

Michael Fuller, Oregon Bar No. 09357
Special Counsel for Plaintiff
Olsen Daines PC
US Bancorp Tower
111 SW 5th Ave., Suite 3150
Portland, Oregon 97204
michael@underdoglawyer.com
Direct 503-201-4570

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF OREGON

In re

Michael Loran Gray
Sharon Lee Gray,

Debtors.

SHARON LEE GRAY,

Plaintiff,

v.

**WESTERN MERCANTILE AGENCY,
INCORPORATED,**

Defendant.

Case No. 16-60058-tmr7

Adv. Proc. No.

COMPLAINT

Willful Automatic Stay Violation
(11 U.S.C. § 362(k))

1.

INTRODUCTION

Prior to the filing of this complaint, defendant has ignored multiple verbal and written requests to remedy its violation. See Exhibit 1.

COMPLAINT - Page 1 of 7

Olsen Daines PC
US Bancorp Tower
111 SW 5th Ave., Suite 3150
Portland, Oregon 97204

2.

JURISDICTION

The United States District Court for the District of Oregon has jurisdiction of this action pursuant to 28 U.S.C. § 1334 because plaintiff’s automatic stay claim arises under Title 11.

3.

The United States Bankruptcy Court for the District of Oregon has jurisdiction of this action pursuant to 28 U.S.C. § 157 and LR 2100-1 because plaintiff’s claim arises in her bankruptcy case number 16-60058-tmr7, filed under Chapter 7 of Title 11 in this United States Bankruptcy Court for the District of Oregon.

4.

NATURE OF CLAIMS

Plaintiff’s automatic stay claim is a core proceeding under 28 U.S.C. § 157(b)(2) (*see Gruntz v. County of Los Angeles (In re Gruntz)*, 202 F.3d 1074, 1081 (9th Cir. 2000); *Johnston Env’tl Corp. v. Knight (In re Goodman)*, 991 F.2d 613, 617 (9th Cir. 1993)) and plaintiff consents to entry of final orders and judgments by the bankruptcy judge in this adversary proceeding.

5.

THE PARTIES

Sharon Gray (“plaintiff”) is an individual living in Coquille, Oregon who filed for bankruptcy protection under Chapter 7 of Title 11 on January 12, 2016.

6.

Western Mercantile Agency, Incorporated (“defendant”) was listed as an unsecured creditor in plaintiff’s bankruptcy schedules.

7.

Venue is proper in this district because plaintiff resides here, defendant maintains its principal place of business here, and a substantial part of the acts, events, and/or omissions giving rise to this controversy took place here.

8.

This complaint's allegations are based on personal knowledge as to plaintiff's own conduct and are made on information and belief as to the acts of others.

9.

FACTUAL ALLEGATIONS

On January 12, 2016, plaintiff filed for bankruptcy protection under Chapter 7 of Title 11 in case number 16-60058-tmr7.

10.

On or around January 14, 2016, defendant was mailed notice of the automatic stay in plaintiff's case from the bankruptcy noticing center.

11.

Defendant was mailed a second notice of automatic stay on February 26, 2016 from the office of plaintiff's special counsel. See Exhibit 1.

12.

Defendant was given a third notice of the automatic stay on March 3, 2016 from plaintiff over the phone, a fourth notice on March 3, 2016 from plaintiff in person at defendant's office, and a fifth notice on March 4, 2016 from plaintiff over the phone.

13.

The written notice of automatic stay received by defendant warned defendant that violating the automatic stay may result in penalties.

14.

The written notice of automatic stay and letter from the office of plaintiff's special counsel requested defendant cease and desist future collection efforts.

15.

The written notice of automatic stay and letter from the office of plaintiff's special counsel requested defendant confirm its intent to promptly release its writ of garnishment and return the wages it seized from plaintiff post-petition.

16.

As of the date of this complaint, after receiving multiple actual notices of the automatic stay, defendant intentionally continues to garnish plaintiff's wages and refuses to release its writ of garnishment dated February 4, 2016 and refuses to return the wages it seized from plaintiff post-petition. See Exhibit 2.

17.

Defendant's collection efforts and refusal to take affirmative action to release its writ of garnishment and return the post-petition wages it seized from plaintiff wilfully violated the automatic stay.

18.

