IL 61701-5004  
6991779 +Jonathan A. Backman, Attorney at Law, 117 N. Center Street, Bloomington, IL 61701-5001  
6991780 +Joseph VanFleet, Howard & Howard PLLC, 211 Fulton Street, Suite 600,  
Peoria, IL 61602-1350  
7008997 +KBL Design, 6710 N Big Hollow Rd, Peoria, IL 61615-2408  
7008998 +Lanz Heating & Cooling, 2718 Hundman Dr, Champaign, IL 61822-2838  
6991781 +Lynda Brady, 1310 E. Washington Street, Bloomington, IL 61701-4229  
6991782 +Mark Petersen, 5300 W. Landens Way, Peoria, IL 61615-9205  
6991783 +Mary Kelly, 8 Oakland Court, Bloomington, IL 61701-5762  
6991784 +Max Carney, 6900 Rockingham Court, Colleyville, TX 76034-6677  
6991785 +Michael Bell, 41 Country Club Place, Bloomington, IL 61701-3450  
6991786 +Michael O'Grady, P.O. Box 83, Hudson, IL 61748-0083  
6991788 +Nancy K. Brady, 25074 Ron Smith Memorial Highway, Hudson, IL 61748-7570  
7008999 +PNC Bank, PO Box 5570, Cleveland, OH 44101-0570  
6991789 Peoples Bank, 211 S. Poplar Street, Pana, IL 62557  
6991790 +ReMax, 2203 Eastland Drive, Bloomington, IL 61704-7924  
6991791 +Richard M. Horwood, Attorney at Law, 500 West Madison Street, Suite 3700,  
Chicago, IL 60661-4591  
7009000 +Ritter Plumbing Inc, 9800 Revere Rd, Clinton, IL 61727-2743  
7009001 +Shaw Siding & Roofing, 11200 N Manito Rd, Manito, IL 61546-8553  
7009002 +Sherman's, 300 Landmark Dr, Normal, IL 61761-2117  
6991792 +Stark Excavating, 96 Sanger Street, Peoria, IL 61602-1935  
6991793 +State Bank of Lincoln, 301 South Side Square, Clinton, IL 61727-1654  
6991795 +Thomas McConnaughay, Westervelt, Johnson, Nicolle & Keller LL,  
411 Hamilton Blvd., Suite 1400, Peoria, IL 61602-1114  
6991794 +Thomas and Pam Pliura, 210 E. Center Street, P.O. Box 130, Le Roy, IL 61752-0130  
7009003 +Tyson Engineering, 367 S Schulyer Ave, Kankakee, IL 60901-3811  
7009004 +US Insulation, 919 W Mulberry St, Bloomington, IL 61701-2861  
7009005 +Wayne Dalton, c/o NationServe of Peoria, 362 High Point Lane, East Peoria, IL 61611-9477  
6991797 +William E. Brady, 1202 Elmwood Road, Bloomington, IL 61701-3319

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

+E-mail/Text: bkonotifications@first-online.com Apr 16 2019 20:14:59  
First Financial Bank, N.A., One First Financial Plaza, PO Box 540,  
Terre Haute, IN 47808-0540  
6991762 +EDI: ARSN.COM Apr 17 2019 00:18:00 ARS National Services, P.O. Box 463023,  
Escondido, CA 92046-3023  
6991764 +E-mail/Text: legalnotices@busey.com Apr 16 2019 20:15:20 Busey Bank, 100 W. University,  
Champaign, IL 61820-3910  
6991765 +E-mail/Text: bankruptcy@cavps.com Apr 16 2019 20:15:08 Cavalry Porfolio Services,  
4050 E. Cotton Center Blvd., Phoenix, AZ 85040-8861  
6991767 +EDI: CITICORP.COM Apr 17 2019 00:18:00 Citibank, P.O. Box 6241,  
Sioux Falls, SD 57117-6241  
6991774 E-mail/Text: BankruptcyNotices@firstmid.com Apr 16 2019 20:14:49  
First Mid-Illinois Bank and Trust, 1515 Charleston Avenue, Mattoon, IL 61938  
7017562 +E-mail/Text: bkonotifications@first-online.com Apr 16 2019 20:14:59  
First Financial Bank, N.A., P. O. Box 540, Terre Haute, IN 47808-0540

District/off: 0753-3

User: apas  
Form ID: 318

Page 2 of 2  
Total Noticed: 63

Date Rcvd: Apr 16, 2019

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

6991757 +E-mail/Text: rev.bankruptcy@illinois.gov Apr 16 2019 20:15:01  
Illinois Department of Revenue, Bkcy Bulk Sales and Probate Section,  
100 W. Randolph St., Level 7-400, Chicago, IL 60601  
6991758 EDI: IRS.COM Apr 17 2019 00:18:00 Internal Revenue Service, P.O. Box 14556,  
Cincinnati, OH 45250  
6991787 +E-mail/Text: bankruptcyinformationgroup@mortonbank.com Apr 16 2019 20:15:14  
Morton Community Bank, 721 W. Jackson, Morton, IL 61550-1537  
6991796 +E-mail/Text: jstolleis@ucbbank.com Apr 16 2019 20:15:19 United Community Bank,  
301 North Main Street, Chatham, IL 62629-1700

TOTAL: 11

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

cr Pam Pliura  
cr Thomas Pliura  
cr\* +CEFCU, PO Box 1715, Peoria, IL 61656-1715  
cr\* +Edward Brady, 39 Country Club Place, Bloomington, IL 61701-3443  
6991777\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 2, \* 3, ## 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.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**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 309): 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 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2019 at the address(es) listed below:

James T Finegan on behalf of Creditor Edward Brady jasfin@aol.com,  
fineganbankruptcy@law@yahoo.com;rfinegan@gmail.com  
Jeffrey D Richardson on behalf of Creditor First Financial Bank, N.A. jdrdec@aol.com  
Roger L Prillaman trusteeprillaman@aol.com,  
lori.prillamanandmoore@gmail.com;rlp@trustesolutions.net  
Sumner Bourne on behalf of Debtor Robert F. Brady, Sr. sbnotice@mtco.com, SABArchive@gmail.com  
Thomas E Howard on behalf of Creditor Pam Pliura toward@hallrustomfritz.com  
Thomas E Howard on behalf of Plaintiff Thomas J. Pliura toward@hallrustomfritz.com  
Thomas E Howard on behalf of Creditor Thomas Pliura toward@hallrustomfritz.com  
Thomas E Howard on behalf of Plaintiff Thomas Pliura toward@hallrustomfritz.com  
Thomas E Howard on behalf of Plaintiff Pam H. Pliura toward@hallrustomfritz.com  
Thomas E Howard on behalf of Plaintiff Pam Pliura toward@hallrustomfritz.com  
U.S. Trustee USTPRegion10.PE.ECF@usdoj.gov

TOTAL: 11