

intentionally procuring credit reports of consumers whose debts had been discharged in bankruptcy and there was therefore no permissible purpose for accessing such reports.

II. PARTIES

4. The Plaintiff, Patricia Lloyd, is a "consumer" as protected and governed by the FCRA.

5. Defendant Centra maintains offices at 3801 Tupelo Dr, Columbus, Indiana, 47201, and is an Indiana corporation.

III. JURISDICTION AND VENUE

6. The Court has federal question jurisdiction under the FCRA, 15 U.S.C. §1681p, and 28 U.S.C. §1331.

7. Venue is proper in this Court because Centra can be found in this District. 28 U.S.C. §1391(b)(3). The Defendant regularly sells their products and services in this District.

IV. FACTUAL ALLEGATIONS

8. Plaintiff is a consumer.

9. Plaintiff incurred a credit card debt that was primarily for personal, family or household purposes.

10. The debt owed by Plaintiff went into default.

11. On October 20, 2014, Plaintiff filed for relief under Chapter 7 of the United States Bankruptcy Code.

12. Plaintiff's bankruptcy petition contained a list of her debts. In particular, Schedule F of the petition listed Defendant Centra as one of Plaintiff's creditors.

13. The Bankruptcy Noticing Center sends electronic notice of the bankruptcy and automatic stay to those entities listed on a bankruptcy petition who have signed up for that service. The Defendant is one such entity.

14. On October 25, 2014, the Bankruptcy Noticing Center sent Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines, electronically to the Defendant. *See* Notice attached hereto as Exhibit A.

15. The Notice advised that the Plaintiff had filed a bankruptcy case and that all collection activities were to be stayed pursuant to the Bankruptcy Code. *Id.*

16. On February 4, 2015, the Plaintiff received an order granting her discharge of her debts. *See* Order attached hereto as Exhibit B.

17. The Bankruptcy Noticing Center sent the Order of Discharge of Debtor electronically to the Defendant on February 6, 2015. *Id.*

18. The Defendant received multiple notifications from the U.S. Bankruptcy Court that Plaintiff's debt was subject to the bankruptcy case.

19. The Defendant knew that the Plaintiff had completed a Chapter 7 bankruptcy case and had received a discharge of her debts, including the debt(s) that the Defendant was attempting to collect.

20. Notwithstanding the discharge of the obligation to Defendant, on May 18, 2015 and May 19, 2015 the Defendant procured the Plaintiff's TransUnion credit report. *See* Exhibit C attached hereto.

21. Permissible purposes for accessing a credit report include, but are not limited to, a person seeking a credit report in connection with a possible credit transaction, employment purposes, servicing of an existing credit obligation, or an otherwise legitimate business need. 15 U.S.C. §1681 b(a)(3)(A), (B), (E) and (F).

22. Even if Defendant had permission to pull Plaintiff's credit report, such permission was revoked by operation of law due to the bankruptcy discharge.

23. After the discharge eliminated Plaintiff's obligation to Defendant, it had no permissible purpose for procuring the Plaintiff's credit report.

24. The procuring of Plaintiff's credit report is an action which constitutes an attempt to collect the alleged debt at issue in this matter.

25. As the result of its violations of the FCRA, Defendant is liable to Plaintiff for statutory and punitive damages, as well as attorneys' fees and costs. 15 D.S.C. §1681n.

26. Defendant's conduct and actions were willful. The language of section 1681b(a) is pellucidly clear and there is no reasonable reading of the statute that could support Defendant's actions.

27. Defendant received multiple notices that the alleged debt had been discharged and was no longer collectible. Nonetheless, Defendant willfully, deliberately and intentionally procured Plaintiff's credit report.

28. Defendant routinely obtains and uses consumer reports under false pretenses and/or impermissible purposes regarding consumers with whom Defendant has no account or credit relationship.

29. This practice violates the fundamental privacy protection afforded consumers under the FCRA and runs counter to longstanding regulatory guidance. The Federal Trade Commission ("FTC") has long held that under section 604(a)(3) of the FCRA (15 U.S.C. § 1681b(a)(3)), "'review' of an account refers to an existing (i. e., open or current) account. *See* FTC letter dated April 29, 1999 to Don Gowen. Because there no longer exists any account to "review" and the consumer is not applying for credit, the FCRA provides no permissible purpose for the creditor to receive a consumer report from a CRA. *See* FTC Advisory Opinion letter dated April 30, 1999 to Kenneth J. Benner.

30. Case law existing prior to and at the time of Defendant's actions described herein served to put Defendant on notice that its actions in accessing a consumer's credit report when the alleged debt was no longer collectible was in violation of the FCRA.¹

31. By reasons of the clear statutory language, the FTC opinions, the above cases and others construing section 1681b(a)(3) of the FCRA, Defendant had substantial notice that its conduct violated the FCRA. Further, because the FCRA was enacted in 1970, Defendant has had years to become compliant but has failed to do so.

