

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
NORTHWESTERN DIVISION**

Marcus Butler, individually and on behalf of all others similarly situated,)	
)	
Plaintiff,)	
)	
v.)	No.
)	
Diversified Consultants, Inc., a Florida, corporation,)	Class Action
)	
Defendant.)	<u>Jury Demanded</u>

CLASS ACTION COMPLAINT

Plaintiff, Marcus Butler, individually and on behalf of all others similarly situated, brings this action under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, et seq. ("FDCPA"), for a finding that Defendant's form debt collection letter violated the FDCPA, and to recover damages, and alleges:

JURISDICTION AND VENUE

1. This Court has jurisdiction pursuant to § 1692k(d) of the FDCPA, and 28 U.S.C. § 1331.
2. Venue is proper in this District because: a) the acts and transactions occurred here; and, b) Plaintiff and Defendant reside here.

PARTIES

3. Plaintiff, Marcus Butler ("Butler"), is a citizen of the State of Alabama, residing in the Northern District of Alabama, from whom Defendant attempted to collect a delinquent consumer debt, which he allegedly owed AT&T Mobility.

4. Defendant, Diversified Consultants, Inc. (“Diversified”), is a Florida corporation, that acts as a debt collector, as defined by § 1692a of the FDCPA, because it regularly uses the mails and/or the telephone to collect, or attempt to collect, delinquent consumer debts. Defendant Diversified operates a nationwide debt collection business and attempts to collect debts from consumers in virtually every state, including consumers in the State of Alabama. In fact, Defendant Diversified was acting as a debt collector as to the delinquent consumer debt it attempted to collect from Plaintiff.

5. Defendant Diversified is authorized to conduct business in the State of Alabama and maintains a registered agent within, see, record from the Alabama Secretary of State, attached as Exhibit A. In fact, Defendant Diversified conducts business in Alabama.

FACTUAL ALLEGATIONS

6. On December 7, 2015, Mr. Butler and his wife filed a Chapter 13 bankruptcy petition in a matter styled In re: Butler, N.D. AL. Bankr. No. 15-83280, which, due to Mr. Butler’s unemployment, had to be converted to a Chapter 7.

7. Accordingly, on January 21, 2017, AT&T Mobility was sent, via electronic transmission, notice of the bankruptcy by the court, see, the Certificate of Service to the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines, which is attached as Exhibit B.

8. Among the debts listed on Mr. Butler’s Amended Schedule E were various debts that he allegedly owed to AT&T Mobility, see, attached as Exhibit C.

9. On April 28, 2017, Mr. Butler and his wife received a discharge of their debts on, and on April 29, 2017, AT&T Mobility was sent notice of this discharge via electronic transmission, see, the Certificate of Service to the Discharge of Debtors, which is attached as Exhibit D.

10. On May 4, 2017, AT&T Mobility sent Mr. Butler a collection letter, demanding payment of the AT&T Mobility debt he allegedly owed prior to the bankruptcy. A copy of this letter is attached as Exhibit E.

11. Accordingly, on May 10, 2017, Mr. Butler's attorney sent AT&T Mobility a letter demanding that they cease collection of the AT&T debt, which was discharged in Mr. Butler's bankruptcy. A copy of this letter is attached as Exhibit F.

12. Plaintiff's bankruptcy is a matter of public record, is on his credit reports, is in the files on the creditor, and is readily discoverable by any competent debt collector via one of the bankruptcy "scrub" services such as Lexis/Nexis' Banko Solutions.

13. Nonetheless, Defendant Diversified sent Mr. Butler a collection letter, dated May 17, 2017, demanding payment of the AT&T Mobility debt he allegedly owed prior to the bankruptcy. A copy of this collection letter is attached as Exhibit G.

14. Defendant's violations of the FDCPA were material because Defendant's continued collection communications to Mr. Butler, after he had received his bankruptcy discharge, made Plaintiff believe that his exercise of his rights through filing bankruptcy may have been futile and that he did not have the right to a fresh start that Congress had granted him under the FDCPA and the Bankruptcy Code.

15. All of Defendant Diversified's collection actions at issue in this matter occurred within one year of the date of this Complaint.

16. Defendants' collection communications are to be interpreted under the "least sophisticated consumer" standard, see, Jeter v. Credit Bureau, 760 F.2d 1168, 1176 (11th Cir. 1985); LeBlanc v. Unifund CCR Partners, 601 F.3d 1185, 1193-1194 (11th Cir. 2010).

COUNT I
Violation Of § 1692e Of The FDCPA --
Demanding Payment Of A Debt That Is Not Owed

17. Plaintiff adopts and realleges ¶¶ 1-16.

18. Section 1692e of the FDCPA prohibits a debt collector from using any false and/or any deceptive or misleading representation or means in connection with the collection of a debt, including, but not limited to, the false representation of the character, amount or legal status of any debt, see 15 U.S.C. § 1692e(2)(A).

19. Demanding payment of a debt that is no longer owed, due to a bankruptcy, is false and/or deceptive or misleading, in violation of § 1692e of the FDCPA, see, Randolph v. IMBS, Inc., 368 F3d 726, 728-730 (7th Cir. 2004).

20. Defendant Diversified's violation of § 1692e of the FDCPA renders it liable for actual and statutory damages, costs, and reasonable attorneys' fees, see, 15 U.S.C. § 1692k.

COUNT II
Violation Of § 1692c(c) Of The FDCPA --
Failure To Cease Communications And Cease Collections

21. Plaintiff adopts and realleges ¶¶ 1-16.

22. Section 1692c(c) of the FDCPA prohibits a debt collector from communicating with a consumer after a direction to cease communications, and from

continuing to demand payment of a debt that the consumer has indicated that they refuse to pay, see, 15 U.S.C. § 1692c(c).

