UNITED STATES BANKRUPTCY COURT

DISTRICT OF SOUTH CAROLINA

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| IN RE:          DEBTOR(S) | CASE NO:  CHAPTER 13    TRUSTEE'S NOTICE TO DEBTOR(S) OF PLAN COMPLETION AND NOTIFICATION OF NEED TO FILE REQUEST FOR DISCHARGE (IF APPLICABLE) |

TO: Debtor(s) and attorney for the debtor(s)

**Your rights may be affected**. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

The chapter 13 trustee has filed a Report of Completion of Plan Payments with the Court indicating that payments due to the Trustee under the plan in the above case have been completed.

YOU ARE HEREBY NOTIFIED that, pursuant to SC LBR 3015-5, you must prepare, sign and file, within twenty-eight (28) days of the date of this notice, a Certification of Plan Completion and, to the extent you believe you are entitled to a discharge, a Request for Discharge and Notice (copies of which are attached), as they are required before a discharge can be entered. Your failure to timely file the required documents could result in the closing of the case without a discharge.

The Certification indicates that you understand and agree to the following:

**1) That (a) there has been no Court order which would deny you the right to a discharge or (b) you are not entitled to the discharge of your debts through this bankruptcy.**

**2) All payments due under the plan have been completed, including all payments required under 11 U.S.C. § 1322(b)(5).**

If you are not certain, please consult an attorney for advice.

**3) All amounts payable for domestic support obligations due on or before the date of your certification (including any amounts due before the filing of the bankruptcy petition to the extent provided for by the plan) have been paid. Your certification must state the current name and address of each domestic support obligation payee.**

The term "domestic support obligation" means a debt that accrues before, on, or after the date of the order for relief in a case under this title, including interest that accrues on that debt as provided under applicable nonbankruptcy law notwithstanding any other provision of this title, that is (A) owed to or recoverable by (i) a spouse, former spouse, or child of the debtor or such child's parent, legal guardian, or responsible relative; or (ii) a governmental unit; (B) in the nature of alimony, maintenance, or support (including assistance provided by a governmental unit) of such spouse, former spouse, or child of the debtor or such child's parent, without regard to whether such debt is expressly so designated; (C) established or subject to establishment before, on, or after the date of the order for relief in a case under this title, by reason of applicable provisions of-- (i) a separation agreement, divorce decree, or property settlement agreement; (ii) an order of a court of record; or (iii) a determination made in accordance with applicable nonbankruptcy law by a governmental unit; and (D) not assigned to a nongovernmental entity, unless that obligation is assigned voluntarily by the spouse, former spouse, child of the debtor, or such child's parent, legal guardian, or responsible relative for the purpose of collecting the debt.. 11 U.S.C. § 101(14A).

4) The provisions of 11 U.S.C. § 522(q)(1) are not applicable to your case and there are no proceedings pending against you of the kind described in 11 U.S.C. § 522(q)(1)(A) or 522(q)(1)(B).

11 U.S.C. § 522(q) applies:

if "...the debtor has been convicted of a felony (as defined in section 3156 of title 18), which under the circumstances, demonstrates that the filing of the case was an abuse of the provisions of this title [Title 11];"

11 U.S.C. § 522(q) also applies:

if "the debtor owes a debt arising from--(i) any violation of the Federal securities laws (as defined in section 3(a)(47) of the Securities Exchange Act of 1934), any State securities laws, or any regulation or order issued under Federal securities laws or State securities laws; (ii) fraud, deceit, or manipulation in a fiduciary capacity or in connection with the purchase or sale of any security registered under section 12 or 15(d) of the Securities Exchange Act of 1934 or under section 6 of the Securities Act of 1933; (iii) any civil remedy under section 1964 of title 18; or (iv) any criminal act, intentional tort, or willful or reckless misconduct that caused serious physical injury or death to another individual in the preceding 5 years."

5) You have completed an instructional course concerning personal financial management as described in 11 U.S.C. § 111.

The debtor is not entitled to a discharge unless after filing a petition the debtor completes an instructional course concerning personal financial management. 11 U.S.C. § 1328(g)(1). This is in addition to the budget and credit counseling session you undertook before the bankruptcy case was filed.

Your signature on the certification is under penalty of perjury.