32. As a result of Defendant's conduct, the consumer class members such as Plaintiff have suffered concrete injuries.

¹ *See, e.g., Barton v. Ocwen Loan Servo L.L.C.*, 2012 WL 4449860 (D. Minn. Sept: 26, 2012) (plaintiff stated claim for willful noncompliance where defendant accessed consumer report even after plaintiff repeatedly informed it that her obligation had been discharged in bankruptcy); *Haberman v. PNC Mortg. Co.*, 2012 WL 2921357 (E.D. Tex. July 17, 2012) (denying summary judgment where defendant allegedly obtained consumer report after debt had been discharged in bankruptcy); *Huertas v. Galaxy Asset Mgmt.*, 2010 WL 936450 (D.N.J. Mar. 9,2010) (granting leave to amend complaint to allege that account had been discharged in bankruptcy eliminating permissible purpose), *aff'd on other grounds*, 641 F.3d 28 (3d Cir. 2011); *Godby v. Wells Fargo Bank*, 599 F. Supp. 2d 934 (S.D. Ohio 2008) (account review was not permissible purpose when account discharged in bankruptcy); *Thomas v. US. Bank*, 2007 WL 764312 (D. Or. Mar. 8, 2007) (denying summary judgment for bank because of fact issue whether bank knew account was discharged). *See also Orr v. Allied Interstate, Inc.*, 2012 WL 4033721 (N.D.N.Y. Sept. 12, 2012) (FCRA claim was not precluded by the Bankruptcy Code).

33. The FCRA expressly provides that Congress made the following findings: “There is a need to ensure that consumer reporting agencies exercise their grave responsibilities with fairness, impartiality and a respect for the consumer’s right to privacy.” 15 U.S.C. §1681a(4).

Damages

34. The Plaintiff and class members suffered an invasion of privacy.

35. The Plaintiff and class members suffered emotional distress and mental anguish where Defendant continued to attempt to collect a debt post discharge thus crushing their dream of a fresh start after bankruptcy discharge.

36. Plaintiff and class members have had their personal identifying and account-related information unnecessarily disseminated to the Defendant, and, upon information and belief, to its related information-sharing affiliates.

37. Defendant has subjected Plaintiff and consumer class members to an increased risk of identity theft and/or a data breach, resulting in consequential anxiety, emotional distress and mental anguish.

38. Data breaches of financial institutions like Defendant are frequent targets of cybercriminals. (<https://krebsonsecurity.com/category/data-breaches/>)

39. The conduct defendant engaged in is precisely the type of conduct Congress sought to prevent with the restriction it has imposed on access to consumer’s sensitive financial information.

40. Plaintiff and the class members suffered a concrete and particularized injury in fact, whether tangible or intangible, that is directly traceable to Defendant’s conduct, and is likely to be redressed by a favorable decision in this action

V. CLASS ACTION ALLEGATIONS

41. A class action is superior for the fair and efficient adjudication of this matter in that:

- a. individual actions are not economically feasible; and
- b. some members of the class are likely to be unaware of their rights.

42. Defendant, at all times relevant hereto, was acting by and through its agents, servants and/or employees who were acting within the course and scope of their agency or employment, and under the direct supervision and control of Defendant.

43. Pursuant to Federal Rule of Civil Procedure 23 and 15 U.S.C. § 1681b, Plaintiff brings this action for herself and on behalf of the following Class:

All natural persons: (a) whose consumer report was pulled by Defendant after the date beginning two years prior to the filing of this Complaint; (b) for an account review purpose; and, (c) where Defendant's records note that the account relationship had terminated because (i) the debt on the account had been discharged in bankruptcy; (ii) the account was closed with a zero balance; or, (iii) the account had been sold or transferred to a third party.

Plaintiff reserves the right to amend the definition of the Class based on discovery or legal developments.

44. Specifically excluded from the Class are: (a) all federal court judges who preside over this case and their spouses; (b) all persons who elect to exclude themselves from the Class; (c) all persons who have previously executed and delivered to Centra releases of all their claims; and (d) Defendant's employees, officers, directors, agents, and representatives and their family members.

45. **Numerosity.** The Class is so numerous that joinder of all members is impracticable. At this time, Plaintiff does not know the exact size of the Class. Based on information and belief, the Class is comprised of at least thousands of members who are geographically dispersed throughout the country so as to render joinder of all Class members impracticable. The names and addresses of the Class members are identifiable through documents maintained by Defendant, and the Class members may be notified of the pendency of this action by published and/or mailed notice.

46. **Commonality.** Common questions of law and fact exist as to all members of the Class, and predominate over the questions affecting only individual members. The primary common legal and factual question is whether Defendant's procuring the consumer report of a consumer whose debts had been discharged by bankruptcy court order violated section 1681b(a) of the FCRA by procuring such reports without a permissible purpose.

47. **Typicality.** Plaintiff's claims are typical of the claims of each Class member. Plaintiff has the same claims for statutory and punitive damages that she seeks for absent class members.