As a direct and proximate result of defendant's willful automatic stay violation as described above, plaintiff suffered economic loss of her seized wages, severe ongoing emotional harm consistent with unfair debt collection, and was unable to pay her rent.

19.

CAUSE OF ACTION

CLAIM ONE

(Willful Violation of the Automatic Stay – Damages)

Plaintiff incorporates the above allegations by reference.

20.

Defendant's conduct as alleged in this complaint willfully violated the automatic stay in plaintiff's bankruptcy case, including and not limited to 11 U.S.C. § 362(a)(1), (2), and (6), because defendant knew of the automatic stay, and its intentional conduct as alleged above violated the automatic stay.

21.

Defendant's violation of the automatic stay as alleged above was "willful" as that term is defined in the Ninth Circuit because defendant's conduct was intentional, defendant had prior actual knowledge of the automatic stay, defendant's conduct was unreasonable, and any alleged mistake of law was not a defense.

22.

Plaintiff was injured as a result of defendant's willful violation, and so is entitled to compensation for her actual damages, pursuant to 11 U.S.C. § 362(k).

COMPLAINT - Page 5 of 7

Olsen Daines PC
US Bancorp Tower
111 SW 5th Ave., Suite 3150
Portland, Oregon 97204

23.

CLAIM TWO

(Willful Violation of the Automatic Stay – Attorney Fees and Costs)

Plaintiff incorporates the above allegations by reference.

24.

As a direct result of defendant's willful automatic stay violation, the law firm of Olsen Daines PC is entitled to an award reimbursing it for its reasonable attorney fees and costs, pursuant to 11 U.S.C. § 362(k).

WHEREFORE, after a stipulation or determination that defendant's conduct as alleged in this complaint willfully violated the automatic stay, plaintiff prays for relief as follows:

- A. An award of compensation for actual damages in favor of Sharon Lee Gray against Western Mercantile Agency, Incorporated;
- B. An award of reasonable attorney fees and costs directly to Olsen Daines PC against Western Mercantile Agency, Incorporated; and
- C. For other equitable relief this Court may determine is fair and just.

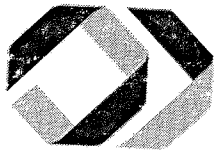
DATED: March 4, 2016

RESPECTFULLY FILED,

/s/ Michael Fuller
Michael Fuller, Oregon Bar No. 09357
Special Counsel for Plaintiff
Olsen Daines PC
US Bancorp Tower
111 SW 5th Ave., Suite 3150
Portland, Oregon 97204
michael@underdoglawyer.com
Direct 503-201-4570

COMPLAINT - Page 7 of 7

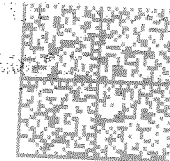
Olsen Daines PC
US Bancorp Tower
111 SW 5th Ave., Suite 3150
Portland, Oregon 97204



OlsenDaines

Attorneys at Law
US Bancorp Tower
111 SW 5th Ave, Ste 3150
Portland, OR 97204

From the desk of Yaneli Silva



U.S. POSTAGE >>> PITNEY BOWES



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02 4W
0000331964 FEB 26 2016

Western Mercantile Agency, Inc.
c/o registered agent Michelle Gallino
165 S. 5th St., Ste. A
Coos Bay, OR 97420

www.underdoglawyer.com



OlsenDaines
Attorneys at Law

Delivered by First Class Regular Mail

February 26, 2016

Western Mercantile Agency, Inc.
c/o registered agent Michelle Gallino
165 S. 5th St., Ste. A
Coos Bay, OR 97420

RE: Bankruptcy Case No. 16-60058-tmr7
Michael and Sharon Gray

Ladies and Gentlemen,

I represent the above-named consumers. Please see the attached notice of automatic stay and cease and desist future collection efforts. Please also confirm your intent to promptly release your writ of garnishment and return funds garnished post-petition directly to my office at:

Olsen Daines
3995 Hager's Grove Rd. SE
Salem, OR 97317

Thank you.