23. Here, the bankruptcy and the notices issued by that court (Exhibits B and D) provided notice to cease communications and cease collections. By communicating regarding this debt and demanding payment (Exhibit G), Defendant violated § 1692c(c) of the FDCPA.

24. Defendant Diversified's violation of § 1692c(c) of the FDCPA renders it liable for actual and statutory damages, costs, and reasonable attorneys' fees, see, 15 U.S.C. § 1692k.

CLASS ALLEGATIONS

25. Plaintiff, Marcus Butler, brings this action individually and as a class action on behalf of all persons similarly situated in the State of Alabama from whom Defendant attempted to collect a delinquent consumer debt, allegedly owed to AT&T Mobility, which had been discharged in a bankruptcy, via the same form collection letter that Defendant sent to Plaintiff (Exhibit E), from one year before the date of this Complaint to the present. This action seeks a finding that Defendant's form letter violates the FDCPA, and asks that the Court award damages as authorized by § 1692k(a)(2) of the FDCPA.

26. Defendant Diversified regularly engages in debt collection, using the same form collection letter that they sent Plaintiff Butler, in their attempts to collect delinquent consumer debts from other consumers.

27. The Class consists of more than 35 persons from whom Defendant Diversified attempted to collect delinquent consumer debts by sending other consumers the same form collection letter they sent Plaintiff Butler.

28. Plaintiff Butler's claims are typical of the claims of the Class. Common questions of law or fact raised by this class action complaint affect all members of the Class and predominate over any individual issues. Common relief is therefore sought on behalf of all members of the Class. This class action is superior to other available methods for the fair and efficient adjudication of this controversy.

29. The prosecution of separate actions by individual members of the Class would create a risk of inconsistent or varying adjudications with respect to the individual members of the Class, and a risk that any adjudications with respect to individual members of the Class would, as a practical matter, either be dispositive of the interests of other members of the Class not party to the adjudication, or substantially impair or impede their ability to protect their interests. Defendant has acted in a manner applicable to the Class as a whole such that declaratory relief is warranted.

30. Plaintiff Butler will fairly and adequately protect and represent the interests of the Class. The management of the class action proposed is not extraordinarily difficult, and the factual and legal issues raised by this class action complaint will not require extended contact with the members of the Class, because Defendant's conduct was perpetrated on all members of the Class and will be established by common proof. Moreover, Plaintiff Butler has retained counsel experienced in class action litigation, including class actions brought under the FDCPA.

PRAYER FOR RELIEF

Plaintiff, Marcus Butler, individually and on behalf of all other similarly situated, prays that this Court:

1. Certify this matter as a class action, and appoint Plaintiff Butler as the class representative, and his attorneys as class counsel;
2. Find that Defendant's form collection letters violates the FDCPA;
3. Enter judgment in favor of Plaintiff Butler and the class, and against Defendant, for actual and statutory damages, costs, and reasonable attorneys' fees as provided by § 1692k(a) of the FDCPA; and,
4. Grant such further relief as deemed just.

JURY DEMAND

Plaintiff, Marcus Butler, individually and on behalf of all others similarly situated, demands trial by jury.

Marcus Butler, individually and on behalf of all others similarly situated,

By: /s/ David J. Philipps
One of Plaintiff's Attorneys

Dated: August 2, 2017

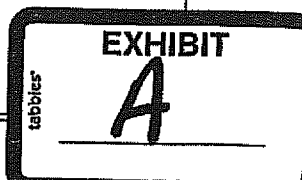
David J. Philipps (Ill. Bar No. 06196285)
Mary E. Philipps (Ill. Bar No. 06197113)
Philipps & Philipps, Ltd.
9760 S. Roberts Road
Suite One
Palos Hills, Illinois 60465
(708) 974-2900
(708) 974-2907 (FAX)
davephilipps@aol.com
mephilipps@aol.com

Ronald C. Sykstus (AL Bar No. ASB-7064-K73R)
Bond, Botes, Sykstus, Tanner & Ezzell, P.C.
225 Pratt Avenue
Huntsville, Alabama 35801
(256) 539-9899
(256) 713-0237 (FAX)
Rsykstus@bondnbotes.com



Alabama Secretary of State

Diversified Central, Inc.	
Entity ID Number	923 - 623
Legal Name in Place of Origin	Diversified Consultants, Inc.
Entity Type	Foreign Corporation
Principal Address	10550 DEERWOOD PK BLVD STE 708 JACKSONVILLE, FL 32256
Principal Mailing Address	Not Provided
Status	Exists
Place of Formation	Florida
Formation Date	2-4-1993
Qualify Date	12-13-2002
Registered Agent Name	INCORP SERVICES INC
Registered Office Street Address	2094 MYRTLEWOOD DRIVE MONTGOMERY, AL 36111
Registered Office Mailing Address	2094 MYRTLEWOOD DRIVE MONTGOMERY, AL 36111
Nature of Business	
Capital Authorized	
Capital Paid In	
Annual Reports	
<p>Annual Report information is filed and maintained by the Alabama Department of Revenue. If you have questions about any of these filings, please contact Revenue's Business Privilege Tax Division at 334-242-1170 or www.ador.alabama.gov. The Secretary of State's Office cannot answer questions about or make changes to these reports.</p>	
Report Year	2003 2004 2005 2006 2007 2008 2009 2010 2011 2013 2014 2015 2016 2017
Transactions	
Transaction Date	3-8-2010
Registered Agent Changed From	THE CORPORATION COMPANY 2000 INTERSTATE PK DR STE 204 MONTGOMERY, AL 36109
Transaction Date	4-26-2011
Registered Agent Changed From	C T CORPORATION SYSTEM 2 NORTH JACKSON ST., SUITE 605 MONTGOMERY, AL 36104



Transaction Date	4-26-2011
Agent Mailing Address Changed From	Not Provided

Scanned Documents

Purchase Document Copies

Document Date / Type / Pages	12-13-2002 Certificate of Formation 2 pgs.
Document Date / Type / Pages	3-8-2010 Registered Agent Change 1 pg.
Document Date / Type / Pages	4-26-2011 Registered Agent Change 2 pgs.

