B18
(7/99)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF IDAHO

US Bankruptcy Court
205 N 4th Fed Bldg RM 214
Coeur d'Alene, ID 83814

2004 OCT 25 A 10:22
REC'D ____ FILED
CAMERON S. BURKE,
CLERK IDAHO

Case Number: 04-21097
Chapter 7

IN RE Michael R Denney, XXX-XX-5676
Tracy Ann Denney ,XXX-XX-1368

DISCHARGE OF DEBTOR

It appearing that debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code (the Bankruptcy Code).

Dated: 10/25/04

BY THE COURT

Terry L Myers
United States Bankruptcy Judge

SEE NEXT PAGE FOR IMPORTANT INFORMATION

Set forth all names, including trade names, used by the debtor within the last 6 years (Federal Rule of Bankruptcy Procedure 1005)

BAE SYSTEMS

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

The following entities were served by first class mail on Oct 27, 2004.

db +Michael R Denney, 10421 W Cougar Gulch Rd, Coeur d'Alene, ID 83814-7655
jdb +Tracy Ann Denney, 2110 S Fairway Dr, Coeur d'Alene, ID 83815-9014
aty +Bruce K Medeiros, 1280 Bank of America, 601 W Riverside Ave, Spokane, WA 99201-0621
aty +Theodore L Rupp, POB 1850, Post Falls, ID 83877-1850
tr +J Ford Elsaesser, POB 2220, Sandpoint, ID 83864-0909
ust +United States Trustee, MK Plaza Ste 220, 720 Park Blvd, Boise, ID 83712-7758
2422501 +A Way Through Counseling, 1110 Polston Ave, Ste 4, Post Falls, ID 83854-6139
2422502 +ACS of Idaho, 2005 Ironwood Parkway, #220, Coeur d Alene, ID 83814-2647
2422503 +Aetna Adjustment Co., 1424 Argonne Road, Spokane, WA 99212-2685
2422504 +Alliance One, 6565 Kimball Dive, Gig Harbor, WA 98335-1200
2422505 +Anesthesia Associates, 1105 Government Way, Coeur d Alene, ID 83814-3248
2422506 +Animal Medical Center, Stephen Lindsay, 1402 Sherman Avenue, Coeur d Alene, ID 83814-4044
2422508 +Ass. Family Physician, Valley Empire Collection, 11707 E. Montgomery, Spokane, WA 99206-4746
2422509 +Automated Accounts, PO Box 18190, Spokane, WA 99228-0190
2422512 +Chadwicks, PO Box 4400, Taunton, MA 02780-0318
2422513 +Child and Fisher, 212 S. 11th, Coeur d Alene, ID 83814-4000
2422514 +City of Post Falls, PO Box 789, Post Falls, ID 83877-0789
2422515 +Coeur d'Alene Adjustment Bur, PO Box 7100, Coeur d Alene, ID 83816-1940
2422516 +Coeur d'Alene Press, 201 N. 2nd, Coeur d Alene, ID 83814-2803
2422517 +Collectech Systems, PO Box 4157, Woodland Hills, CA 91365-4157
2422518 +Columbia House, 1400 North Fruitridge Avenue, Terre Haute, IN 47811-0100
2422519 +Credit Bureau Services, PO Box 5500, Spokane, WA 99205-0500
2422520 +Credit Management Serv., PO Box 5430, Englewood, CO 80155-5430
2422521 +Discover/Prime Option, PO Box 15316, Wilmington, DE 19850-5316
2422563 +Douglas Stafford, MD, 1607 Lincoln Way, Coeur d Alene, ID 83814-2462
2422522 +EquiFax Risk Management, 7324 SW Freeway, Ste 1200, Houston, TX 77074-2034
2422523 +Fairfield Good Samaritan, Legal Assessment Service, 43174 Bus. Pk. Dr. 103 Ste J, Temecula, CA 92590-3606
2422524 Ford Motor Credit Co, National Recovery Center, PO Box 6508, Mesa, AZ 85216-6508
2422539 +G. C. Kutteroff, MD, 1607 Lincoln Way, #200, Coeur d Alene, ID 83814-2476
2422525 Global Credit Union, PO Box 3200, Spokane, WA 99220-3200
2422526 +H20, 582 W. Hayden Avenue, Hayden, ID 83835-9726
2422527 Health Care for Women, John A. Cutting, MD, PO Box 1769, Coeur d Alene, ID 83816-1769
2422528 Household Bank, Bankcard Services, PO Box 80084, Salinas, CA 93912-0084
2422529 +Incyte Pathology, PO Box 3405, Spokane, WA 99220-3405
2422530 Insurance Recovery Services, PO Box 30, East Northport, NY 11731-0030
2422534 +JC Penney MCCBG, PO Box 981131, El Paso, TX 79998-1131
2422540 +James Lea MD, 2022 N Government Way, Coeur d Alene, ID 83814-3541
2422536 Kootenai Animal Hospital, 1704 Sellice Way, Post Falls, ID 83854
2422537 +Kootenai Electric, 2451 West Dakota, Hayden, ID 83835-7402
2422538 +Kootenai Medical Center, 2003 Lincoln Way, Coeur d Alene, ID 83814-2677
2422541 +MBNA, PO Box 15026, Wilmington, DE 19850-5026
2422532 +Mark Jackson, 110 Wallace Avenue, Coeur d Alene, ID 83814-2948
2422533 +Michael W. James MD, 1607 Lincoln Way Ste 200, Coeur d Alene, ID 83814-2476
2422542 +Midland Credit, PO Box 939019, San Diego, CA 92193-9019
2422544 NCO Financial Systems, PO Box 41457, Philadelphia PA 19101-1457
2422543 National Credit Services, PO Box 3002, Woodinville, WA 98072-3002
2422545 +North Idaho Family Physician, 700 Ironwood Dr. #272, Coeur d Alene, ID 83814-4484
2422546 +North Idaho Immediate Care, 1701 Lincoln Way, Coeur d Alene, ID 83814-2537
2422547 +North Idaho MRI, 825 Ironwood Drive, Coeur d Alene, ID 83814-2673
2422548 Pathology Ass. Med Lab, PO Box 2687, Spokane, WA 99220-2687
2422549 +Paula Harrison, 250 Northwest Blvd, Ste 105, Coeur d Alene, ID 83814-2971
2422550 +Pediatric Dental Center, 1717 Lincoln Way, Coeur d Alene, ID 83814-2556
2422551 Penn Credit Assoc, PO Box 988, Harrisburg, PA 17108-0988
2422535 +Peter C Jones, MD, 2121 Ironwood Center Drive, Coeur d Alene, ID 83814-2639
2422552 +Phoenix Financial, 1105 N. Lincoln, Spokane, WA 99201-2138
2422553 Polaris Retail Services, PO Box 703, Wood Dale, IL 60191-0703
2422554 Prometheus Labs, Inc, c/o Allied Interstate, PO Box 361533, Columbus, OH 43236-1533
2422557 Radiology Associates, PO Box 1829, Coeur d Alene, ID 83816-1829
2422558 +Rockford Mercantile Assoc, 2502 S. Alpine Road, Rockford, IL 61108-7813
2422559 +Roger Dunteman MD, 800 Ironwood Drive, Coeur d Alene, ID 83814-4902
2422560 +Roger Roth DMD, 1801 North 3rd Street, Coeur d Alene, ID 83814-3490
2485645 +SLM Education Credit Mgmt Corp, c/o Sallie Mae Inc, 220 Lasley Ave, Wilkes-Barre PA 18706-1430
2422561 Sallie Mae Financial, PO Box 9500, Wilkes Barre, PA 18773-9500
2422562 Scholastic, PO Box 6027, Jefferson City, MO 65102-6027
2422564 Sterling Savings, PO Box 2224, Spokane, WA 99210-2224
2422565 Transworld Systems, 9601 W. State Street, #209, Garden City, ID 83714-4021
2422566 +Umpqua Bank, PO Box 1140, Coos Bay, OR 97420-0254
2422567 +United Consumer Financial, PO Box 52238, Phoenix, AZ 85072-2238
2422568 +Valley Empire Collection, 11707 E. Montgomery, Spokane, WA 99206-4746
2422569 +Van Ru Credit, 10024 Skokie Blvd, Ste 2, Skokie, IL 60077-1037
2422570 Wells Fargo, Bankruptcy Department, PO Box 7648, Boise, ID 83707-1648
2422571 +Wells Fargo Card Services, PO Box 522, Des Moines, IA 50302-0522
2422572 +Western Medical, PO Box 2318, Coeur d Alene, ID 83816-2318

