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Dear Clients,

Please be advised that you have now received your Discharge.

This means that your creditors are permanently prevented from contacting you regarding the debt that you used to owe them.

If they violate this, contact us so that we can get the Bankruptcy Court to enforce the law against them.

The Discharge does not end a security interest a creditor has in an item they may still be in your possession. For example, if you are purchasing a car through GMAC, They appear on the Titles as a secured party. They could still foreclose their security interest by repossessing the car, even now, after your Discharge.

There is **no** deadline for a creditor to foreclose a security interest.

There is **no** deadline for the Court to determine the dischargeability of a tax debt, or of a debt that might be alimony, maintenance or support.

**There is no deadline for the Trustee to administer assets of the estate. That is, he or she can wait until, for example, a lawsuit you have is resolved.**

Please contact me if you receive any notices from creditors in the future. You **SHOULD** check your credit report in 3 or 4 months to verify that it is correct. Debts should say 0 or bankrupt, unless it is a car or house or something you are still making payments to keep. You can connect to sites that will give you a free copy of your report through my website at [www.koklaw.com](http://www.koklaw.com). If there are mistakes, you can contact me as I handle Fair Credit Reporting Act cases.

**Do not wait until you are re-financing a mortgage or need to borrow money to discover problems with your credit report.**

I am writing a separate letter to the three Credit Reporting Agencies, Trans-Union, Equifax and Experian, advising them of the discharge and that all creditors should be zeroed out on your records

Feel free to call if you have any questions.

Thank you for allowing our office to serve you in this matter.

Please do not hesitate to contact us regarding other legal problems that you may encounter.

You should have copies of all of your bankruptcy papers now. Keep them together, in a safe place. Mortgage companies frequently request copies with an application.

**If you need additional copies in the future, there is a \$50.00 charge.**

Some creditors have taken to putting accounts in the name of a spouse who did not join a bankruptcy.

Keep copies of any credit applications you or your spouse have.

Also, keep copies of any monthly statements, as they usually come in one or both names.

Check your credit reports, you and your spouse, to see if they are accurate.

Sincerely yours,

Kurt O'Keefe

Visit our webpage at [www.KOKLAW.com](http://www.KOKLAW.com)