[Browse Results](#) [New Search](#)

United States Bankruptcy Court
Northern District of AlabamaIn re:
Marcus Butler
Teresa Butler
DebtorsCase No. 15-83280-CRJ
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1126-8

User: rleatherw
Form ID: 309APage 1 of 3
Total Noticed: 73

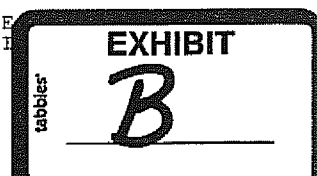
Date Rcvd: Jan 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2017.

db/jdb +Marcus Butler, Teresa Butler, [REDACTED], [REDACTED], AL [REDACTED]
 aty +Allan M Trippe, P.O. Box 531103, Birmingham, AL 35253-1103
 tr +Judith Thompson, P.O. Box 18966, Huntsville, AL 35804-8966
 cr +Gary P. Wilkinson, Jeff Elledge Credit Cars, Inc., P. O. Box 689, Florence, AL 35631-0689
 cr +Ocwen Loan Servicing, LLC, Robertson, Anschutz, Shcneid P.L., 6409 Congress Ave,
 Suite 100, Boca Raton, FL 33487-2853
 8849070 +ALABAMA MUSIC, C/O DENNIS ODEM, 210 W TENNESSEE STREET, FLORENCE AL 35630-5420
 8849071 +ALFA INSURANCE, 1717 HWY 72, KILLEN AL 35645-9174
 8849073 +AUTO CREDIT, 903 N LOCUST AVE, LAWRENCEBURG TN 38464-2805
 9239912 +American Esoteric Labs, PO Box 144225, Austin, TX 78714-4225
 8849074 +BANK OF AMERICA, 1225 N LOCUST AVE, LAWRENCEBURG TN 38464-2710
 8849076 +CLEMONS AUTO SERVICE, 484 COUNTY ROAD 130, KILLEN AL 35645-3106
 8849077 +COTTON STATES INSURANCE, PO BOX 2100, BLOOMINGTON IL 61702-2100
 8849078 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: CREDIT ACCEPTANCE, 25505 W 12 MILE ROAD, SOUTHFIELD MI 48034)
 8849080 +DETAIL SUPPLY, 1313 BROADWAY STREET, SHEFFIELD AL 35660-1932
 8868201 +Detail Supply, c/o Jeff Austin, Attorney, 211 S. Cedar Street, Florence, AL 35630-5543
 8849059 +EQUIFAX INFORMATION SERVICES, LLC, PO BOX 740256, ATLANTA GA 30374-0256
 8849058 +EXPERIAN, PO BOX 2002, ALLEN TX 75013-2002
 8849084 +FLORENCE EYE CENTER, 711 COX CREEK PKWY, FLORENCE AL 35630-1001
 8849063 +GREENS FURNITURE STORE, 217 VINE STREET, LORETTO TN 38469-2151
 8857838 +Green's Furniture Store, 217 Vine St., Loretto, TN 38469-2151
 8849085 +HEART HEALTH CENTER, 201 E DR. HICKS BLVD, FLORENCE AL 35630-5767
 8849086 +HELEN KELLER HOSPITAL, PO BOX 610, SHEFFIELD AL 35660-0610
 8849087 +HENDERSON WEINSTEIN WYATTS & ASSOC, 174 THISTLE LANE, BUFFALO NY 14221
 9239913 +Hughes Credit Dept, PO Box 3475, Toledo, OH 43607-0475
 8849109 +JEFFREY BRYAN AUSTIN, 211 SOUTH CEDAR STREET, FLORENCE AL 35630-5543
 8694202 +Jeff Elledge Credit Cars, Inc., c/o Gary P. Wilkinson, 102 South Court St. Ste. 536,
 PO Box 689, Florence, AL 35631-0689
 8887587 Jeff Elledge Credit Cars, Inc., 1205 Woodford Avenue, Muscle Shoals, AL 35661
 8689290 +Jeff Elledge Credit Cars, Inc., 2506 Woodford Avenue, Muscle Shoals, AL 35661-3242
 8883247 Loretta Lynch, Attorney General, U.S. Dept of Justice, 950 Pennsylvania Ave NW,
 Washington, DC 20530-0001
 8849089 +NORTHWAY, 9 MAIN STREET, BERLIN NH 03570-2414
 8849110 +NW AL ER PHYSICIANS, PO BOX 10992, BIRMINGHAM AL 35202-0992
 8849090 +NW AL ER PHYSICIANS, 1300 S MONTGOMERY AVE, SHEFFIELD AL 35660-6334
 8858909 +Northwest Emergency Physician Group, c/o Franklin Collection Service, PO Box 3910,
 Tupelo, MS 38803-3910
 8849065 OCWEN FEDERAL BANK, PO BOX 514577, LOS ANGELES CA 90051-4577
 8849091 +OCWEN LOAN SERVICING, PO BOX 24605, WEST PALM BEACH FL 33416-4605
 8883250 +Richard O'Neal, 1800 5th Ave No, Birmingham, AL 35203-2111
 8849095 +SPRINT, PO BOX 660075, DALLAS TX 75266-0075
 8849096 +ST FLORIAN CLINIC, 3600 COUNTY ROAD 61, FLORENCE AL 35634-6640
 8849101 +TITLE CASH, 3246 FLORENCE BLVD, FLORENCE AL 35634-2539
 8849066 +TITLE MAX, 233 COX CREEK PKWY, FLORENCE AL 35630-1535
 8849102 +TITLE MAX, C/O CT CORPORATION SYSTEM, 2 N JACKSON STREET SUITE 605,
 MONTGOMERY AL 36104-3821
 8849060 +TRANSUNION, PO BOX 2000, CHESTER PA 19022-2000
 8849383 +US Attorney, Attn: Richard O'Neal, 1801 4th Ave N, Birmingham, AL 35203-2101
 8849106 +WELLS FARGO BANK, PO BOX 50014, ROANOKE VA 24040-5014
 8849107 +WS BADCOCK, C/O CT CORPORATION SYSTEM, 2 N JACKSON ST SUITE 605, MONTGOMERY AL 36104-3821

