



**SO ORDERED.**

**SIGNED this 19th day of December, 2024**

**THIS ORDER HAS BEEN ENTERED ON THE DOCKET.  
PLEASE SEE DOCKET FOR ENTRY DATE.**

  
Suzanne H. Bauknight  
CHIEF UNITED STATES BANKRUPTCY JUDGE

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**IN THE UNITED STATES BANKRUPTCY COURT FOR THE  
EASTERN DISTRICT OF TENNESSEE**

In re

SCOTT ERIC WILSON

Case No. 3:24-bk-31997-SHB  
Chapter 13

Debtor

**MEMORANDUM AND ORDER**

A hearing was held December 18, 2024, on (1) the Order entered December 3, 2024 (“December 3 Order”), directing Debtor, *pro se*, to appear and show cause why this case should not be dismissed and, as authorized by 11 U.S.C. § 349(a), incorporating 11 U.S.C. § 109(g), why the Court should not impose a 180-day bar against the filing of a bankruptcy case by Debtor under any chapter of Title 11 “for his repeated and willful failure to abide by orders of this Court or otherwise comply with the provisions of the Bankruptcy Code” [Doc. 14 at 3 ¶ 2], in this and a prior case; and (2) the Trustee’s Motion to Dismiss filed by Debra L. Miller, Chapter 13 Trustee, also on December 3, 2024 [Doc. 15]. On December 4, 2024, Debtor filed a document requesting dismissal of the case [Doc. 17]; however, because it reflected an incorrect case number, did not include the case caption as required by E.D. Tenn. LBR 9004-2(a), and was not accompanied by a proposed order as required by E.D. Tenn. LBR 9072-1, the document was stricken, and Debtor

was directed that should he desire to voluntarily dismiss his case before the December 18 hearing, he could file a motion to dismiss that complied with the Local Rules of this Court. Debtor did not file a motion to dismiss or a response to either the December 3 Order or the Trustee's Motion to Dismiss, did not file any of the delinquent documents, and did not appear at the hearing on December 18, 2024.

### **I. FINDINGS OF FACT**

The record reflects the following undisputed facts. Debtor has filed two *pro se* bankruptcy cases within the last four months, both with delinquent document filings, noncompliance with orders of this Court, and Debtor's failure to appear at any hearing. The histories of the cases are summarized as follows:

(A) in Case No. 3:24-bk-31376-SHB, filed on August 6, 2024, Debtor failed to (1) file the Statement Regarding Payment Advices; Schedules A/B through J; Declaration About Schedules; Summary of Assets and Liabilities and Certain Statistical Information; Statement of Financial Affairs; Chapter 13 Statement of Current Monthly Income and Calculation of Commitment Period; and Chapter 13 Plan required by §§ 521(a)(1) and 1321; Rules 1007(b) and 3015(b); and the Notice of Additional Documents to Be Filed dated August 7, 2024; (2) pay the filing fee as directed in the Order Approving Payment of Filing Fee in Installments entered August 7, 2024 [No. 3:24-bk-31376-SHB, ECF Doc. 8]; and (3) appear at the hearing held September 11, 2024, as required by the Court's Order entered on August 21, 2024 [No. 3:24-bk-31376-SHB, ECF Doc. 13], directing Debtor to appear and show cause why the case should not be dismissed for non-compliance, which resulted in entry of an Order on September 11, 2024, dismissing the case "for willful failure of the debtor to abide by orders of the court [and] to appear before the court in proper

prosecution of the case” [No. 3:24-bk-31376-SHB, ECF Doc. 17 (quoting § 109(g)(1))<sup>1</sup>];  
and

(B) in this case, Debtor failed to (i) file the Statement Regarding Payment Advices; Schedules A/B through J; Declaration About Schedules; Summary of Assets and Liabilities and Certain Statistical Information; Statement of Financial Affairs; Chapter 13 Statement of Current Monthly Income and Calculation of Commitment Period; and Chapter 13 Plan required by §§ 521(a)(1), and 1321, Rules 1007(b) and 3015(b), and the Notice of Additional Documents to Be Filed dated November 15, 2024 [Doc. 8]; (ii) pay the filing fee after the Application for Individuals to Pay the Filing Fee in Installments filed on November 14, 2024 [Doc. 3], was denied by the Order entered November 15, 2024 [Doc. 9], because Debtor did not pay the filing fee in Case No. 3:24-bk-31376-SHB; and (iii) appear at the hearing held December 18, 2024, on the Court’s December 3 Order and the Trustee’s Motion to Dismiss.

## II. CONCLUSIONS OF LAW

Under 11 U.S.C. § 1325(a)(3) and (7), debtors are required to file and proceed in their Chapter 13 cases in good faith, and likewise, to propose their plans in good faith, with an almost identical standard as cases concerning good faith and dismissal under 11 U.S.C. § 1307(c). *In re Hall*, 346 B.R. 420, 426 (Bankr. W.D. Ky. 2006). Whether a debtor has filed in bad faith requires examination of the totality of the circumstances and is based on past and present circumstances. *Laguna Assocs. Ltd. P’ship v. Aetna Cas. & Surety Co. (In re Laguna Assocs. Ltd. P’ship)*, 30 F.3d 734, 738 (6th Cir. 1994); *In re Glenn*, 288 B.R. 516, 519-20 (Bankr. E.D. Tenn. 2002).

In making the good faith determination, courts generally focus on the following factors:

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<sup>1</sup> Dismissal was also entered on the Trustee’s Motion to Dismiss filed by Debra L. Miller, Chapter 13 Trustee, on August 21, 2024 [No. 3:24-bk-31376-SHB, ECF Doc. 14], which was noticed for hearing also on September 11, 2024.