48. **Adequacy.** Plaintiff will fairly and adequately protect the interests of the Class. Plaintiff's interests coincide with, and are not antagonistic to, other Class members' interests. Additionally, Plaintiff has retained counsel experienced and competent in complex, commercial, multi-party, consumer, and class-action litigation. Plaintiff's counsel has prosecuted similar consumer protection class actions.

49. **Predominance and Superiority.** Questions of law and fact common to the Class members predominate over questions affecting only individual members, and a class action is superior to other available methods for fair and efficient adjudication of the controversy. The

statutory and punitive damages sought by each member are such that individual prosecution would prove burdensome and expensive given the complex and extensive litigation necessitated by Defendant's conduct. It would be virtually impossible for the Class members individually to redress effectively the wrongs done to them. Even if the Class members themselves could afford such individual litigation, it would be an unnecessary burden on the courts. Furthermore, individualized litigation presents a potential for inconsistent or contradictory judgments and increases the delay and expense to all parties and to the court system presented by the complex legal and factual issues raised by Defendant's conduct. By contrast, the class action device will result in substantial benefits to the litigants and the Court by allowing the Court to resolve numerous individual claims based upon a single set of proof in a unified proceeding.

50. Furthermore, individualized litigation presents a potential for inconsistent or contradictory judgments and increases the delay and expense to all parties and to the court system presented by the complex legal and factual issues raised by Defendant's conduct. By contrast, the class action device will result in substantial benefits to the litigants and the Court by allowing the Court to resolve numerous individual claims based upon a single set of proof in just one case.

VI. CAUSES OF ACTION

COUNT 1

15 U.S.C. § 1681b

51. Plaintiff incorporates by reference those paragraphs set out above as though fully set forth herein.

52. Defendant Centra is a "person" as defined by sections 1681a(b) of the FCRA.

53. Plaintiff is a "consumer" as defined by section 1681a(c) of the FCRA.

54. The above-mentioned report is a "consumer report" as defined by section 1681a(d) of the FCRA.

55. Section 1681b(f) of the FCRA provides as follows:

- (1) the consumer report is obtained for a purpose for which the consumer report is authorized to be furnished under this section; and
- (2) the purpose is certified in accordance with section with section 1681e of this title by a prospective user of the report through a general or specific certification.

56. Section 1681b(a)(3) of the FCRA provides a list of permissible purposes:

(a) In general. Subject to subsection (c) of this section, any consumer reporting agency may furnish a consumer report under the following circumstances and no other:

...

(3) To a person which it has reason to believe-

(A) intends to use the information in connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of: the consumer;

...

(F) otherwise has a legitimate business need for the information-

- (i) in connection with a business transaction that is initiated by the consumer; or
- (ii) to review an account to determine whether the consumer continues to meet the terms of the account.

57. Pursuant to section 1681n and 1681o of the FCRA, Defendant Centra is liable for willfully and negligently violating section 1681b(f) by obtaining consumer reports without a

permissible purpose.

VII. PRAYER FOR RELIEF

WHEREFORE, the Plaintiff and the Class pray for relief as follows:

A. That an order be entered certifying the proposed Classes under Rule 23 of the Federal Rules of Civil Procedure and appointing Plaintiff and her counsel to represent the Class;

B. That judgment be entered in favor of the Class against Defendant Centra for statutory damages and punitive damages for violation of 15 U.S.C. §1681b(a), pursuant to 15 U.S.C. §1681n;

C. That the Court award costs and reasonable attorneys' fees, pursuant to 15 U.S.C. §§ 1681n and 1681o; and,

D. That the Court grant such other and further relief as may be just and proper, including but not limited to any equitable relief that may be permitted.

VIII. TRIAL BY JURY

Plaintiff hereby requests a trial by jury on those causes of action where a trial by jury is allowed by law.

Respectfully submitted,

/s/ John T. Steinkamp

John T. Steinkamp
John Steinkamp and Associates
Attorney for Plaintiff
5214 S. East Street, Suite D1
Indianapolis, IN 46227
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Fax: (317) 217-1320
Email: steinkamplaw@yahoo.com

/s/ Ryan R. Frasher

The Frasher Law Firm, P.C.
155 East Market Street, Ste. 450
317-634-5544 (phone)
317-630-5844 (fax)
rfrasher@frasherlaw.com

/s/ Syed Ali Saeed

Syed Ali Saeed,
ali@sllawfirm.com
SAEED & LITTLE LLP
1433 North Meridian St., Suite 202
Indianapolis, Indiana 46202
Telephone: (317) 721-9214
Facsimile: (888) 422-3151

Proposed Class Counsel

JS 44 (Rev 09/10)

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF INDIANA**

CIVIL COVER SHEET

This automated JS-44 conforms generally to the manual JS-44 approved by the Judicial Conference of the United States in September 1974. The data is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. The information contained herein neither replaces nor supplements the filing and service of pleadings or other papers as required by law.