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

aty E-mail/Text: gmcnuttt@bondnotes.com Jan 21 2017 02:23:58 B Grant McNutt,
 Bond, Botes, Sykstus, Tanner & McNutt, 102 S Court Street, Suite 314,
 Florence, AL 35630
 smg +E-mail/Text: bnc_notices_northern@alnb.uscourts.gov Jan 21 2017 02:26:35 Richard Blythe,
 BA Decatur, P O Box 3045, Decatur, AL 35602-3045
 cr +EDI: AISACG.COM Jan 21 2017 01:28:00 Capital One Auto Finance, P.O. Box 201347,
 Arlington, TX 76006-1347
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 21 2017 02:11:56
 Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347
 8849068 E-mail/Text: amscbankruptcy@adt.com Jan 21 2017 02:29:15 ADT SECURITY, PO BOX 650485,
 DALLAS TX 75265-0485
 8849069 +Fax: 864-336-7400 Jan 21 2017 02:54:40 ADVANCE AMERICA, 209 COX CREEK PKWY,
 FLORENCE AL 35630-1572
 8849072 +EDI: CINGMIDLAND.COM Jan 21 2017 01:28:00 AT&T MOBILITY, PO BOX 536216,
 ATLANTA GA 30353-6216
 8867842 EDI: AIS.COM Jan 21 2017 01:28:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 8849100 EDI: AISTMBL.COM Jan 21 2017 01:28:00 T MOBILE, P.O. BOX 53410, BELLEVUE
 8849075 +EDI: AISACG.COM Jan 21 2017 01:28:00 CAPITAL ONE AUTO FINANCE, C/O ASCENSI
 PO BOX 201347, ARLINGTON TX 76006-1347



District/off: 1126-8

User: rleatherw
Form ID: 309A

Page 2 of 3
Total Noticed: 73

Date Rcvd: Jan 20, 2017

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

8849075 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 21 2017 02:11:13
CAPITAL ONE AUTO FINANCE, C/O ASCENSION CAPITAL, PO BOX 201347, ARLINGTON TX 76006-1347

8849061 +Fax: 602-659-2196 Jan 21 2017 02:34:40 CHEXSYSTEMS, ATTN: CONSUMER RELATIONS,
7805 HUDSON ROAD, SUITE 100, WOODBURY MN 55125-1703

8849079 EDI: RCSFNBMARIN.COM Jan 21 2017 01:28:00 CREDIT ONE BANK, PO BOX 60500,
CITY OF INDUSTRY CA 91716-0500

8960269 +EDI: AISACG.COM Jan 21 2017 01:28:00 Capital One Auto Finance, c/o Ascension Capital Gr,
P.O. Box 201347, Arlington, TX 76006-1347

8960269 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 21 2017 02:11:14
Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347,
Arlington, TX 76006-1347

8849081 +EDI: ESSL.COM Jan 21 2017 01:28:00 DISH NETWORK, PO BOX 105169, ATLANTA GA 30348-5169

9239914 +EDI: ESSL.COM Jan 21 2017 01:28:00 Dish, PO Box 94063, Palatine, IL 60094-4063

8849082 EDI: AMINFOFP.COM Jan 21 2017 01:28:00 FIRST PREMIER BANK, PO BOX 5519,
SIOUX FALLS SD 57117-5519

3849083 E-mail/Text: bhorton@firstsouthern.com Jan 21 2017 02:25:37 FIRST SOUTHERN BANK,
PO BOX 777, FLORENCE AL 35631

8849067 EDI: IRS.COM Jan 21 2017 01:33:00 INTERNAL REVENUE SERVICE, PO BOX 7346,
PHILADELPHIA PA 19101-7346

8849092 +EDI: Q3G.COM Jan 21 2017 01:28:00 QUANTUM3 GROUP, PO BOX 788, KIRKLAND WA 98083-0788

8849093 +E-mail/Text: newbk@Regions.com Jan 21 2017 02:27:02 REGIONS BANK, PO BOX 10063,
BIRMINGHAM AL 35202-0063

8849097 E-mail/Text: newbk@Regions.com Jan 21 2017 02:27:02 Regions Bank,
Consumer Collections BH40402B, P. O. Box 10063, Birmingham, AL 35202-0063

8849097 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Jan 21 2017 02:27:02 STATE FARM INS,
100 STATE FARM PKWY, BIRMINGHAM AL 35209-7186

8849098 +EDI: STF1.COM Jan 21 2017 01:28:00 SUNTRUST, PO BOX 758, FLORENCE AL 35631-0758

8849099 EDI: STF1.COM Jan 21 2017 01:28:00 SUNTRUST BANK, C/O DDA RECOVERY DEPT, PO BOX 26150,
GLEN ALLEN VA 23060

8849103 Fax: 912-629-1539 Jan 21 2017 03:14:40 TITLEMAX OF ALABAMA, 15 BULL STREET SUITE 200,
SAVANNAH GA 31401

8849104 EDI: VERIZONWIRE.COM Jan 21 2017 01:28:00 VERIZON, PO BOX 660108, DALLAS TX 75266-0108

8849062 E-mail/Text: legal.bankruptcy@badcock.com Jan 21 2017 02:24:01 BADCOCK, 1702 DARBY DRIVE,
FLORENCE AL 35630

8849108 E-mail/Text: legal.bankruptcy@badcock.com Jan 21 2017 02:24:01 WS BADCOCK CORPORATION,
PO BOX 232, MULBERRY FL 33860

