UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NORTH CAROLINA CHARLOTTE DIVISION

Laura T. Beyer, Judge Presiding

<u>TU</u>	TUESDAY, JANUARY 14, 2020		Warren L. Tadlock, Trustee	
<u>9:3</u>	<u>80 a.m.</u>			
13	Reno W. Barker Cathy B. Barker	17-31276	Hearing on Trustee's motion to dismiss or modify plan (36)	
SIC	GMON			
13	Thomas J. Cooke	13-31667	Hearing on debtor's motion for sanctions for creditor misconduct (93); response [Wilmington Savings Fund Society, FSB] (95)	
GR LA	OSHON IL			
				
13	Theodore R. Page, Jr. Paulette I. Page	16-31715	Hearing on Trustee's motion to dismiss or modify plan for payment default (37)	
GR	OSHON			
13	Carrie W. Roseborough	15-30808	Hearing on Trustee's motion to modify plan (41); debtor's response (42)	
TE	MPLETON			
13	Tina D. Mosley	19-31194	Hearing on Trustee's motion to dismiss for failure to file tax returns (29)	
DA	LRYMPLE			

	<u>TUE</u>	SDAY, JANUARY 14, 2020	Page 2	
6)	13	Gyninna Caraway	15-31956	Continued hearing on motion for relief from stay and co-debtor stay [NewRez LLC] (62); debtor's response (64)
		ICAN MAN		
7)	13	Charles B. Parker	19-30297	Hearing on motion for relief from stay and co-debtor stay [21st Mortgage Corporation] (25); debtor's response (26)
	DUN NOI	ICAN DELL		
8)	13	James T. Roupas	19-31220	Continued hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (18, 13, 11, 9, 2)
	DUN	ICAN		
9)	13	Joel W. Ange	19-31399	Hearing on debtor's objection to claim (15)
				Hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (18, 11, 2)
	DUN	ICAN 		
10)	13	Deidre B. Cole	17-30332	Hearing on motion for relief from stay [WMCi Charlotte I, LLC] (61); debtor's response (64)
	PRO SIM	SE PSON		

	TUESDAY, JANUARY 14, 2020	Page 3	
11)	13 Sherry E. Fields	19-30275	2 nd continued status hearing on order granting motion for trial loan modification [Caliber Home Loans, Inc.] (44, 38)
	PRO SE VONNEGUT		
12)	13 Franklin Montero	19-31132	Continued hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (26, 19)
	LEWIS		
13)	13 Jusufu N. Ali	19-31314	Continued hearing on objection to confirmation of plan [The Bank of New York Mellon] (19, 14); debtor's response (20)
			Hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (25, 14); debtor's response (29)
	PRO SE JONAS		
14)	13 Barbara J. Sherman	19-31371	Hearing on motion for relief from stay [TNT Properties, Inc.] (21); debtor's response (24)
	PRO SE SIMPSON		

	<u>TUE</u>	ESDAY, JANUARY 14, 2020	Page 4
١	12	Mitchell I Color	10 21/21

PRO SE

15) 2nd continued hearing on court order to 13 Mitchell L. Coles 19-31421 appear and show cause for dismissal of case (25, 10, 6) 2nd continued hearing on court order to appear and show cause for dismissal of case (25, 15, 1) Hearing on Trustee's motion to dismiss case for good faith, failure to proceed, failure to pay first monies and failure to appear at meeting of creditors (28) **PRO SE** 16) 13 Derrick B. Davis 19-31429 2nd continued hearing on court order to appear and show cause for dismissal of case (25, 12, 1) **CUMMINGS** 17) **13** Sierra J. Baugh 19-31528 Continued hearing on court order to Eric M. Baugh appear and show cause for dismissal of case (14, 11, 1) **PRO SE** Linda T. Walsh 18) 13 19-31536 Hearing on court order to appear and show cause for dismissal of case (14, 1)

CASE DISMISSED

	<u>TUE</u>	SDAY, JANUARY 14, 2020	Page 5	
19)	13	Robert B. Maxwell	19-31557	Hearing on court order to appear and show cause for dismissal of case (14, 1)
				Hearing on court order to appear and show cause for dismissal of case (17, 6)
				Hearing on Trustee's motion to dismiss case for failure to pay first monies and to appear at meeting of creditors (20)
	PRO	SE		
20)	13	Shawn D. Tillman	19-31650	Hearing on court order to appear and show cause for dismissal of case (7, 1)
	PRO	SE		
21)	13	Angela O. Aiken	19-31672	Hearing on court order to appear and show cause for dismissal of case (12, 1)
	PRO	SE		
22)	13	Michael P. Kelly, Sr.	19-31687	Hearing on court order to appear and show cause for dismissal of case (7, 1)
	PRO	SE		
23)	13	Jonty M. Leak	19-31696	Hearing on court order to appear and show cause for dismissal of case (10, 1)
				Hearing on court order to appear and show cause for dismissal of case (15, 1)

