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Jul 30 2024

SC Court of Appeals

STATE OF SOUTH CAROLINA
COURT OF APPEAL

Ali, Adebisi
Appellant

VS

LAKEVIEW LOAN SERVICING, LLC
Respondent

case no. 001700

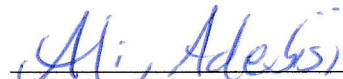
RE: Designation of Matters to be included in the record of appeal

Appellant proposes the following be included in the record of appeal:

1. Order for discharge filed July 8, 2024.

I certify that this Designation of Matter is relevant to this appeal.

July 30, 2024



Adebisi Ali
1901 W Evans St. Unit 5372
Florence, South Carolina 29502

STATE OF SOUTH CAROLINA
COURT OF APPEAL

Ali, Adebisi
Appellant

VS

LAKEVIEW LOAN SERVICING, LLC
Respondent

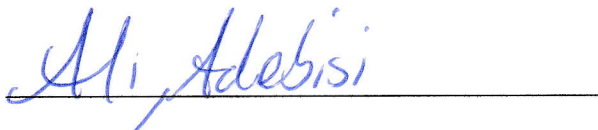
case no. 001700

RE: Certificate of Mailing

I hereby certify that I have served a copy of the forgoing Initial Brief and Designation of Matter by email to the following:

cc: Chad.Burgess@brockandscott.com

cc: malloy@mceachinlawfirm.com



United States Bankruptcy Court
District of South Carolina

ATTACHED

Case Number: 24-01019-eg

Chapter: 7

In re:

Adebisi Ali
aka Charles Ray Thomas II, aka Charles R Thomas II, aka
Charles Thomas, aka Charles R Thomas

Entered By The Court
7/8/24

**ORDER DISCHARGING DEBTOR(S) AND TRUSTEE AND CLOSING
THE CASE**

Filed By The Court

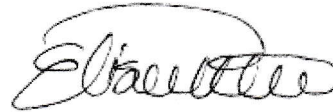
7/8/24

L. Jefferson Davis, IV
Clerk of Court
US Bankruptcy Court

The trustee, having certified that the estate of the above-named debtor(s) has been fully administered, and it appearing that the debtor(s) having met the requirements for discharge under 11 USC § 727,

1. The debtors(s), **Adebisi Ali, are granted a discharge;**
2. The trustee is discharged as the trustee of this case; and
3. The chapter 7 case of the above-named debtor(s) is closed.

IT IS SO ORDERED.



Elisabetta G.M. Gasparini
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

Explanation of Bankruptcy Discharge in a Chapter 7 Case

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

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

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.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

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

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

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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.

Notice Recipients

District/Off: 0420-3

User: admin

Date Created: 7/8/2024

Case: 24-01019-eg

Form ID: 166BNC

Total: 18

Recipients of Notice of Electronic Filing:

ust US Trustee's Office USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 1

Recipients submitted to the BNC (Bankruptcy Noticing Center):

db	Adebisi Ali	PO Box 5372	Florence, SC 29502		
tr	Janet B. Haigler	Chapter 7 Panel Trustee	Post Office Box 505	Chapin, SC 29036	
intp	Adebisi Ali	1308 Harmony St.	Florence, SC 29501		
aty	Janet B. Haigler	Chapter 7 Panel Trustee	Post Office Box 505	Chapin, SC 29036	
544368481	Adebisi Ali	1901 W Evans St	Unit 5372	Florence SC 29502	
544372329	BBVA	15 SOUTH 20TH STREET	BIRMINGHAM, AL 35233		
544351113	BBVA Bank	15 South 20th Street	Birmingham, AL 35233		
544372331	COUNTY OF FLORENCE	180 N. IRBY ST.	FLORENCE, SC 29501		
544372330	DIXIE LLC	250 S CHURCH ST.	UNIT 1450	SPARTANBURG, SC 29306	
544351110	Dept of Veterans	810 Vermont Ave. NW	Washington D.C.	20420	
544384630	FLORENCE COUNTY TREASURER	180 N. IRBY ST., MSC-Z	FLORENCE, SC 29501		
544351108	Florence County	181 N Irby St	Florence, SC 29501		
544371548	LAKEVIEW LOAN SERVICING, LLC	4425 PONCE DE LEON MS 5-251	CORAL GABLES, FL 33146		
544351114	Lakeview Loan Servicing	4425 Ponce De Leon Blvd	Coral Gables, FL 33146		
544351109	Loancare, LLC	3637 Sentara Way	Virginia Beach, VA 23452		
544372325	SANTANDER CONSUMER	8585 NORTH STEMMONS FREEWAY	STE 1100	DALLAS, TX 75247	
544351112	Santander Consumer USA Inc	P.O. Box 961245	Fort Worth, TX 76161-1245		

TOTAL: 17