Sincerely,

s/ Michael Fuller
Partner

Enclosure: [Doc. 8] Notice of Automatic Stay

United States Bankruptcy Court
District of Oregon

In re:
Michael Loran Gray
Sharon Lee Gray
Debtors

Case No. 16-60058-tmr
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0979-6

User: Admin.
Form ID: 309A

Page 1 of 1
Total Noticed: 19

Date Rcvd: Jan 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2016.

db/jdb +Michael Loran Gray, Sharon Lee Gray, PO Box 433, Coquille, OR 97423-0433
smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670,
Salem, OR 97309-5013
smg +US Attorney General, Department of Justice, 10th & Constitution NW,
Washington, DC 20530-0001
101140833 +ACS Education Services, POB 371821, Pittsburgh, PA 15250-7821
101140834 +Coos County Circuit Court, PO Box 865, North Bend, OR 97459-0069
101140835 +Coquille Valley Hospital, 940 East 5th, Coquille, OR 97423-1699
101140836 +North Bend Medical Center, 1900 Woodland Dr, Coos Bay, OR 97420-2099
101140839 +Slocum Orthopedics, Po Box 11707, Eugene, OR 97440-3907
101140840 +Southwest Physical Therapy, 279 N. Central, Coquille, OR 97423-1241
101140841 US Dept of Education, Direct Loan Servicing Center, Borrower Services Department,
PO Box 5609, Greenville, TX 75403-5609
101140842 Western Mercantile Agency, c/o Patricia Webster, President, 1947 Red Dike Road,
Coos Bay, OR 97420

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: mcasper@olsendaines.com Jan 13 2016 00:23:18 MATTHEW A CASPER, POB 12829,
Salem, OR 97309
tr +EDI: QVPANCIC.COM Jan 13 2016 00:23:00 Vanesa Pancic, Chapter 7 Trustee, POB 280,
Wilsonville, OR 97070-0280
smg EDI: ORREV.COM Jan 13 2016 00:23:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555
smg +E-mail/Text: usaor.bankruptcy@usdoj.gov Jan 13 2016 00:23:58 US Attorney, US Attorney,
1000 SW 3rd Ave #600, Portland, OR 97204-2936
ust +E-mail/Text: ustpreion18.eg.ecf@usdoj.gov Jan 13 2016 00:23:32 US Trustee, Eugene,
405 E 8th Ave #1100, Eugene, OR 97401-2728
101140832 EDI: IRS.COM Jan 13 2016 00:23:00 IRS, Centralized Insolvency Oper., PO Box 7346,
Philadelphia, PA 19101-7346
101140837 +EDI: ORREV.COM Jan 13 2016 00:23:00 ODR*, Attn: Bankruptcy Unit, 955 Center St NE,
Salem, OR 97301-2555
101140838 Fax: 541-756-7311 Jan 13 2016 00:35:38 Oregon First Community Credit Union*,
c/o Dal King, President/CEO, 200 N. Adams Street, Coquille, OR 97423-1804

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 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 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: Jan 14, 2016

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 January 12, 2016 at the address(es) listed below:

NONE.

TOTAL: 0

Information to identify the case:
 Debtor 1 Michael Loran Gray
 First Name Middle Name Last Name
Social Security number or ITIN **xxx-xx-0867**

EIN _ _ - _ _ _ _ _

 Debtor 2 Sharon Lee Gray
 (Spouse, if filing) First Name Middle Name Last Name
Social Security number or ITIN **xxx-xx-8012**

EIN _ _ - _ _ _ _ _

United States Bankruptcy Court **District of Oregon**Date case filed for chapter **7 1/12/16**Case number: **16-60058-tmr7****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Loran Gray	Sharon Lee Gray
2. All other names used in the last 8 years	fdba Back On The Rack Boutique	
3. Address	PO Box 433 Coquille, OR 97423	PO Box 433 Coquille, OR 97423
4. Debtor's attorney Name and address	MATTHEW A CASPER POB 12829 Salem, OR 97309	Contact phone (503) 362-9393
5. Bankruptcy trustee Name and address	Vanesa Pancic Chapter 7 Trustee POB 280 Wilsonville, OR 97070	Contact phone 503-729-8676

For more information, see pages 2 & 3 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 1

