UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

IN RE: Joshua Norman, Debtor.	C/A No. 24-02163-EG Chapter 7 **AMENDED ORDER DISMISSING CASE WITH PREJUDICE AND VACATING ORDER GRANTING DEBTOR'S APPLICATION FOR WAIVER OF CHAPTER 7 FILING FEE[1]**

THIS MATTER is before the Court on the Rule to Show Cause ("Show Cause Order")[2] issued by the Court on September 16, 2024, upon the request of the Chapter 7 Trustee ("Trustee"). The Court held a hearing on the Show Cause Order on November 12, 2024 ("Show Cause Hearing"), for which Joshua Norman ("Debtor") failed to appear. Given the deficiencies in Debtor's case, the facts and pleadings in the record, and the statements made by the parties in attendance at the hearing, the Court now issues this Order dismissing Debtor's case with prejudice.

This Court has jurisdiction over this matter pursuant to 28 U.S.C. §§ 1334 and 157. This matter is a core proceeding pursuant to 28 U.S.C. § 157(b)(2)(A) and (L), and this Court has authority to enter a final order. Based on the facts in the record and the statements and evidence presented at the Show Cause Hearing, the Court makes the following findings of fact and conclusions of law:

[1] This Order is being amended solely to clarify that the effective date of the case dismissal is August 2, 2024, and the two-year bar to refiling starts as of that date.
[2] ECF No. 60.

FACTUAL BACKGROUND

On June 17, 2024 (the "Petition Date"), an individual representing himself to be a courier, identified as Gregory Smalls ("Mr. Smalls"), filed a Chapter 7 Voluntary Petition for Joshua Norman ("Debtor") with the Clerk's Office at the U.S. Bankruptcy Courthouse in Columbia, South Carolina.[3] Debtor's Voluntary Petition listed a Columbia, South Carolina address for his residence and indicated that over the last 180 days before filing the petition, he lived in the District of South Carolina longer than in any other district. No separate mailing address or other address for receiving notice was provided. In response to question 9 on the Voluntary Petition—*Have you filed for bankruptcy within the last 8 years?*—Debtor answered "No."[4] Additionally, in part 5 of the Voluntary Petition, Debtor indicated he received a briefing from an approved credit counseling agency within the 180 days before filing his bankruptcy petition but did not have a certificate of completion, in which case the instructions in Part 5 provided that he must file a copy of the certificate within 14 days of filing the petition. In part 6, Debtor estimates both his assets and liabilities to be in the range of $100,001-$500,000. The Creditor Matrix attached to his Voluntary Petition lists only three creditors: UBS Bank, Alexis Nelson, and Melody Woods.

Debtor also filed a signed Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) (the "Fee Waiver Application"), in which he declared under penalty of perjury that he could not afford to pay the Chapter 7 filing fee either in full or in

[3] Copies of both Mr. Small's and Debtor's driver's licenses were provided to the Court upon filing. *See* ECF Nos. 5 and 6. The Florida driver's license provided for Debtor lists the address for a property he owns in Miami, Florida, which was not disclosed in his petition but was identified as Debtor's property in creditors' subsequent pleadings.

[4] Debtor answered "No" to the same question on his signed application for waiver of the Chapter 7 filing fee. *See* ECF No. 4, question no. 20.

installments.[5] The Fee Waiver Application indicated that Debtor's family, which included himself and two dependents, have an average monthly net income of $1,255.00. Debtor left several questions blank on the Fee Waiver Application and disclosed no information about his bank accounts or any assets he owns. Based on the representations made in the Fee Waiver Application, the Court granted Debtor's request for waiver of the Chapter 7 filing fee.[6] The Order granting the Fee Waiver Application provided the following caveat: "The Court may, *sua sponte* or on motion of a party in interest, vacate or revoke this order if developments in the case or the administration of the estate demonstrate that the waiver was not warranted."