(1) the debtor's income; (2) the debtor's living expenses[;] (3) the debtor's attorney fees; (4) the expected duration of the Chapter 13 plan; (5) the sincerity with which the debtor has petitioned for relief under Chapter 13; (6) the debtor's potential for future earning; (7) any special circumstances the debtor may be subject to, such as unusually high medical expenses; (8) the frequency with which the debtor has sought relief before in bankruptcy; (9) the circumstances under which the debt was incurred; (10) the amount of payment offered by debtor as indicative of the debtor's sincerity to repay the debt; (11) the burden which administration would place on the trustee; and (12) the statutorily-mandated policy that bankruptcy provisions be construed liberally in favor of the debtor.

*Soc'y Nat'l Bank v. Barrett (In re Barrett)*, 964 F.2d 588, 592 (6th Cir. 1992). Other relevant factors include "the accuracy of the plan's statements of the debts, expenses and percentage repayment of unsecured debt[.], and whether any inaccuracies are an attempt to mislead the court[.]" *Hardin v. Caldwell (In re Caldwell)*, 851 F.2d 852, 859 (6th Cir. 1988) (citation omitted).

Courts also look to the following:

the nature of the debt, including the question of whether the debt would be nondischargeable in a Chapter 7 proceeding; the timing of the petition; how the debt arose; the debtor's motive in filing the petition; how the debtor's actions affected creditors; the debtor's treatment of creditors both before and after the petition was filed; and whether the debtor has been forthcoming with the bankruptcy court and the creditors.

*Alt v. United States (In re Alt)*, 305 F.3d 413, 419 (6th Cir. 2002) (citation omitted). Weighing these factors – "which 'may circumstantially reflect the debtor's motivation, and ultimately his 'good faith,'" in seeking relief under chapter 13" – assists courts in determining whether "the debtor's purpose in filing for chapter 13 relief is consistent with the underlying purpose and spirit of chapter 13 – i.e., financial 'rehabilitation through repayment of debt' – [and if] the filing is likely in good faith." *Condon v. Brady (In re Condon)*, 358 B.R. 317, 326 (B.A.P. 6th Cir. 2007) (internal citations omitted).

Although courts must find that imposition of a sanction "be commensurate with the egregiousness of the conduct," the purpose of adding § 109(g) was to address abuse of the system including "the filing of meritless petitions in rapid succession to improperly obtain the benefit of

the Bankruptcy Code's automatic stay provisions as a means of avoiding foreclosure under a mortgage or other security interest.” *In re Cline*, 474 B.R. 789 (Table), No. 11-8075, 2012 WL 1957935, at \*7 (B.A.P. 6th Cir. June 1, 2012) (citations omitted). “While multiple filings are not, in and of themselves, improper or indicative of bad faith, a history of multiple filings and dismissals may be construed as bad faith.” *Cusano v. Klein (In re Cusano)*, 431 B.R. 726, 735 (B.A.P. 6th Cir. 2010) (citing *In re Glenn*, 288 B.R. 516, 520 (Bankr. E.D. Tenn. 2002)). Further, if there is sufficient cause, courts have the authority under 11 U.S.C. §§ 105(a) and 349(a) to sanction abusive debtors with a prohibition against filing for more than the 180 days set forth in 11 U.S.C. § 109(g)(1). *Id.* at 737.

As stated previously, Debtor has filed two *pro se* Chapter 13 bankruptcy petitions since August 2024, but did not file the statements and schedules necessary to proceed in the case. Debtor also did not pay the filing fee in either case and has failed to appear before the Court in response to its orders and the motions to dismiss filed by the Chapter 13 Trustee. Finally, Debtor did not appear at the hearing held on December 18, 2024, notwithstanding that the December 3 Order expressly referenced the Court imposing a 180-day bar on refiling. A totality of the circumstances evidences that Debtor, who has repeatedly and willfully failed to comply with orders of this Court and the Bankruptcy Code, did not file this case in good faith.

For the foregoing reasons, constituting the Court's findings of fact and conclusions of law as required by Federal Rule of Civil Procedure 52, applicable to contested matters by virtue of Rule 9014 of the Federal Rules of Bankruptcy Procedure, the Court directs the following:

1. Because Debtor did not file the Statement Regarding Payment Advices; Schedules A/B through J; Declaration About Schedules; Statement of Financial Affairs; Summary of Assets and Liabilities and Certain Statistical Information; Chapter 13 Statement of Current Monthly Income and Calculation of Commitment Period; and Chapter 13 Plan required by 11 U.S.C. §§ 521(a)(1)

and 1321; Federal Rules of Bankruptcy Procedure 1007(b) and 3015(b); and the Notice of Additional Documents to Be Filed dated November 15, 2024; and did not appear at the hearing held on December 18, 2024, this Chapter 13 bankruptcy case is DISMISSED.

2. Likewise, the Motion to Dismiss filed by the Chapter 13 Trustee on December 3, 2024 [Doc. 15], is GRANTED.

3. As authorized by 11 U.S.C. § 349(a), incorporating therein 11 U.S.C. § 109(g)(1), based on his repeated and “willful failure . . . to abide by orders of the court, . . . to appear before the court in proper prosecution of the case[,]” and to otherwise comply with the provisions of the Bankruptcy Code, Scott Eric Wilson is BARRED from filing another bankruptcy petition under any chapter of Title 11 of the United States Code for a period of 180 days from the date of entry of this Order.

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