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>405 E 8th Ave #2600 Eugene, OR 97401</p>	<p>Office Hours 9:00 a.m. – 4:30 p.m.</p> <p>Contact phone 541-431-4000</p> <p>Date: 1/12/16</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>March 4, 2016 at 09:30 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Photo ID is required. Debtors must also provide proof of reported social security numbers (for example, social security card; medical insurance card; pay stub; W-2 form; IRS form 1099; or Social Security Admin.report).</p>	<p>Location:</p> <p>Douglas County Courthouse, 1036 SE Douglas Rm 310, Roseburg, OR 97470</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. See line 13 for other important deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 5/3/16</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

<p>13. Notices Re Proposed Dismissal of Case/Undue Hardship Presumption; and Abandonment of Debtor's Residence (Real Property)</p>	<p>This case may be dismissed without further prior notice if the debtors fail to complete the meeting of creditors, timely file any documents, or make fee payments ordered by the Court, unless within 21 days of the date in line 6 a party in interest files a written objection to dismissal, setting forth specific grounds, with the Court and sends copies to the debtors' attorney (or debtors if pro se) and trustee.</p> <p>Any presumption of undue hardship that may exist in a reaffirmation agreement filed by the debtors shall remain in effect until the effective date of any discharge order entered in this case unless a party in interest objects by 5/3/16.</p> <p>At least 5 days prior to the date of the meeting of creditors, any party in interest who objects to abandonment of the debtors' residence (real property) must file with the Court a written objection and serve a copy on the debtors and debtors' attorney. If no timely objection is filed, the trustee can abandon the property at or after the meeting of creditors upon request of the debtors or mortgage creditor without any further notice requirement. Mortgage creditors are authorized to negotiate a loan modification with a debtor either before or after the meeting of creditors, but any modification reached cannot become effective until the property is abandoned. Mortgage creditors may use the procedure outlined in LBF 751.7, available at www.orb.uscourts.gov, to obtain such abandonment. A creditor's contact with the debtors and/or debtors' attorney to effect a modification shall not be considered a violation of the automatic stay of 11 USC §362. Negotiations with represented debtors must be with debtors' counsel who may consent to the creditor communicating directly with the debtors.</p>
<p>14. Trustee Appointment</p>	<p>The trustee named above is hereby appointed as interim trustee in this case. The trustee's bond shall be the blanket bond previously approved and filed with the U.S. Bankruptcy Court Clerk. UNITED STATES TRUSTEE</p>
<p>15. Court Information and Legal Advice</p>	<p>Court information is available at www.orb.uscourts.gov. For account numbers, etc. contact the debtor's attorney. Contact your own attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice.</p>



HUMAN RESOURCES
PAYROLL DEPARTMENT
FAX NO. 541-679-2767
HR PHONE: 541-679-2534
PAYROLL PHONE: 541-679-6346

TO Yaneli

FROM Debbie

6 PAGES INCLUDING COVER PAGE

COMMENTS: RE: Michael Gray
Information Requested.

Have A great Day

Debbie
Payroll Assistant

CONFIDENTIALITY NOTICE: This Facsimile transmission may contain confidential and privileged information. The information contained in this transmission is intended for the addressee only. If you are not the addressee of this facsimile, please do not review, disclose, copy, or distribute it. If you have received this transmission by mistake, please telephone us immediately. Thank you

PO BOX 1088
ROSEBURG, OR 97470

CIRCUIT COURT COUNTY OF COOS, STATE OF Oregon

FEB 09 2016

WESTERN MERCANTILE AGENCY INC.)
)
)
 Plaintiff)
 vs.)
)
 MICHAEL LORAN GRAY AKA MIKE L GRAY AKA MICHAEL L)
 GREY AKA MIKE L GRAY AND SHARON LEE GRAY AKA)
 SHARON L HEAD AKA SHARON L SAVOIE)
)
 Defendant(s))

WRIT OF GARNISHMENT

CASE NO: 11CV0710

TO: ROSEBURG FOREST PRODUCTS PAYROLL
 Address: PO BOX 1088 ROSEBURG, OR 97470

You are now a Garnishee. AS A GARNISHEE, YOU NEED TO KNOW THE FOLLOWING:
MICHAEL LORAN GRAY AKA MIKE L GRAY AKA MICHAEL L GREY AKA MIKE L GRAY AND SHARON LEE GRAY AKA SHARON L HEAD AKA SHARON L SAVOIE (who is called the "Debtor") owes money to WESTERN MERCANTILE AGENCY, INC. (who is called the "Creditor"). A judgment was entered against the Debtor for the debt, or the debt otherwise became subject to garnishment, on 09-24-14. The Debtor's Social Security number or employer identification number is ***-**-0867 (insert if known).