On the Petition Date, the Court issued the Notice of Chapter 7 Bankruptcy Case, indicating that the § 341(a) meeting of creditors would take place on July 19, 2024, at 9:00 a.m. by Zoom videoconference.[7] Because Debtor's petition was filed without any of the schedules or statements required under 11 U.S.C. § 521(a), the Court also issued a Notice of Filings Due, noting that the schedules and statements needed to be filed by July 1, 2024.[8] The Notice of Chapter 7 Bankruptcy Case and Notice of Filings Due were both served on Debtor at the Columbia address listed as his residence on the Voluntary Petition, and neither were returned to the Court as undeliverable.[9] The schedules and statements were not filed by the deadline, and no request for extension of time to file those documents was ever filed. Moreover, the Trustee filed a certification of Debtor's failure to appear at the initial 341 meeting, which was continued to August 16, 2024, and then again to September

[5] ECF No. 4, filed June 17, 2024.
[6] ECF No. 10, entered June 18, 2024.
[7] ECF No. 3.
[8] ECF No. 8, filed June 17, 2024.
[9] ECF Nos. 11 and 12.

13, 2024.[10] Despite both notices of the continued 341 meetings being properly served on the only address Debtor provided to the Court, the Trustee certified that Debtor failed to appear at the continued 341 meetings of creditors.[11]

The Trustee thereafter filed a Request for Rule to Show Cause for Failure to File Documents/Attend 341 (the "Request"), which noted Debtor's failure to file the missing documents and attend the 341 meeting.[12] The Request also raised concerns about the circumstances surrounding the filing of this case and a prior Chapter 7 bankruptcy that Debtor filed earlier this year in the Southern District of Florida, which was not disclosed on Debtor's Voluntary Petition or Fee Waiver Application.[13] More specifically, the Request included the following explanation:

> Debtor has previously filed chapter 7 in Florida to halt a state court proceeding and then failed to file any schedules or statements and further failed to attend the 341 Meeting or participate in the proceeding. Debtor appears to be using the Bankruptcy Courts to frustrate his creditors from collecting Domestic Support Obligations. The conduct reflects a pattern of bad faith in two separate chapter 7 filings and then completely failing to file documents or participate in the proceeding.

The Request indicated that the Trustee would seek dismissal of this case with prejudice to bar Debtor from refiling under any chapter of the Bankruptcy Code for a period of two (2) years. The Court issued the Show Cause Order on September 16, 2024, ordering Debtor to appear before the Court for a hearing on November 12, 2024 and show cause why this case should not be dismissed with prejudice. The Show Cause Order further provided that if Debtor did not respond or attend the Show Cause Hearing, his case "may be dismissed without further notice." Moreover, the Show Cause Order noted the following: "**Due to**

[10] ECF Nos. 29, 30, and 43.
[11] ECF Nos. 32, 46, and 57.
[12] ECF No. 58, filed Sept. 16, 2024.
[13] Bankr. S.D. Fla. C/A No. 24-14432-CLC.

prior filing(s), the trustee seeks to dismiss this case with prejudice and bar you from refiling under any chapter for a period of 2 years." The Show Cause Order was served on parties by CM/ECF electronic notice and on Debtor by mail sent to the residence address listed on his Voluntary Petition.

The Court also notes that since the commencement of this case, three creditors have filed motions for relief from the automatic stay. First, UBS Bank USA ("UBS") filed a § 362 motion in connection with its mortgage secured by real property Debtor owns in Miami, Florida (the "Florida Property").[14] Next, U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2023-3 ("U.S. Bank"), filed a motion for *in rem* relief under § 362(d)(4) in connection with its mortgage on a Leesburg, Virginia property (the "Virginia Property"), the note for which Debtor executed an unlimited guaranty.[15] Third, the Lunsford Company ("Lunsford") filed a motion under § 362(d)(4) in connection with its judgment lien on Debtor's Florida Property, for which Lunsford obtained a pre-petition foreclosure judgment in Florida state court.[16] The Certificate of Service attached to Lunsford's motion certifies that the motion was served on Debtor at the Columbia address provided on the Voluntary Petition as well as at Debtor's Florida and Virginia Properties. While the Trustee objected to each creditor's motion, Debtor did not timely object to any of the three motions. The Trustee and U.S. Bank reached a settlement, and the Court entered a consent order lifting the automatic stay as to the Virginia Property.[17] The other two § 362 motions were scheduled to be heard on the same date and time as the Show Cause Hearing.

[14] ECF No. 18, filed July 9, 2024.
[15] ECF No. 22, filed July 11, 2024.
[16] ECF No. 24, filed July 17, 2024
[17] ECF No. 72, entered Sept. 26, 2024.