8849105 EDI: WACHOVIA.COM Jan 21 2017 01:28:00 WACHOVIA BANK, PO BOX 13765, ROANOKE VA 24037
TOTAL: 31

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

8883246* Internal Revenue Service, c/o Valerie Ogilvie, 801 Broadway M/S MDP 146,
Nashville, Tn 37203

8849064 ##+JEFF ELLEDGE CREDIT CARS, 1200 WOODWARD AVE, MUSCLE SHOALS AL 35661-2234

8849088 ##+NATIONAL ADVANCE, 199 COX CREEK PKWY, FLORENCE AL 35630-3264

8849094 ##+RJM ACQUISITIONS, 575 UNDERHILL BLVD SUITE 224, SYOSSET NY 11791-3416

TOTALS: 0, * 1. ## 3

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 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 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: Jan 22, 2017

Signature: /s/Joseph Speetjens

District/off: 1126-8

User: rleatherw
Form ID: 309A

Page 3 of 3
Total Noticed: 73

Date Rcvd: Jan 20, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2017 at the address(es) listed below:

Allan M Trippe on behalf of Creditor Ocwen Loan Servicing, LLC allantrippe@lawbham.com
B Grant McNutt on behalf of Joint Debtor Teresa Butler gmcnutt@bondnbotes.com,
beaus22@yahoo.com; florencemail@bondnbotes.com; ngajewski@bondnbotes.com
B Grant McNutt on behalf of Debtor Marcus Butler gmcnutt@bondnbotes.com,
beaus22@yahoo.com; florencemail@bondnbotes.com; ngajewski@bondnbotes.com
Judith Thompson judith@al-bk.com, A103@ecfcbis.com
Michael Ford ecf@ch13decatur.com

TOTAL: 5

Information to identify the case:		
Debtor 1	Marcus Butler	Social Security number or ITIN xxx-xx-████████
	First Name Middle Name Last Name	EIN -- - - - - - - - -
Debtor 2	Teresa Butler	Social Security number or ITIN xxx-xx-████████
(Spouse, if filing)	First Name Middle Name Last Name	EIN -- - - - - - - - -
UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ALABAMA, NORTHERN DIVISION		Date case filed in chapter 13 12/7/15
Case number: 15-83280-CRJ7		Date case converted to chapter 7 1/20/17

Official Form 309A (For Individuals or Joint Debtors)
Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline (12/15)

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Marcus Butler	Teresa Butler
2. All other names used in the last 8 years		
3. Address	████████ AL ██████████	████████ AL ██████████
4. Debtor's attorney Name and address	B Grant McNutt Bond, Botes, Sykustus, Tanner & McNutt 102 S Court Street Suite 314 Florence, AL 35630	Contact phone 256-760-1010
5. Bankruptcy trustee Name and address	Judith Thompson P.O. Box 18966 Huntsville, AL 35804	Contact phone 256 880-2217

For more information, see page 2 >

Debtor Marcus Butler and Teresa Butler

Case number 15-83280-CRJ7

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>400 Well Street P. O. Box 2775 Decatur, AL 35602</p>	<p>Hours open: Monday – Friday 8:00 AM – 4:00 PM</p> <p>Contact phone 256-584-7900</p> <p>Date: 1/20/17</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>February 24, 2017 at 09:30 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>US Post Office & Courthouse, 210 N Seminary St, 3rd Floor, Florence, AL 35630</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 4/25/17</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

page 2

Debtor 1 **Marcus Butler**
Debtor 2 **Teresa Butler**

Case number (if know) **15-83280**

4.4 ALFA INSURANCE Last 4 digits of account number _____ \$1.00
 Nonpriority Creditor's Name
1717 HWY 72
KILLEN, AL 35645
 Number Street City State Zip Code
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes

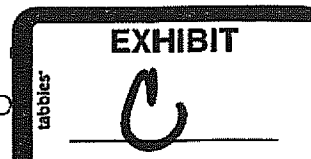
When was the debt incurred? _____
 As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **OTHER**

4.5 AMERICAN ESTRERIC LAB Last 4 digits of account number _____ \$170.00
 Nonpriority Creditor's Name
PO BOX 144225
AUSTIN, TX 78714
 Number Street City State Zip Code
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes

When was the debt incurred? _____
 As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **MEDICAL
ADDED**

4.6 AT&T Last 4 digits of account number _____ \$3,500.00
 Nonpriority Creditor's Name
208 S AKARD STREET
DALLAS, TX 75202
 Number Street City State Zip Code
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes

When was the debt incurred? _____
 As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **OTHER
ADDED**



Debtor 1 **Marcus Butler**
 Debtor 2 **Teresa Butler**

Case number (if know) **15-83280**

4.7 AT&T MOBILITY Last 4 digits of account number [REDACTED] **\$1.00**

Nonpriority Creditor's Name
PO BOX 536216
ATLANTA, GA 30353
 Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?
 No
 Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **OTHER**

4.8 AUTO CREDIT Last 4 digits of account number _____ **\$1.00**

Nonpriority Creditor's Name
903 N LOCUST AVE
LAWRENCEBURG, TN 38464
 Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?
 No
 Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **REPOSSESSION DEFICIENCY**

4.9 BANK OF AMERICA Last 4 digits of account number _____ **\$1.00**

Nonpriority Creditor's Name
1225 N LOCUST AVE
LAWRENCEBURG, TN 38464
 Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?
 No
 Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **OTHER**

United States Bankruptcy Court
Northern District of Alabama

In re:
Marcus Butler
Teresa Butler
Debtors

Case No. 15-83280-CRJ
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1126-B

User: twalker
Form ID: 318

Page 1 of 2
Total Noticed: 72

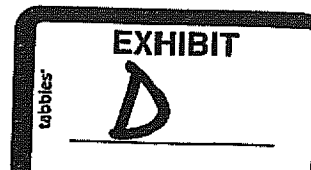
Date Rcvd: Apr 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2017.