Plaintiff(s):

First Listed Plaintiff:

Patricia M. Lloyd ;

County of Residence: Marion County

Defendant(s):

First Listed Defendant:

Centra Credit Union ;

County of Residence: Bartholomew County

County Where Claim For Relief Arose: Marion County

Plaintiff's Attorney(s):

Ryan Frasher (Patricia Lloyd)

155 E. Market St., Ste. 450

Indianapolis, Indiana 46204

Phone: 3176345544

Fax: 3176304824

Email: rfrasher@frasherlaw.com

Defendant's Attorney(s):

Basis of Jurisdiction: 3. Federal Question (U.S. not a party)

Citizenship of Principal Parties (Diversity Cases Only)

Plaintiff: N/A

Defendant: N/A

Origin: 1. Original Proceeding

Nature of Suit: 480 Fair Credit Reporting Act or Fair Debt Collection Practices Act

Cause of Action: 15 USC 1681. Violation of the FCRA.

Requested in Complaint

Class Action: Class Action Under FRCP23

Monetary Demand (in Thousands):

Jury Demand: Yes

Related Cases: Is NOT a refiling of a previously dismissed action

Signature: /s/ Ryan R. Frasher

Date: 02/11/17

If any of this information is incorrect, please close this window and go back to the Civil Cover Sheet Input form to make the correction and generate the updated JS44. Once corrected, print this form, sign and date it, and submit it with your new civil action.

P.O. Box 2000
Chester, PA 19016-2000



03/29/2016

TransUnion^{tu}

P5IMEW00300960-I017275-018363564



PATRICIA M. LLOYD
13240 S 100 W
COLUMBUS, IN 47201-4711

Find an inaccuracy on your report?
Submit your dispute online at:
<http://transunion.com/disputeonline>

Enclosed is the TransUnion Personal Credit Report that you requested. As a trusted leader in the consumer credit information industry, TransUnion takes the accuracy of your credit information very seriously. We are committed to providing the complete and reliable credit information that you need to participate in everyday transactions and purchases.

If you believe an item of information to be incomplete or inaccurate, please alert us immediately. We will investigate the data and notify you of the results of our investigation.

To make it easier to request an investigation, you can now submit your request online, **24 hours a day, 7 days a week**. You must have an active email address to use the online service. Please note that your email address will only be used for communicating with you regarding your request and the results of our investigation. Your email address will not be shared with any non-TransUnion entities.

To submit an online request for investigation:

Step 1. Go to the TransUnion online investigation service at <http://transunion.com/disputeonline>

Step 2. Follow the instructions provided by the web site.

Once submitted, you will receive online confirmation of your request. You will also be notified by email when we complete our investigation and your results will be available online. You can check the status of your investigation online by logging into your account.

Thank you for helping ensure the accuracy of your credit information.

TransUnion Consumer Relations

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.



CAPITAL ONE NATL ASSOC (PO BOX 30281, SALT LAKE CITY, UT 84130, (888) 810-4013)
Requested On: 02/09/2016, 01/09/2016, 12/09/2015, 11/09/2015, 10/09/2015, 09/10/2015

AMERICAN FAMILY INSURANC (4802 MITCHELL AVE, ST JOSEPH, MO 64507, (800) 692-6326)
Requested On: 01/31/2016, 11/15/2015

AMICA INSURANCE (POB 6008, PROVIDENCE, RI 02940, (800) 242-6422)
Requested On: 01/31/2016, 10/25/2015, 09/08/2015

FIRST PREMIER (3820 N LOUISE AVE, SIOUX FALLS, SD 57107-0145, (800) 584-7097)
Requested On: 12/13/2015, 10/30/2015, 05/15/2015

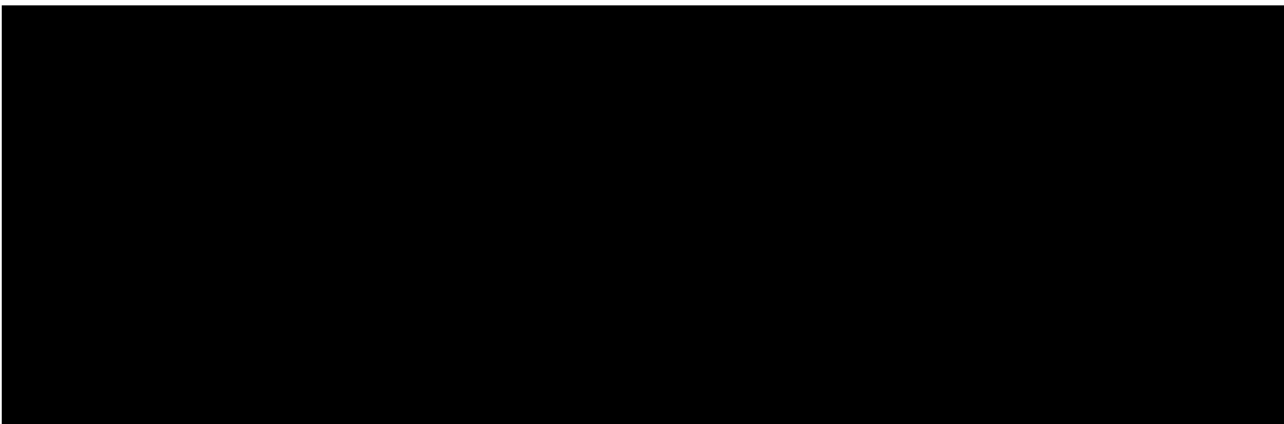
MABT CONTINENTAL FINANCE (PO BOX 8099, NEWARK, DE 19713, (866) 449-4514)
Requested On: 10/20/2015

