

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
District of Massachusetts

In re:
Joel N. Tenenbaum
Debtor

Case No. 15-14315-msh
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0101-1

User: admin
Form ID: 318auto

Page 1 of 1
Total Noticed: 9

Date Rcvd: Feb 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2016.

- db +Joel N. Tenenbaum, 1666 Commonwealth Avenue Apt. 41, Brighton, MA 02135-5607
- 19627715 +ARISTA RECORDS LLC, 2711 CENTERVILLE RD., SUITE 400, WILMINGTON, DE 19808-1645
- 19627716 +ATLANTIC RECORDING CORPORATION, 1633 BEADWAY LOWR 2C1, NEW YORK, NY 10019-0184
- 19627717 +CHASE, PO BOX 9001871, LOUISVILLE, KY 40290-1871
- 19627718 +JOHN R. BAUER, ESQ., NANCY M. CREMINS, ESQ., ROBINSON & COLE LLP, ONE BOSTON PLACE, BOSTON, MA 02108-4404
- 19627719 +JUDIE TENENBAUM, 20 UPTON AVENUE, PROVIDENCE, RI 02906-4639
- 19627720 +SONY BMG MUSIC ENTERTAINMENT, 550 MADISON AVENUE, NEW YORK, NY 10022-3211
- 19627721 +UMG RECORDINGS INC., 1209 ORANGE STREET, WILMINGTON, DE 19801-1120
- 19627722 +WARNER BROS. RECORDS INC., 3300 WARNER BLVD., BURBANK, CA 91505-4694

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** 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: Feb 24, 2016

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 February 22, 2016 at the address(es) listed below:

- Christopher M. Lefebvre on behalf of Debtor Joel N. Tenenbaum court@lefebvre.com
- John Fitzgerald USTPRegion01.BO.ECF@USDOJ.GOV
- John O. Desmond trustee@jdesmond.com, jdesmond@ecf.epiqsystems.com

TOTAL: 3

Information to identify the case:			
Debtor 1	<u>Joel N. Tenenbaum</u>		Social Security number or ITIN xxx-xx-4699
	First Name	Middle Name	Last Name
Debtor 2	_____		EIN ___-____-
(Spouse, if filing)	First Name	Middle Name	Last Name
	_____		Social Security number or ITIN _____
	_____		EIN ___-____-
United States Bankruptcy Court District of Massachusetts			
Case number: 15-14315			

Order of Discharge

12/15

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

Joel N. Tenenbaum

2/22/16

By the court: Melvin S. Hoffman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This court grants a discharge to the person named as the debtor. It does not dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

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 debt are discharged if the debt existed on the date the bankruptcy case was filed.

If this case began under a different chapter of the Bankruptcy Code and was converted to chapter 7, the discharge applies to debts as of the date of conversion.

Debts that Are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- ◆ Debts for most taxes;
- ◆ Debts incurred to pay nondischargeable taxes;
- ◆ Debts that are domestic support obligations;
- ◆ Debts for most student loans;
- ◆ Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- ◆ Some debts which the debtors did not properly list;
- ◆ Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- ◆ 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
- ◆ Debts owed to certain pension, profit sharing, stock bonus, or retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

For more information, see page 2 >

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.

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.