- db/jdb +Marcus Butler, Teresa Butler, [REDACTED] AL [REDACTED]
- cr +Gary P. Wilkinson, Jeff Elledge Credit Cars, Inc., P. O. Box 689, Florence, AL 35631-0689
- cr +Ocwen Loan Servicing, LLC, Robertson, Anschutz, Shcneid P.L., 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
- 8849070 +ALABAMA MUSIC, C/O DENNIS ODEM, 210 W TENNESSEE STREET, FLORENCE AL 35630-5420
- 8849071 +ALFA INSURANCE, 1717 HWY 72, KILLEN AL 35645-9174
- 8849073 +AUTO CREDIT, 903 N LOCUST AVE, LAWRENCEBURG TN 38464-2805
- 9239912 +American Esoteric Labs, PO Box 144225, Austin, TX 78714-4225
- 8849074 +BANK OF AMERICA, 1225 N LOCUST AVE, LAWRENCEBURG TN 38464-2710
- 8849076 +CLEMMONS AUTO SERVICE, 484 COUNTY ROAD 130, KILLEN AL 35645-3106
- 8849077 +COTTON STATES INSURANCE, PO BOX 2100, BLOOMINGTON IL 61702-2100
- 8849078 +CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: CREDIT ACCEPTANCE, 25505 W 12 MILE ROAD, SOUTHFIELD MI 48034)
- 8849080 +DETAIL SUPPLY, 1313 BROADWAY STREET, SHEFFIELD AL 35660-1932
- 8888201 +Detail Supply, c/o Jeff Austin, Attorney, 211 S. Cedar Street, Florence, AL 35630-5543
- 8849059 +EQUIFAX INFORMATION SERVICES, LLC, PO BOX 740256, ATLANTA GA 30374-0256
- 8849058 +EXPERIAN, PO BOX 2002, ALLEN TX 75013-2002
- 8849084 +FLORENCE EYE CENTER, 711 COX CREEK PKWY, FLORENCE AL 35630-1001
- 8849063 +GREENS FURNITURE STORE, 217 VINE STREET, LORETTO TN 38469-2151
- 8857838 +Green's Furniture Store, 217 Vine St., Loretto, TN 38469-2151
- 8849085 +HEART HEALTH CENTER, 201 E DR. HICKS BLVD, FLORENCE AL 35630-5767
- 8849086 +HELEN KELLER HOSPITAL, PO BOX 610, SHEFFIELD AL 35660-0610
- 8849087 +HENDERSON WEINSTEIN WYATTS & ASSOC, 174 THISTLE LANE, BUFFALO NY 14221
- 9239913 +Hughes Credit Dept, PO Box 3475, Toledo, OH 43607-0475
- 8849109 +JEFFREY BRYAN AUSTIN, 211 SOUTH CEDAR STREET, FLORENCE AL 35630-5543
- 8894202 +Jeff Elledge Credit Cars, Inc., c/o Gary P. Wilkinson, 102 South Court St. Ste. 536, PO Box 689, Florence, AL 35631-0689
- 8887587 +Jeff Elledge Credit Cars, Inc., 1205 Woodford Avenue, Muscle Shoals, AL 35661
- 8889290 +Jeff Elledge Credit Cars, Inc., 2506 Woodford Avenue, Muscle Shoals, AL 35661-3242
- 8883247 +Loretta Lynch, Attorney General, U.S. Dept of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0001
- 8849089 +NORTHWAY, 9 MAIN STREET, BERLIN NH 03570-2414
- 8849110 +NW AL ER PHYSICIANS, PO BOX 10992, BIRMINGHAM AL 35202-0992
- 8849090 +NW AL ER PHYSICIANS, 1300 S MONTGOMERY AVE, SHEFFIELD AL 35660-6334
- 8858909 +Northwest Emergency Physician Group, c/o Franklin Collection Service, PO Box 3910, Tupelo, MS 38803-3910
- 8849065 +OCWEN FEDERAL BANK, PO BOX 514577, LOS ANGELES CA 90051-4577
- 8849091 +OCWEN LOAN SERVICING, PO BOX 24605, WEST PALM BEACH FL 33416-4605
- 9305654 +Progressive Corp, 6300 Wilson Mills Road, Mayfield Village, OH 44143-2182
- 8883250 +Richard O'Neal, 1800 5th Ave No, Birmingham, AL 35203-2111
- 8849095 +SPRINT, PO BOX 660075, DALLAS TX 75266-0075
- 8849096 +ST FLORIAN CLINIC, 3600 COUNTY ROAD 61, FLORENCE AL 35634-6640
- 8849101 +TITLE CASH, 3246 FLORENCE BLVD, FLORENCE AL 35634-2539
- 8849066 +TITLE MAX, 233 COX CREEK PKWY, FLORENCE AL 35630-1535
- 8849102 +TITLE MAX, C/O CT CORPORATION SYSTEM, 2 N JACKSON STREET SUITE 605, MONTGOMERY AL 36104-3821
- 8849060 +TRANSUNION, PO BOX 2000, CHESTER PA 19022-2000
- 8849383 +US Attorney, Attn: Richard O'Neal, 1801 4th Ave N, Birmingham, AL 35203-2101
- 8849106 +WELLS FARGO BANK, PO BOX 50014, ROANOKE VA 24040-5014
- 8849107 +WS BADCOCK, C/O CT CORPORATION SYSTEM, 2 N JACKSON ST SUITE 605, MONTGOMERY AL 36104-3821