On November 8, 2024—the last business day prior to the Show Cause Hearing—the Clerk's Office received a call from Debtor and William Brown ("Brown"), who purported to be Debtor's attorney in Florida, during which they alleged that this case was not authorized by Debtor and that the address and signature provided on the Voluntary Petition do not belong to Debtor. They also stated that they did not know Mr. Smalls, the person who filed Debtor's petition. The Deputy Clerk of Court spoke further with Brown, who again asserted that Debtor did not authorize the filing of this case. Brown was informed that any such assertions regarding Debtor's case would need to be filed with the Court in writing. Brown also inquired about the Show Cause Hearing and was informed about the procedures provided in the local rules for requesting remote appearances. No request for remote appearance or request for continuance was filed prior to the hearing.

On the morning of the hearing date, Debtor filed a motion to dismiss this case without prejudice pursuant to 11 U.S.C. § 109(h)(1) (the "Motion to Dismiss"), asserting that he "did not complete nor has he received credit counseling from an approved nonprofit budget and credit counseling agency described in 11 U.S.C. § 111(a) prior to filing the petition . . . ."[18] The Motion to Dismiss was filed with the Clerk's Office in Columbia on Debtor's behalf by Mr. Smalls, the same individual that filed Debtor's Voluntary Petition. Though referring to himself as the "Alleged Debtor," Debtor admits that he filed the petition in the case when he asks that the Court "dismiss this case without prejudice due [to] the petition filed by Joshua Norman on June 17, 2024 lacking statutory sufficiency and therefore rendering it moot." Notably, the Motion to Dismiss, which was signed by Debtor

[18] ECF No. 81.

on November 8, 2024, contained in the signature block the same Columbia address that was listed for his residence in the Voluntary Petition.

The Trustee, counsel for UBS, and counsel for Lunsford appeared at the hearings on the Show Cause Order and contested § 362 motions. Debtor failed to appear, and the Court noted for the record that Debtor had not filed a request to appear remotely or continue the hearing. In addressing the Show Cause Order, the Trustee noted the false statements Debtor made in his Voluntary Petition and Fee Waiver Application and referred to the similarities between the "skeleton petition" filed in this case and Debtor's Florida bankruptcy case, which was dismissed three weeks prior to when this case was filed. She indicated that Debtor is an ex-NFL player with property in multiple states, including Virginia, Florida, and Georgia. The Trustee also represented to the Court that Debtor has multiple domestic support obligations ("DSOs"), including overdue child support payments that are the subject of a pending family court action brought by Alexis Nelson[19] in Durham, North Carolina.

The Trustee presented a copy of the case docket from the ongoing case between Debtor and Alexis Nelson in the Durham District Court (the "Durham Court"), admitted as Trustee's Exhibit 1, which shows that the family court held a hearing on August 5, 2024 to review the "STATUS OF THE BANKRUPTCY FILINGS." According to the Trustee, Debtor's attorney in that case informed the Durham Court at a hearing in July that Debtor had a pending bankruptcy case, thereby staying a motion for sanctions against Debtor pending in the Durham Court proceeding. The Trustee argued that Debtor appeared to be using the bankruptcy filing as a shield to block creditor actions against him in state court.

[19] Alexis Nelson was one of the three creditors included on the creditor list filed with the Voluntary Petition. She was served a copy of the Notice of Chapter 7 Bankruptcy Case on June 19, 2024. *See* ECF No. 11.

Additionally, while no documents were introduced into the record regarding this, the Trustee asserted that Debtor's financial disclosures filed in the Durham Court case indicate that Debtor owns approximately $9 million in assets, suggesting that his declaration in the Fee Waiver Application that he could not afford to pay the $338.00 Chapter 7 filing fee was false. The Trustee noted that Brown, Debtor's Florida attorney, also called her the Friday prior to the Show Cause Hearing, claiming that the bankruptcy filing was a mistake, that Debtor was not aware of the case until recently, and that Brown and Debtor had no idea who Mr. Smalls is or how to contact him.

Counsel for Lunsford and UBS provided additional context regarding Debtor's actions related to his bankruptcy filings and pending foreclosure proceedings against his Florida Property.[20] According to Lunsford's counsel, the day before the hearing to set the date of the foreclosure sale, Debtor filed his Florida bankruptcy case. After that case was dismissed, Lunsford resumed its foreclosure action, which was again stalled when Debtor filed the instant bankruptcy case. Lunsford's counsel concurred with the Trustee's request for dismissal of the case with prejudice for a period of two years, arguing that Debtor appeared to be abusing the bankruptcy process. Counsel for UBS asserted that Debtor seemed to be aware of UBS's filings in this case because he had contacted UBS's bankruptcy counsel requesting to provide a payoff for UBS's claim.