MERRICK BANK (10705 S JORDAN GATEWAY, SUITE 200, SOUTH JORDAN, UT 84095, (800) 253-2322)
Requested On: 09/21/2015

Account Review Inquiries



CENTRA CU (4610 E 25TH ST, COLUMBUS, IN 47202, (812) 314-0556)
Permissible Purpose: ACCOUNT REVIEW
Requested On: 05/19/2015, 05/18/2015



United States Bankruptcy Court
Southern District of Indiana

In re:
Patricia Marie Lloyd
Debtor

Case No. 14-09669-RLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0756-1

User: admin
Form ID: b9a

Page 1 of 2
Total Noticed: 42

Date Rcvd: Oct 23, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2014.

db
13116111 +Patricia Marie Lloyd, 13240 S 100 W, Columbus, IN 47201-4711
13116112 +Arthur Properties INC, 2236 Nicholas Court, Seymour, IN 47274-7557
13116112 +Blatt, Hasenmiller, Leibsker & Moore, 8910 Purdue Road, Suite 320,
Indianapolis, IN 46268-1197
13116113 Brightside Realty, 1609 W County Road 100 S, Brownstown, IN 47220-9614
13116115 +Bryant Shuler, 3227 E CR 875, Seymour, IN 47274-9113
13116114 +Bryant Shuler, 3227 E County Rd 875 N, Seymour, IN 47274-9113
13116118 +Columbus Regional Hospital, 2400 East 17th Street, Columbus, IN 47201-5360
13116119 +Columbus Regional Hospital, PO Box 2129, Columbus, IN 47202-2129
13116121 +Comcast Corporate Office, 1701 JFK Blvd., Philadelphia, PA 19103-2899
13116125 +Equifax, PO Box 740256, Atlanta, GA 30374-0256
13116126 +Experian, 701 Experian Parkway, Allen, TX 75013-3715
13116127 +Fingerhut, PO Box 166, Newark, NJ 07101-0166
13116128 +Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
13116129 Fingerhut/Web Bank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
13116133 +Jackson Co. Public Library, 303 W 2nd St, Seymour, IN 47274-2147
13116135 +National Credit Systems, 3750 Naturally Fresh Blvd., Atlanta, GA 30349-2964
13116136 +Schneck Orthopedics, 411 W Tipton St, Seymour, IN 47274-2363
13116137 +Seymour Animal Hospital, 5817 W Tipton St, Seymour, IN 47274-4408
13116138 +Seymour O'Brien Manor, 475 S O'Brien St, Seymour, IN 47274-2452
13116142 Trans Union, PO Box 1000, Crum Lynne, PA 19022