PRO SE

<u>10:00 a.m.</u>

24)	13	Nicole Womack	15-30796	Hearing on motion for relief from stay [Roxborough II at the Crossings Homeowners Association] (43); debtor's response (44)
	LEZN SELI			
25)	13	Angela L. Laney	16-30323	Continued status hearing on order granting debtor's motion to sell and amend exemptions (52, 50)
	LEZN			
26)	13	Richard Hall Mary E. Byers-Hall	16-30556	6 th continued hearing on motion for relief from stay [PHH Mortgage Corporation] (49); debtors' response (50)
		WELL		
27)	13	Gloria Moses	16-31484	2 nd continued status hearing on order granting debtor's motion to sell (56, 53, 51, 47)
	LEZN	MAN		
28)	13	Constance Page	16-31713	Hearing on motion for relief from stay [Ford Motor Credit Company] (28); debtor's response (29)
	LEZN KEEN			

	TUESDAY, JANUARY 14, 2020	Page 7	
29)	13 Chris Jarrett	17-31660	Hearing on motion for relief from stay [Heatherstone Homeowners Association, Inc.] (46); debtor's response (47)
	LEZMAN TALIERCIO		
30)	13 Jenell F. Jackson	17-30282	Hearing on motion for relief from stay [Wells Fargo Bank, N.A.] (48); debtor's response (50)
	LEZMAN JONAS		
31)	13 Pamela D. Gibson	18-30935	Hearing on debtor's motion to use cash collateral (39); Trustee's response (40)
	LEZMAN		
32)	13 Alberto T. Vellio	18-31457	2 nd continued hearing on Trustee's motion to dismiss or modify plan for payment default (17)
			Hearing on debtor's motion to incur debt (38)
	LEZMAN		
33)	13 Amie L. Sears	18-31799	Hearing on Trustee's objection to claim (40); response [Specialized Loan Servicing, LLC] (42)
	LEZMAN JONAS		

	<u>TUE</u>	SDAY, JANUARY 14, 2020	Page 8	
34)	13	Stephanie Brace-Sanders	19-30092	Hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (31, 11, 3)
				Hearing on objection to confirmation of plan [Deutsche Bank National Trust Company] (32, 11, 3)
	LEZ JON	MAN IAS		
35)	13	Rahmaan Aleem Heather Aleem	19-31093	Hearing on Trustee's motion to dismiss for failure to pay sufficient pre- confirmation plan payments (16)
	LEZ	MAN		
36)	13	Jeffery W. Dabbs, Jr.	19-31411	Hearing on objection to confirmation of plan [Capital One Auto Finance] (20, 17, 12, 9)
	LEZ LOC	MAN		
37)	13	Mason L. Brown	19-31418	Hearing on debtor's motion to value liens (17)
	LEZ	MAN		
38)	13	Jefferine H. Grier	19-31484	Hearing on objection to confirmation of plan [Specialized Loan Servicing LLC] (16, 14)

LEZMAN JONAS

	TUESDAY, JANUARY 14, 2020	Page 9	
39)	13 Bergretta L. Hall HOUSTON	18-31145	Hearing on Trustee's motion to dismiss or modify plan for payment default (22)
	HOUSTON		
40)	13 Troy A. Lampkin	19-31149	2 nd continued hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (18, 12)
			Continued hearing on motion for relief from stay [Anthony Peoples, Jr.] (31); debtor's response (34)
	LEWIS WALLACE		
41)	13 William B. Young	18-30663	Hearing on motion for relief from stay and co-debtor stay [Ford Motor Credit Company] (34); debtor's response (35)
	SAFFA KEENAN		
42)	13 Karen J. Williams	19-30347	Hearing on Trustee's motion for review of notice of postpetition mortgage fees, expenses and charges (46, 45)
	CARTER	CASE DISM	MISSED
43)	13 Jerry D. Beck, Jr. Rebecca S. Beck	19-30568	Hearing on debtors' motion to sell property (26); Trustee's response (30)
	CARTER		