At the conclusion of the hearing, the Court indicated that based on the record before it and the statements made by the parties at the hearing, the case would be dismissed with prejudice and an Order would be issued to that effect explaining the Court's decision.

[20] The Court admitted Lunsford's Exhibits A to F, which were submitted as evidence in support of Lunsford's claim and its counsel's statements regarding the Florida foreclosure action.

CONCLUSIONS OF LAW

Section 707(a) of the Bankruptcy Code provides that the Court, after providing notice and a hearing, may dismiss a case "for cause." 11 U.S.C. § 707(a). Courts have held that lack of good faith in filing a bankruptcy petition constitutes cause for dismissal under § 707(a). *See In re Del Zotto*, 609 B.R. 581, 587 (Bankr. D.S.C. 2018); *In re Lloyd*, 458 B.R. 295, 298 (Bankr. D.S.C. 2011) (citing *In re Dudley*, 405 B.R. 790, 800 (Bankr. W.D. Va. 2009); *In re Marino*, 388 B.R. 679, 682 (Bankr. E.D.N.C. 2008); *In re Zick*, 931 F.2d 1124, 1126-27 (6th Cir. 1991)). "Whether to dismiss the case for cause under section 707(a) is within the Court's discretion, and in making such a decision, the Court should consider the totality of the circumstances." *Del Zotto*, 609 B.R. at 587 (citing *Lloyd*, 458 B.R. at 298) (listing factors courts consider in determining whether a case was filed in good faith, including whether "[t]he debtor has sufficient resources to pay his debts," "[t]he debtor failed to make candid and full disclosure," and "[t]here are multiple bankruptcies or other procedural 'gymnastics'").

However, the Court does not need to assess whether this case should be dismissed for cause under § 707(a) because this case is deemed dismissed pursuant to 11 U.S.C. § 521(i). Section 521(i)(1) provides:

> [N]otwithstanding section 707(a), if an individual debtor in a voluntary case under chapter 7 or 13 fails to file all of the information required under subsection (a)(1) within 45 days after the date of the filing of the petition, the case shall be automatically dismissed effective on the 46th day after the date of the filing of the petition.

Thus, Debtor was required to file the documents required by 11 U.S.C. § 521(a)(1)—including schedules and statements—within 45 days of the Petition Date, or the case would be automatically dismissed on the 46th day—August 2, 2024. Debtor did not file any

schedules or statements within 45 days of the Petition Date; accordingly, his case was automatically dismissed as of August 2, 2024. Therefore, the only issue for the Court to decide is whether that dismissal is with prejudice and, if so, how long the Debtor should be barred from refiling.

Bankruptcy courts have the inherent power to sanction parties who abuse the litigation process in bad faith. *See* 11 U.S.C. § 105(a) (authorizing bankruptcy courts to "issue any order, process, or judgment that is necessary or appropriate to carry out the provisions of [Title 11]," including taking action "to prevent an abuse of process"); *Law v. Siegel*, 571 U.S. 415 (2014) (noting that a bankruptcy court has the inherent power to sanction abusive litigation practices); *Kestell v. Kestell* (*In re Kestell*), 99 F.3d 146, 149 (4th Cir. 1996) ("[T]he Bankruptcy Code, both in general structure and in specific provisions, authorizes bankruptcy courts to prevent the use of the bankruptcy process to achieve illicit objectives."). Such inherent authority includes the discretion to dismiss a case with prejudice, particularly for bad faith conduct and abuse of the bankruptcy process. *See*, *e.g.*, *In re Richardson*, 649 B.R. 708, 715 (Bankr. D.S.C. 2023) (dismissing case with prejudice for one year under any chapter of the Bankruptcy Code after the debtor admitted to altering a prior order of the Court); *In re Ellenburg*, 639 B.R. 676, 678 (Bankr. D.S.C. 2022) (dismissing case with prejudice for one year under any chapter of the Bankruptcy Code because the debtor's filing of a forged credit counseling certificate constituted "an attempted fraud upon the Court, [was] egregious, and warrant[ed] a significant penalty"); *In re Caldrello*, No. 24-20209-JJT, 2024 WL 1707481, at *3-4 (Bankr. D. Conn. Apr. 19, 2024) (finding that the debtor's bad faith and abuse of the bankruptcy process warranted dismissal with a two-year bar to refiling under any chapter in any district in order to "deter

the proliferation of abusive, redundant, and wasteful litigation proceedings"); *In re Bulger*, No. 21-31333-BPC, 2021 WL 5991750, at *9 (Bankr. M.D. Ala. Dec. 17, 2021) (determining dismissal with prejudice for two years pursuant to §§ 707(a) and 349(a) was appropriate given the debtor's pre- and post-petition bad faith, which was evidenced in part by a lack of full and accurate disclosures).

