

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

Atlanta Division

In Re: Debtor(s)

**Claudio Pablo Avendano**

Case No.: **15-64523-pwb**

Chapter: **7**

**NOTICE TO DEBTOR  
THAT COURSE ON FINANCIAL MANAGEMENT  
IS REQUIRED TO RECEIVE DISCHARGE**

Upon review of the docket in the above-styled case, it appears that Debtor or Debtors (hereinafter "Debtor") has not filed Form 423 (Certification About a Financial Management Course) showing that Debtor has completed the personal financial management course or is exempt. Sections 727(a)(11), 1141(d)(3)(C), and 1328(g) of Title 11, U.S.Code, require an individual debtor in a Chapter 7, 11, or 13 case to complete an instructional course on personal financial management after filing the case unless Debtor obtains an order granting an applicable exemption provided by §109(h)(4). **To comply with the course requirement, a debtor must timely file Form 423 with the Clerk's office.** See Bankruptcy Rule 1007(b) and (c) and Official Form 423 (12/15). Failure to timely file Form 423 may result in the case being closed without Debtor receiving a discharge.

A **Chapter 7** debtor must file Form 423 within 60 days after the first date set for the meeting of creditors. **Chapter 11 and 13** debtors must file Form 423 no later than the date the last payment is made as required by the plan or the date a motion for entry of discharge is filed. If Debtor subsequently files a motion to reopen the case in order to file Form 423, Debtor must pay the appropriate fee to reopen the case. **THIS NOTICE WILL BE THE ONLY REMINDER ABOUT THE COURSE REQUIREMENT.**

This Notice will be served upon the Debtor, counsel for Debtor, and the Trustee.

Dated: March 24, 2017

**\*\* Mailing Address**

United States Bankruptcy Court  
1340 United States Courthouse  
75 Ted Turner Drive SW  
Atlanta, GA 30303



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M. Regina Thomas  
Clerk of Court  
U.S. Bankruptcy Court

In re:  
Claudio Pablo Avendano  
Debtor

Case No. 15-64523-pwb  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: goryy  
Form ID: 417

Page 1 of 1  
Total Noticed: 3

Date Rcvd: Mar 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2017.

db +Claudio Pablo Avendano, PO Box 401, Winston, GA 30187-0401  
aty Arnall Golden Gregory LLP, 171 17th Street, N.W., Suite 2100, Atlanta, GA 30363-1031  
tr +Neil C Gordon, Arnall, Golden & Gregory, LLP, Suite 2100, 171 17th Street, NW, Atlanta, GA 30363-1031

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

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
aty\* +Neil C Gordon, Arnall, Golden & Gregory, LLP, Suite 2100, 171 17th Street, NW, Atlanta, GA 30363-1031  
TOTALS: 0, \* 1, ## 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.

Transmission times for electronic delivery are Eastern Time zone.

**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 309): 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: Mar 26, 2017

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 March 24, 2017 at the address(es) listed below:

Brandi L. Kirkland on behalf of Trustee Mary Ida Townson courtdailysummary@atlch13tt.com  
David S. Weidenbaum on behalf of U.S. Trustee Office of the United States Trustee david.s.weidenbaum@usdoj.gov  
John J. McManus on behalf of Creditor Jarrod M. Plunkett jmcmamus@mcmanus-law.com, gsmith@mcmanus-law.com  
Martin P. Ochs on behalf of U.S. Trustee Office of the United States Trustee martin.p.ochs@usdoj.gov  
Mary Ida Townson courtdailysummary@atlch13tt.com  
Neil C Gordon angela.ford@agg.com, carol.stewart@agg.com;ngordon@ecf.epiqsystems.com  
Neil C Gordon on behalf of Trustee Neil C Gordon angela.ford@agg.com, carol.stewart@agg.com;ngordon@ecf.epiqsystems.com  
Office of the United States Trustee ustpreion21.at.ecf@usdoj.gov  
Sonya M. Buckley on behalf of Trustee Mary Ida Townson courtdailysummary@atlch13tt.com  
Victor J. Harrison on behalf of Creditor Lawson Realty, Inc. vharrison@westgalaw.com  
Victor J. Harrison on behalf of Creditor Jerry E. Austin vharrison@westgalaw.com  
William D. Matthews on behalf of Trustee Neil C Gordon william.matthews@agg.com

TOTAL: 12