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

- smg +E-mail/Text: bnc_notices_northern@alnb.uscourts.gov Apr 29 2017 00:50:06 Richard Blythe, BA Decatur, P O Box 3045, Decatur, AL 35602-3045
- cr +EDI: AISACG.COM Apr 29 2017 00:23:00 Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347
- 8849068 E-mail/Text: amscbankruptcy@adt.com Apr 29 2017 00:51:34 ADT SECURITY, PO BOX 650485, DALLAS TX 75265-0485
- 8849069 +Fax: 864-336-7400 Apr 29 2017 01:27:25 ADVANCE AMERICA, 209 COX CREEK PKWY, FLORENCE AL 35630-1572
- 8849072 +EDI: CINGMIDLAND.COM Apr 29 2017 00:23:00 AT&T MOBILITY, PO BOX 536216, ATLANTA GA 30353-6216
- 8867842 EDI: AIS.COM Apr 29 2017 00:23:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
- 9305653 +EDI: CINGMIDLAND.COM Apr 29 2017 00:23:00 At&t, 208 S Akard St, Dallas, TX 75202-4206
- 8849100 EDI: AISFMBL.COM Apr 29 2017 00:23:00 T MOBILE, P.O. BOX 53410, BELLEVUE WA 98015
- 8849075 +EDI: AISACG.COM Apr 29 2017 00:23:00 CAPITAL ONE AUTO FINANCE, C/O ASCENSION CAPITAL, PO BOX 201347, ARLINGTON TX 76006-1347
- 8849061 +Fax: 602-659-2196 Apr 29 2017 02:17:25 CHEXSYSTEMS, ATTN: CONSUMER RELATIONS, 7805 HUDSON ROAD, SUITE 100, WOODBURY MN 55125-1703
- 8849079 EDI: RCSFNBMARIN.COM Apr 29 2017 00:23:00 CREDIT ONE BANK, PO BOX 60500, CITY OF INDUSTRY CA 91716-0500



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

8960269 +EDI: AISACG.COM Apr 29 2017 00:23:00 Capital One Auto Finance, c/o Ascension Capital Gr,
P.O. Box 201347, Arlington, TX 76006-1347

8849081 +EDI: ESSL.COM Apr 29 2017 00:23:00 DISH NETWORK, PO BOX 105169, ATLANTA GA 30348-5169

9239914 +EDI: ESSL.COM Apr 29 2017 00:23:00 Dish, PO Box 94063, Palatine, IL 60094-4063

8849082 EDI: AMINFOFP.COM Apr 29 2017 00:23:00 FIRST PREMIER BANK, PO BOX 5519,
STIOUX FALLS SD 57117-5519

8849083 E-mail/Text: cschlosser@firstsouthern.com Apr 29 2017 00:49:34 FIRST SOUTHERN BANK,
PO BOX 777, FLORENCE AL 35631

8849067 EDI: IRS.COM Apr 29 2017 00:23:00 INTERNAL REVENUE SERVICE, PO BOX 7346,
PHILADELPHIA PA 19101-7346

8849092 +EDI: Q3G.COM Apr 29 2017 00:23:00 QUANTUM3 GROUP, PO BOX 788, KIRKLAND WA 98083-0788

8849093 +E-mail/Text: newbk@Regions.com Apr 29 2017 00:50:25 REGIONS BANK, PO BOX 10063,
BIRMINGHAM AL 35202-0063

8949987 E-mail/Text: newbk@Regions.com Apr 29 2017 00:50:25 Regions Bank,
Consumer Collections BH40402B, P. O. Box 10063, Birmingham, AL 35202-0063

8849097 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Apr 29 2017 00:50:26 STATE FARM INS,
100 STATE FARM PKWY, BIRMINGHAM AL 35209-7186

8849098 +EDI: STF1.COM Apr 29 2017 00:23:00 SUNTRUST, PO BOX 758, FLORENCE AL 35631-0758

8849099 EDI: STF1.COM Apr 29 2017 00:23:00 SUNTRUST BANK, C/O DDA RECOVERY DEPT, PO BOX 26150,
GLEN ALLEN VA 23060

8849103 Fax: 912-629-1539 Apr 29 2017 01:17:26 TITLEMAX OF ALABAMA, 15 BULL STREET SUITE 200,
SAVANNAH GA 31401

8849104 EDI: VERIZONWIRE.COM Apr 29 2017 00:23:00 VERIZON, PO BOX 660108, DALLAS TX 75266-0108

8849062 E-mail/Text: legal_bankruptcy@badcock.com Apr 29 2017 00:48:45 BADCOCK, 1702 DARBY DRIVE,
FLORENCE AL 35630

8849108 E-mail/Text: legal_bankruptcy@badcock.com Apr 29 2017 00:48:45 WS BADCOCK CORPORATION,
PO BOX 232, MULBERRY FL 33860

8849105 EDI: WACHOVIA.COM Apr 29 2017 00:23:00 WACHOVIA BANK, PO BOX 13765, ROANOKE VA 24037
TOTAL: 28

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

8883246* Internal Revenue Service, c/o Valerie Ogilvie, 801 Broadway M/S MDP 146,
Nashville, Tn 37203

8849064 ##+JEFF ELLEDGE CREDIT CARS, 1200 WOODWARD AVE, MUSCLE SHOALS AL 35661-2234

8849088 ##+NATIONAL ADVANCE, 199 COX CREEK PKWY, FLORENCE AL 35630-3264

8849094 ##+RJM ACQUISITIONS, 575 UNDERHILL BLVD SUITE 224, SYOSSET NY 11791-3416

TOTALS: 0, * 1, ## 3

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 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 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 30, 2017

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 April 28, 2017 at the address(es) listed below:

Allan M Trippe on behalf of Creditor Ocwen Loan Servicing, LLC allantrippe@lawbham.com
B Grant McNutt on behalf of Joint Debtor Teresa Butler gmcnutt@bondnbotes.com,
beaus22@yahoo.com; florencemail@bondnbotes.com; ngajewski@bondnbotes.com
B Grant McNutt on behalf of Debtor Marcus Butler gmcnutt@bondnbotes.com,
beaus22@yahoo.com; florencemail@bondnbotes.com; ngajewski@bondnbotes.com
Jonathan Mancil Smothers on behalf of Creditor Ocwen Loan Servicing, LLC jsmothers@logs.com
Judith Thompson judith@al-bk.com, AL03@ecfcbis.com
Judith Thompson on behalf of Trustee Judith Thompson judith@al-bk.com, AL03@ecfcbis.com
TOTAL: 6

Information to identify the case:

Debtor 1 Marcus Butler
First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-
EIN -- -

Debtor 2 Teresa Butler
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-
EIN -- -

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ALABAMA, NORTHERN DIVISION

Case number: 15-83280-CRJ7

Order of Discharge

(12/15)

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

Marcus Butler

Teresa Butler

4/28/17

By the court: Clifton R. Jessup Jr.
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.

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).

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.

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.

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.

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 >

ATTENTION DEBTOR: IMPORTANT DOCUMENT! PLEASE KEEP FOR YOUR RECORDS!

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.



MARCUS BUTLER

[REDACTED] AL [REDACTED]

Past Due Amount: \$4464.47
Total Amount Due: \$4464.47
Account Number: [REDACTED]
Date: May 4, 2017

Wireless Number(s): [REDACTED]

MARCUS BUTLER:

Regretfully, we have canceled your wireless service because your account remains unpaid. Our records reflect an unpaid balance of \$4464.47. If you do not pay the balance owed, AT&T may refer your account(s) to an outside collection agency. This may result in a negative reference on your credit report.

If you have already made your payment, please disregard this reminder. If not, please remit payment immediately using the remittance slip and envelope. For your convenience, you may also pay by electronic check, debit card, or major credit card by calling 1-800-947-5096.

If you have any questions about your account, please call us at 1-800-947-5096 and an AT&T Representative will be glad to assist you.

Thank you for your prompt attention to this matter.

TLFNLJ

AMOUNT DUE: \$4464.47

MARCUS BUTLER

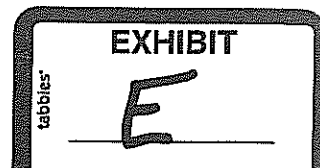
[REDACTED] AL [REDACTED]

Account Number [REDACTED]
Please include account number on your check.



Make checks payable to:

AT&T MOBILITY
PO BOX 536216
ATLANTA GA 30353-6216



BOND, BOTES, SYKSTUS, TANNER & MCNUTT, P.C.

ATTORNEYS AT LAW

MARK W. BOND**
BRADFORD W. BOTES*
RONALD C. SYKSTUS*
AMY K. TANNER
B. GRANT MCNUTT
NICHOLAS H. GAJEWSKI
*ALSO ADMITTED IN ILLINOIS
+ALSO ADMITTED IN WASHINGTON, D.C.
<ALSO ADMITTED IN TENNESSEE
=ALSO ADMITTED IN MISSISSIPPI
**RETIRED 2006
^ BOARD CERTIFIED - CONSUMER BANKRUPTCY LAW
AMERICAN BOARD OF CERTIFICATION
>ALSO ADMITTED IN U.S. TAX COURT

REPLY TO:
FLORENCE OFFICE
102 S. COURT STREET, SUITE 314
FLORENCE, ALABAMA 35630
PHONE 256/760-1010 FAX 256/760-1023
WEB SITE: WWW.BONDANDBOTES.COM
EMAIL: FLORENCEMAIL@BONDNBOTES.COM
HALEYVILLE OFFICE
914 19th STREET
HALEYVILLE, AL 35565
PHONE: 205/486-3580

May 10, 2017

AT & T Mobility
P O Box 536216
Atlanta, GA 30353

Re: Marcus Butler
Chapter: 7
Case #: 15-83280
United States Bankruptcy Court, Northern District, Northern Division of Alabama
Account No. XXXX

To Whom It May Concern:

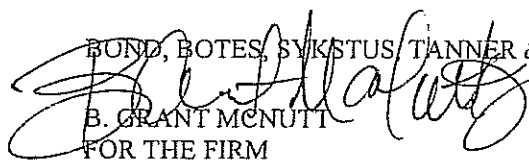
Please be advised that we represent Marcus Butler. On January 20, 2017, a voluntary petition pursuant to Chapter 7 of the Bankruptcy Code was filed on Marcus Butler behalf at the court and number indicated above. The Chapter 7 was discharged on April 28, 2017.

Pursuant to 11 U.S.C. §362, you are prohibited by the discharge entered April 28, 2017 from taking any action to collect any debt from my client or from enforcing any lien against her property. A violation of the discharge injunction may be actionable pursuant to 11 U.S.C. §524(a)(2) or as contempt of court and punished accordingly.

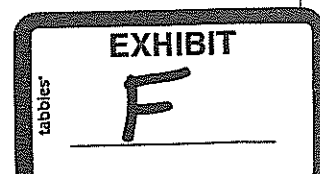
Please be advised that you are enjoined from any communication with my client. By copy of this letter, I have instructed my client to keep a detailed log of any written or oral communication from you. If you contact our client again, we will request that you be held in civil contempt for this violation, both jointly and severally. Our client will notify us of any communication by you and we will then take the appropriate action.

Thank you for your immediate and detailed attention to this matter.

Sincerely,

BOND, BOTES, SYKSTUS, TANNER & MCNUTT, P.C.

B. GRANT MCNUTT
FOR THE FIRM

BGM/ja
Enc.



ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: [Lawsuit: Diversified Consultants Unlawfully Demanded Payment on Discharged Debt](#)