In his Motion to Dismiss, Debtor appears to agree that his case should be dismissed but asserts that dismissal should be without prejudice because the case is "moot" due to his failure to satisfy the credit counseling requirement provided under § 109(h)(1). To the extent that Debtor is arguing that failure to satisfy § 109(h)(1) renders a case void *ab initio*, this Court disagrees. Section 109(h)(1) of the Bankruptcy Code requires an individual to obtain credit counseling within the 180 days prior to filing a bankruptcy petition and file a certificate to that effect to qualify as a debtor in a bankruptcy case. However, courts have held that failure to satisfy the requirements of § 109(h) does not undo the commencement of a case and the imposition of the automatic stay; instead, it merely renders an individual ineligible to maintain the case. *See In re Zarnel*, 619 F.3d 156, 166-67 (2d Cir. 2010) ("We determine, therefore, that although an individual may be ineligible to be a debtor under the Bankruptcy Code for failure to satisfy the strictures of § 109(h), the language of § 301 does not bar that debtor from commencing a case by filing a petition; it only bars the case from being maintained as a proper voluntary case under the chapter specified in the petition."); *In re Brown*, 342 B.R. 248, 255 (Bankr. D. Md. 2006) (holding that the filing of a petition by a debtor who is ineligible to be a debtor pursuant to § 109(h)(1) still creates an automatic stay under § 362(a)). Thus, Debtor's failure to qualify as a debtor pursuant to § 109(h)(1) by filing a certificate of credit counseling does not render this case void *ab initio*.

The Show Cause Order warned that the Trustee sought to have this case dismissed with prejudice for a period of two years, and yet Debtor failed to appear and show cause why the Court should rule otherwise. Though Debtor and his attorney have claimed that they did not know about this case and that Debtor did not authorize the filing of his bankruptcy petition, the evidence presented to the Court supports the Trustee's assertion that Debtor knew about this case well before the Show Cause Hearing. While Debtor asserts that the Columbia address listed on the Voluntary Petition—where the Court has served all notices and orders on Debtor—does not belong to him, he filed the Motion to Dismiss as the "Alleged Debtor" with the same address provided underneath his signature. Even if Debtor did not receive the Court's Notice of Chapter 7 Bankruptcy Case mailed to that address, Lunsford served its § 362 motion on Debtor on July 17, 2024 at three different addresses: the Columbia address, the Florida Property address, and the Virginia Property address. The Trustee also represented at the Show Cause Hearing that she has sent several letters about the case to five different addresses for Debtor. Thus, the Court is satisfied that Debtor received notice of this case.

This conclusion is further supported by the Durham Court docket provided by the Trustee, which indicates that the bankruptcy case was addressed at a hearing in Debtor's family court case on August 5, 2024. Nonetheless, Debtor did not contact the Court to deny his authorization of the bankruptcy petition filing until November 8, 2024. In their phone call to the Clerk's Office on that date, Debtor and his attorney additionally claimed that they had no idea who Mr. Smalls was—the individual who filed the petition on Debtor's behalf. However, on the next business day, Mr. Smalls came to the Columbia courthouse and filed Debtor's Motion to Dismiss. Both Debtor's attorney and Mr. Smalls

were advised about the Show Cause Hearing before it occurred, and yet Debtor did not attend the hearing or file a request to continue or appear remotely.