The amount subject to garnishment is \$ 1,725.91.

This writ garnishes all of the following:

Wages that you owe the Debtor at the time this writ is delivered to you, and all wages that the Debtor earns during the 90-day period following the date on which you receive this writ.

All property of the Debtor (including money) that is in your possession, control or custody at the time this writ is delivered to you.

All debts that you owe the Debtor at the time this writ is delivered to you, whether or not payment is due on the debt at the time you receive this writ.

YOU MUST ANSWER THIS WRIT BY COMPLETING THE ATTACHED GARNISHEE RESPONSE WITHIN THE TIME ALLOWED BY LAW, WHETHER OR NOT YOU HOLD ANY OF THE DEBTOR'S PROPERTY OR OWE ANYTHING TO THE DEBTOR. IF YOU DO NOT TRUTHFULLY ANSWER THIS WRIT, OR YOU DO NOT DELIVER MONEY OR PROPERTY WHEN YOU ARE REQUIRED TO DO SO, YOU WILL BE LIABLE TO THE CREDITOR.

If you have questions, you should contact an attorney. Court Employees cannot give you legal advice. The Creditor's attorney cannot give you legal advice.

A writ of garnishment may be issued by the Court Administrator, by the attorney for the Creditor or by a person who is specifically authorized by law to issue garnishments. This writ is issued by (check one):

- The Court Administrator
- The attorney for the Creditor
- Other authorized issuer:
- Name and title _____
- Statutory authority to issue writ _____

556119 - L4

This writ is valid only if it has been delivered to you within 60 days after the date of issuance. If the Court Administrator is issuing this writ, the date of

issuance is the date the Court Administrator signs the writ (see "COURT SEAL" below).
If the writ is issued by any other person, the date of issuance is the date on which
the issuer signs the certification (see "CERTIFICATION" below).

IMPORTANT ADDRESSES
(see Step 2 of Instructions to Garnishee form)
(Court Administrator)

CIRCUIT Court
Address 250 N BAXTER
City COQUILLE County COOS
State OR Zip Code 97423

(Debtor)

Name MICHAEL LORAN GRAY AKA MIKE L GRAY AKA MICHAEL L GREY AKA MIKE L GRAY AND SHARON LEE GRAY AKA SHARON L HEAD AKA SHARON L SAVOIE

Telephone number (if known) 541-294-9366
Address 54546 FAIRVIEW RD
City COQUILLE State OR
Zip Code 97423

Creditor has no knowledge of Debtor's address

(Garnishor; check one)

Creditor: (Must be filled in if the Court Administrator issues writ.)

Name Western Mercantile Agency, Inc.
Address 165 S 5th Street, Suite A
City Coos Bay State Oregon
Zip Code 97420

Attorney for Creditor:

Name ANDREW M. GOLL DO NOT SEND FUNDS TO ATTORNEY
Address 540 ANDERSON
City COOS BAY State OR
Zip Code 97420
Telephone number 541-435-2755
Oregon State Bar number 111045

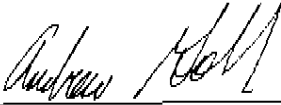
Other authorized issuer of writ:

Name _____
Street address _____
City _____ State _____
Zip Code _____
Telephone number _____

CERTIFICATION

(The following certification must be signed by the Creditor if this writ is issued by the Court Administrator. In all other cases, the following certification must be signed by the person issuing the writ.)

I certify that I have read this writ of garnishment and to the best of my knowledge, information and belief, there is good ground to support issuance of the writ, and the amount indicated as subject to garnishment is lawfully subject to collection by this writ.



Signature

February 4, 2016

Date

111045

Oregon State Bar No. (if attorney)

COURT SEAL

(To be completed only if this writ is issued by the Court Administrator. The writ must be stamped by the Court Administrator. The Court Administrator has not calculated any amounts on the writ and is not liable for errors made in the writ by the Creditor.)

Issued by the Court Administrator this ____ day of _____, 2____.

COURT ADMINISTRATOR

By _____