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

aty E-mail/Text: steinkamplaw@yahoo.com Oct 23 2014 23:36:12 John T. Steinkamp,
John Steinkamp & Associates, 5218 S. East Street, Suite E1, Indianapolis, IN 46227
tr EDI: FGSILVER.COM Oct 23 2014 23:33:00 Gregory K. Silver, Office of Gregory K. Silver,
342 Massachusetts Ave # 400, Indianapolis, IN 46204-2132
ust +E-mail/Text: ustpreion10.in.ecf@usdoj.gov Oct 23 2014 23:37:00 U.S. Trustee,
Office of U.S. Trustee, 101 W. Ohio St., Ste. 1000, Indianapolis, IN 46204-1982
13116116 +EDI: CAPITALONE.COM Oct 23 2014 23:33:00 Capital One, Account Inquiries, PO Box 30281,
Salt Lake City, UT 84130-0281
13116117 +E-mail/Text: specialservices@centra.org Oct 23 2014 23:37:48 Centra Credit Union,
1430 N National Rd., Columbus, IN 47201-5577
13116120 E-mail/Text: CENHRT-E Notice_Claim@cable.comcast.com Oct 23 2014 23:37:55 Comcast,
5330 E. 65th St, Indianapolis, IN 46220-4821
13116123 EDI: DIRECTV.COM Oct 23 2014 23:33:00 DirectTV, P.O. Box 6414,
Carol Stream, IL 60197-6414
13116124 EDI: DIRECTV.COM Oct 23 2014 23:33:00 Directv, Inc., 2230 E. Imperial Highway 36,
El Segundo, CA 90245
13116122 +E-mail/Text: electronicbkydocs@nelnet.net Oct 23 2014 23:37:10 Dept of Ed/Nelnet,
121 S. 13th St., Lincoln, NE 68508-1904
13116131 +E-mail/Text: bknotices@first-online.com Oct 23 2014 23:36:49 First Financial Bank,
PO Box 2122, Terre Haute, IN 47802-0122
13116130 +E-mail/Text: bknotices@first-online.com Oct 23 2014 23:36:49 First Financial Bank,
1401 S 3rd St, Terre Haute, IN 47802-1009
13116132 +EDI: HFC.COM Oct 23 2014 23:33:00 HSBC, Attn: Bankruptcy Dept., P.O. Box 5253,
Carol Stream, IL 60197-5253
13116134 +EDI: MID8.COM Oct 23 2014 23:33:00 Midland Funding, 8875 Aero Dr., Ste. 200,
San Diego, CA 92123-2255
13116139 +EDI: WTRRN BANK.COM Oct 23 2014 23:33:00 TD Bank USA/Target Credit, PO Box 673,
Minneapolis, MN 55440-0673
13116140 +EDI: WTRRN BANK.COM Oct 23 2014 23:33:00 TD Bank USA/Target Credit, 3701 Wayzata Blvd.
Minneapolis, MN 55416-3401
13116141 +EDI: CITICORP.COM Oct 23 2014 23:33:00 THD/CBNA, PO Box 6497,
Sioux Falls, SD 57117-6497
13116143 +E-mail/Text: ebn@unique-mgmt.com Oct 23 2014 23:37:55 Unique National Collection,
119 E Maple St, Jeffersonville, IN 47130-3439
13116144 +EDI: AFNIVZWIRE.COM Oct 23 2014 23:33:00 Verizon Wireless, Correspondence Dept.,
PO Box 3397, Bloomington, IL 61702-3397
13116145 +EDI: AFNIVZWIRE.COM Oct 23 2014 23:33:00 Verizon Wireless, P.O. Box 26055,
Minneapolis, MN 55426-0055
13116146 +EDI: AFNIVZWIRE.COM Oct 23 2014 23:33:00 Verizon Wireless, 1 Verizon Pl,
Alpharetta, GA 30004-8510
13116147 E-mail/Text: ebankruptcy@woodforest.com Oct 23 2014 23:37:49 Woodforest, P.O. Box 7889,
Spring, TX 77387-7889
13116148 +E-mail/Text: ebankruptcy@woodforest.com Oct 23 2014 23:37:49 Woodforest National Bank,
1330 Lake Robbins Dr., Spring, TX 77380-3267

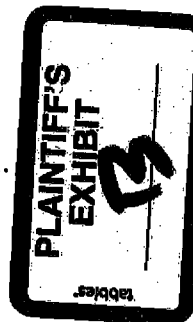
TOTAL: 22

***** 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.



District/off: 0756-1

User: admin
Form ID: b9a

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Total Noticed: 42

Date Rcvd: Oct 23, 2014

***** BYPASSED RECIPIENTS (continued) *****

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: Oct 25, 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 October 23, 2014 at the address(es) listed below:

Gregory K. Silver trustee@silver@yahoo.com,
robin@rubin-levin.net;gks@trustesolutions.com;GKS@trustesolutions.net
John T. Steinkamp on behalf of Debtor Patricia Marie Lloyd steinkamplaw@yahoo.com,
steinkamplaw@yahoo.com;jtsparalegal@gmail.com
U.S. Trustee ustpreion10.in.ecf@usdoj.gov

TOTAL: 3

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number 14-09669-RLM-7

UNITED STATES BANKRUPTCY COURT
Southern District of Indiana

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines

A chapter 7 bankruptcy case concerning the debtor listed below was filed on October 20, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office or may be viewed at <http://pacer.insb.uscourts.gov>.

**Creditors – Do not include this notice with any document filed with the Court.
See Reverse Side for Important Explanations.**

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

Patricia Marie Lloyd
fka Patricia Marie Shuier
13240 S 100 W
Columbus, IN 47201

Case Number:
14-09669-RLM-7

Social Security Number(s):
xxx-xx-7554

Attorney for debtor (name and address):

John T. Steinkamp
John Steinkamp & Associates
5218 S. East Street
Suite E1
Indianapolis, IN 46227
Telephone number: (317) 780-8300

Bankruptcy Trustee (name and address):

Gregory K. Silver
Office of Gregory K. Silver
342 Massachusetts Ave # 400
Indianapolis, IN 46204-2132
Telephone number: 317-263-9417

Meeting of Creditors

Date: December 5, 2014

Time: 10:00 AM EST

Location: Rm. 416A U.S. Courthouse, 46 E. Ohio St., Indianapolis, IN 46204

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Discharge or Determine Dischargeability of Debt:

February 3, 2015

Deadline to Object to Exemptions:

The deadline expires **30 days** after the *conclusion* of the meeting of creditors or within **30 days** of any amendment to the list or supplemental schedules unless as otherwise provided under Fed.R.Bankr.P. 1019(2) for converted cases.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Southern District of Indiana
46 E. Ohio St., Rm. 116
Indianapolis, IN 46204
Telephone number: 317-229-3800

For the Court:

Clerk of the Bankruptcy Court:
Kevin P. Dempsey

Hours Open: Monday - Friday 8:30 AM - 4:30 PM ET

October 23, 2014

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. All individual debtors MUST provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. Language interpretation of the meeting of creditors will be provided to the debtor at no cost through a telephone interpreter service upon request made to the trustee. These services may not be available at all locations.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any document filed with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint -- or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) -- in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Change of Address	Creditors are responsible for notifying the bankruptcy clerk's office in writing of address changes. The case number must be included on any correspondence.
Bankruptcy Clerk's Office	Any paper filed on this bankruptcy case should be filed at the bankruptcy clerk's office or http://ecf.insb.uscourts.gov . All filed papers, including the list of the debtor's property and debts and the list of the property claimed as exempt, may be inspected at the bankruptcy clerk's office or http://pacer.insb.uscourts.gov .
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side for Important Deadlines and Notices

United States Bankruptcy Court
Southern District of Indiana

In re:
Patricia Marie Lloyd
Debtor

Case No. 14-09669-RLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0756-1

User: tmblanfor
Form ID: b18

Page 1 of 2
Total Noticed: 52

Date Rcvd: Feb 04, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2015.

db
13116111 +Patricia Marie Lloyd, 13240 S 100 W, Columbus, IN 47201-4711
13157488 +Arthur Properties INC, 2236 Nicholas Court, Seymour, IN 47274-7557
13116112 +Blatt, Hasenmiller, Leibsker & Moore, 8910 Purdue Road, Suite 320,
Indianapolis, IN 46268-1197
13157487 +Bobby & Dana Prieto, 107 N Elm St, Brownstown, IN 47220-1307
13116113 Brightside Realty, 1609 W County Road 100 S, Brownstown, IN 47220-9614
13157488 +Brownstown Sewage Works, 200 W Walnut, Brownstown, IN 47220-1445
13116114 +Bryant Shuler, 3227 E County Rd 875 N, Seymour, IN 47274-9113
13116115 +Bryant Shuler, 3227 E CR 875, Seymour, IN 47274-9113
13116119 +Columbus Regional Hospital, PO Box 2129, Columbus, IN 47202-2129
13116118 +Columbus Regional Hospital, 2400 East 17th Street, Columbus, IN 47201-5360
13116121 +Comcast Corporate Office, 1701 JFK Blvd., Philadelphia, PA 19103-2899
13157489 +Duke Energy, 1625 E Tipton St, Seymour, IN 47274-3559
13226255 +Duke Energy Shared Services, Inc., P.O. Box 1321 DEC45A, Legal Bankruptcy,
Charlotte NC 28201-1321
13116125 +Equifax, PO Box 740256, Atlanta, GA 30374-0256
13116126 +Experian, 701 Experian Parkway, Allen, TX 75013-3715
13116127 +Fingerhut, PO Box 166, Newark, NJ 07101-0166
13116128 +Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
13116129 Fingerhut/Web Bank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
13116133 +Jackson Co. Public Library, 303 W 2nd St, Seymour, IN 47274-2147
13157490 +Jackson County Water Utility, 1119 W Spring St, Brownstown, IN 47220-1037
13157491 +Midwest Natual Gas Corporation, 1652 W McClain Ave, Scottsburg, IN 47170-5919
13157492 +Midwest Natual Gas Corporation, 101 SE Third St, Washington, IN 47501-3208
13116135 +National Credit Systems, 3750 Naturally Fresh Blvd., Atlanta, GA 30349-2964
13157493 +Paragon Properties, 1240 Jackson Park Place, Seymour, IN 47274-2632
13157494 +Regal Manor Apartments, 1240 Jackson Park Place, Seymour, IN 47274-2632
13116136 +Schneck Orthopedics, 411 W Tipton St, Seymour, IN 47274-2363
13116137 +Seymour Animal Hospital, 5817 W Tipton St, Seymour, IN 47274-4408
13116138 +Seymour O'Brien Manor, 475 S O'Brien St, Seymour, IN 47274-2452
13116142 Trans Union, PO Box 1000, Crum Lynne, PA 19022