"Accurate disclosures are a foundational expectation of those seeking bankruptcy relief." *Bulger*, 2021 WL 5991750, at *7 (citing Fed. R. Bankr. P. 1008, which requires verification or unsworn declaration for "all petitions, lists, schedules, statements and amendments thereto"). Here, Debtor has made contradictory and misleading assertions of fact under penalty of perjury in documents filed with the Court. First, he declared that he had not filed for bankruptcy within the eight-year period prior to the Petition Date. However, court records show that Debtor filed for bankruptcy under the same Social Security number in Florida less than two months before the commencement of this case. Second, Debtor indicated on his Voluntary Petition that he completed credit counseling prior to the Petition Date but then admitted in his Motion to Dismiss that he did not receive credit counseling before filing the petition—meaning he knowingly filed a petition containing false information—and tried to use his non-compliance with § 109(h) as a basis for ending his case without any repercussions. Moreover, on his Fee Waiver Application, Debtor failed to disclose the Florida Property and other significant assets he owns, as revealed in his secured creditors' pleadings. This omission of assets, coupled with the Trustee's representations about Debtor's financial disclosures in the Durham District Court case, casts doubt on Debtor's declaration that he could not afford to pay the Chapter 7 filing fee.

For the reasons set forth above, the Trustee recommends that dismissal of this case be with prejudice as to all chapters for a period of two years to allow creditors enough time to conclude their state court proceedings against Debtor. Lunsford concurs with the

Trustee's request, and the Court notes that Debtor did not oppose Lunsford's motion for *in rem* relief from the automatic stay, which, if granted, would similarly prevent Debtor from shielding his Florida Property from foreclosure during the next two years with the protection of an automatic stay. The Court concludes that dismissal of Debtor's case with prejudice for a period of two years is warranted under the circumstances. Debtor appears to be using the provisions of the Bankruptcy Code as both a sword and a shield, whichever is most advantageous to him at any given stage of this case and creditors' state court proceedings against him. Filing two skeleton petitions in a row, paying no filing fee in either case, and failing to participate or cooperate with the Trustee suggests Debtor's "intent was not to seek a fresh start, but to shield himself and his assets . . . while not performing even the most basic of bankruptcy requirements." *Bulger*, 2021 WL 5991750, at *8. The integrity of the bankruptcy system depends on honesty, and the record before the Court does not indicate that Debtor is an "honest but unfortunate debtor."

Based on the evidence presented and the record before the Court, waiver of the Chapter 7 filing fee also appears to be unwarranted. Pursuant to 28 U.S.C. § 1930(f)(1), a district court or bankruptcy court "may waive the filing fee in a case under chapter 7 of title 11 for an individual if the court determines that such individual has income less than 150 percent of the income official poverty line . . . applicable to a family of the size involved and is unable to pay that fee in installments." However, as this Court's Order granting the Fee Waiver Application indicates, the Court may also revoke a fee waiver, either *sua sponte* or upon the motion of a party in interest, "if developments in the case or the administration of the estate demonstrate that the waiver was unwarranted." U.S. COURTS GUIDE TO JUDICIARY POLICY, Vol. 4, § 820.30(c)(1); *see also In re Kauffman*, 354

B.R. 682, 684-85 (Bankr. D. Vt. 2006) (laying out the standard for granting vacatur of fee waivers); *In Matter of Lovan*, No. 14–02461–als7, 2015 WL 2029665, at *3 (Bankr. S.D. Iowa Apr. 30, 2015) (applying *Kauffman* and vacating fee waiver after the debtor amended schedules to report exempt tax refunds received); *In re Cleveland*, No. 14-00595-hb, slip op. at 8, 13 (Bankr. D.S.C. Sept. 2, 2014). Given statements made in the Fee Waiver Application, which have been contradicted by the evidence presented regarding Debtor's assets and finances as well as prior proceedings, the Court will revoke Debtor's fee waiver.

IT IS, THEREFORE, ORDERED that Debtor's case is hereby deemed dismissed pursuant to § 521(i) with an effective dismissal date of August 2, 2024. The dismissal of this case is with prejudice for a period of two (2) years from August 2, 2024, during which time Debtor is hereby barred from refiling for bankruptcy relief under any chapter of the Bankruptcy Code in this or any other district.

IT IS FURTHER ORDERED that the Order Granting Application to have the Chapter 7 Filing Fee Waived is vacated and Debtor shall submit payment of the $338.00 filing fee for this case to the Court within ten (10) days from the date of entry of this Order.

IT IS FURTHER ORDERED that the Clerk's office shall serve a copy of this Order on Debtor, the Chapter 7 Trustee, and the United States Trustee.

AND IT IS SO ORDERED.

FILED BY THE COURT
11/19/2024

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

Elisabetta G. M. Gasparini
US Bankruptcy Judge
District of South Carolina

Entered: 11/19/2024