The following entities were served by electronic transmission on Oct 25, 2004 and receipt of the transmission was confirmed on:

2422507 EDI: ARROW.COM Oct 25 2004 20:33:00 Arrow Financial Services, 5996 West Touhy Avenue, Niles, IL 60714-4610
2422510 EDI: BANKAMER.COM Oct 25 2004 20:33:00 Bank of America, Cardmember services, PO Box 5270, Carol Stream, IL 60197-5270
2422511 EDI: CAPITALONE.COM Oct 25 2004 20:33:00 Capital One, PO Box 85015, Richmond, VA 23285-5015

The following entities were served by electronic transmission (continued)
2422528 EDI: HFC.COM Oct 25 2004 20:33:00 Household Bank, Bankcard Services, PO Box 80084, Salinas, CA 93912-0084
2422574 +E-mail: bankruptcynotices@tax.idaho.gov Oct 25 2004 20:30:32 Idaho State Tax Commission, POB 36, Boise, ID 83722 0036
2422531 +EDI: IRS.COM Oct 25 2004 20:33:00 Internal Revenue Service, 550 W. Fort, MSC 041, Boise, ID 83724-0001
2422555 +EDI: PROVID.COM Oct 25 2004 20:33:00 Providian National Bank, 4940 Johnson Drive, Pleasanton, CA 94588-3308
2422556 EDI: PROVID.COM Oct 25 2004 20:33:00 Providian Processing Service, PO Box 9553, Manchester, NH 03108-9553

TOTAL: 8

***** 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 served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First 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 27, 2004 **Signature:** Joseph Speetjens