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

13241726 EDI: AIS.COM Feb 04 2015 22:13:00 American InfoSource LP as agent for, TD Bank, USA,
PO Box 248866, Oklahoma City, OK 73124-8866
13196345 EDI: AIS.COM Feb 04 2015 22:13:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13116116 +EDI: CAPITALONE.COM Feb 04 2015 22:08:00 Capital One, Account Inquiries, PO Box 30281,
Salt Lake City, UT 84130-0281
13220221 EDI: CAPITALONE.COM Feb 04 2015 22:08:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
13116117 +E-mail/Text: specialservices@centra.org Feb 04 2015 22:14:15 Centra Credit Union,
1430 N National Rd., Columbus, IN 47201-5577
13116120 E-mail/Text: CENHRT-E Notice_Claim@cable.comcast.com Feb 04 2015 22:14:20 Comcast,
5330 E. 65th St, Indianapolis, IN 46220-4821
13116123 EDI: DIRECTV.COM Feb 04 2015 22:13:00 DirectTV, P.O. Box 6414,
Carol Stream, IL 60197-6414
13116124 EDI: DIRECTV.COM Feb 04 2015 22:13:00 Directv, Inc., 2230 E. Imperial Highway 36,
El Segundo, CA 90245
13116122 +E-mail/Text: electronicbkydocs@nelnet.net Feb 04 2015 22:14:04 Dept of Ed/Nelnet,
121 S. 13th St., Lincoln, NE 68508-1904
13116128 +EDI: BLUESTEM.COM Feb 04 2015 22:13:00 Fingerhut, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820
13116129 EDI: BLUESTEM.COM Feb 04 2015 22:13:00 Fingerhut/Web Bank, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820
13116131 +E-mail/Text: bknotices@first-online.com Feb 04 2015 22:13:51 First Financial Bank,
PO Box 2122, Terre Haute, IN 47802-0122
13116130 +E-mail/Text: bknotices@first-online.com Feb 04 2015 22:13:51 First Financial Bank,
1401 S 3rd St, Terre Haute, IN 47802-1009
13116132 +EDI: HFC.COM Feb 04 2015 22:08:00 HSBC, Attn: Bankruptcy Dept., P.O. Box 5253,
Carol Stream, IL 60197-5253
13116134 +EDI: MID8.COM Feb 04 2015 22:13:00 Midland Funding, 8875 Aero Dr., Ste. 200,
San Diego, CA 92123-2255
13116139 +EDI: WTRRNANK.COM Feb 04 2015 22:13:00 TD Bank USA/Target Credit, PO Box 673,
Minneapolis, MN 55440-0673
13116140 +EDI: WTRRNANK.COM Feb 04 2015 22:13:00 TD Bank USA/Target Credit, 3701 Wayzata Blvd.,
Minneapolis, MN 55416-3401
13116141 +EDI: CITICORP.COM Feb 04 2015 22:08:00 THD/CBNA, PO Box 6497,
Sioux Falls, SD 57117-6497
13202684 +E-mail/Text: electronicbkydocs@nelnet.net Feb 04 2015 22:14:04 U.S. Department of Education,
C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
13116143 +E-mail/Text: ebn@unique-mgmt.com Feb 04 2015 22:14:20 Unique National Collection,
119 E Maple St, Jeffersonville, IN 47130-3439



District/off: 0756-1

User: tmblanfor
Form ID: b18

Page 2 of 2
Total Noticed: 52

Date Rcvd: Feb 04, 2015

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

13116144	+EDI: AFNIVZWIRE.COM Feb 04 2015 22:13:00	Verizon Wireless,	Correspondence Dept.,
	PO Box 3397, Bloomington, IL 61702-3397		
13116145	+EDI: AFNIVZWIRE.COM Feb 04 2015 22:13:00	Verizon Wireless,	P.O. Box 26055,
	Minneapolis, MN 55426-0055		
13116146	+EDI: AFNIVZWIRE.COM Feb 04 2015 22:13:00	Verizon Wireless,	1 Verizon Pl,
	Alpharetta, GA 30004-8510		
13116147	E-mail/Text: ebankruptcy@woodforest.com Feb 04 2015 22:14:16	Woodforest,	P.O. Box 7889,
	Spring, TX 77387-7889		
13116148	+E-mail/Text: ebankruptcy@woodforest.com Feb 04 2015 22:14:16	Woodforest National Bank,	
	1330 Lake Robbins Dr., Spring, TX 77380-3267		
			TOTAL: 25

***** 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 06, 2015

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 4, 2015 at the address(es) listed below:

Gregory K. Silver trustee@ksilver@yahoo.com,
robin@rubin-levin.net;gks@trustesolutions.com;GKS@trustesolutions.net
John T. Steinkamp on behalf of Debtor Patricia Marie Lloyd steinkamplaw@yahoo.com,
steinkamplaw@yahoo.com;jtsparalegal@gmail.com
U.S. Trustee ustpreion10.in.ecf@usdoj.gov

TOTAL: 3

SO ORDERED: February 4, 2015.




Robyn L. Moberly
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
Southern District of Indiana
46 E. Ohio St., Rm. 116
Indianapolis, IN 46204

B18 (rev 02/2013)

In re:

Patricia Marie Lloyd,

Case No. **14-09669-RLM-7A**

SSN: xxx-xx-7554 EIN: NA

fka Patricia Marie Shuler

13240 S 100 W

Columbus, IN 47201

Debtor(s).

DISCHARGE OF DEBTOR IN A CHAPTER 7 CASE

The Court, after reviewing this case, finds that the debtor is entitled to a discharge.

IT IS ORDERED that the the debtor is granted a discharge under 11 U.S.C. § 727.

###

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

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

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. 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 7 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 existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

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

- a. Debts for most taxes;
- b. Debts incurred to pay for nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. 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
- j. 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.

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: [FCRA Class Action Filed Against Centra Credit Union](#)