	<u>TUE</u>	SDAY, JANUARY 14, 2020	Page 10	
44)	13 HAY	Ronald A. Randall Sandra L. Randall YES	19-30483	Hearing on debtors' motion to modify plan (22, 20); Trustee's response (21)
45)	13	Neil J. Blair, Jr. Jeannette W. Blair	19-30655	3 rd continued status hearing on order granting debtors' motion to allow trial loan modification (20, 11) 2 nd continued hearing on debtors' motion to determine mortgage fees and expenses
				(24) Hearing on debtors' motion to deem mortgage current or paid in full (33)
	HAY	YES		
46)	13	Alison M. Montgomery	17-30141	Hearing on Trustee's motion to dismiss or modify plan for payment default (45) Hearing on debtor's motion to modify plan (51, 47); Trustee's response (50)
	ноі	RD		plan (31, 47), Trustee's response (30)
47)	13	James C. Hord	18-31361	Hearing on debtor's motion to sell property (33); Trustee's response (34)
	PRC) SE		
48)	13	Elizabeth Del Cid Jesus A. Del Cid	17-30055	2 nd continued hearing on motion for relief from stay [Bank of America, N.A.] (61); debtors' response (62)
		VMAN NNEGUT		

	TUESDAY, JANUARY 14, 202	<u>20</u> Page 11	
49)	13 Ahmed S. King Iris A. Anthony-King	19-30634	Hearing on court order to appear and show cause for dismissal of case (71, 51)
	NEWMAN		
50)	13 Janice W. Jenkins	16-31919	Hearing on Trustee's objection to claim (69); debtor's response (70)
	Y. TAYLOR		
51)	13 Julie K. Ruppersberge	r 18-30064	2 nd continued hearing on Trustee's motion to dismiss or modify plan for claim(s) (51)
	Y. TAYLOR		
52)	13 Sharron S. Balderamos	s 16-31211	Hearing on application for compensation [Heather W. Culp] (55); Trustee's response (56)
	CULP		
>		40.040	
53)	13 Mark A. Pasko	18-31360	Hearing on application for compensation [Heather W. Culp] (88); Trustee's response (89)
	CULP		
5 4\	40 II D.C. III	40.20420	
54)	13 Harry B. Carawan, III	19-30129	Hearing on application for compensation [Heather W. Culp] (56); Trustee's response (57)
	CULP		

	<u>TUE</u>	SDAY, JANUARY 14, 2020	Page 12	
55)	13	Janneth Cabrera	19-31410	Hearing on objection to confirmation of plan [Coastal Federal Credit Union] (23, 20, 3)
	KEE	NEBAKER NAN		
56)	13	Monica L. Matthews	17-30812	Continued status hearing on order granting debtor's motion to sell property free and clear of liens (51, 38, 34)
	PEN	NEBAKER		
57)	13	Rena B. Craig	17-31461	Continued status hearing on order granting debtor's motion to sell property free and clear of liens (43, 40)
	PEN	NEBAKER		
58)	13	Robert T. Simasek	14-31891	Hearing on Trustee's motion to deem mortgage current or paid in full (29)
	HAN	NDS		
59)	13	Chrystal B. Marion	17-30620	3 rd continued hearing on debtor's motion to modify plan (46); Trustee's response (47)
	HAN	NDS		
60)	13	Marguerite J. Allen	19-30550	4th continued status hearing on order granting debtor's motion to modify Chapter 13 plan (17, 14)
	HAN	NDS		

	<u>TUE</u>	SDAY, JANUARY 14, 2020	Page 13	
61)	13	Anthony C. Crowder	19-30565	Continued hearing on Trustee's motion for mortgage review (25); response [Ditech Financial LLC] (26)
	HAN VON	NEGUT		
62)	13	Michael A. Wells	19-31094	2 nd continued hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (26, 18)
				Hearing on objection to confirmation of plan [Exeter Finance LLC] (28, 18)
	HAN LOC			
				
63)	13	Kevin Cox Rhoda Cox	16-31301	Hearing on motion to withdraw as attorney [Kimberly A. Sheek] (58)
	SHE			
64)	13	Maria D. Ramirez	18-31137	Continued hearing on debtor's objection to notice of mortgage payment change (65, 7/29/19 doc); response [Carrington Mortgage Services, LLC] (69, 68)
	SHE	EK KSTON		
65)	13	Jessie Jones, Jr. Sandra M. Jones	19-30039	2 nd continued hearing on debtors' motion to modify plan (63, 57); Trustee's response (59)
	SHE	EK		

	<u>TUE</u>	SDAY, JANUARY 14, 2020	Page 14	
66)	13 SHE	Huguster Marion, Jr. Nancina Marion	19-30149	Hearing on debtors' motion to settle insurance claim (45)
67)	13	Brett Bowman	19-30158	Hearing on Trustee's motion for determination of status of claims in confirmed plan (64); response [Brenda and Robert Legg] (65)
	SHE PRO			
68)	13	Richard Hicks, Jr.	19-31356	Hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (12, 5)
	SHE	EK		
69)	13	Jose' Wilkins Pamela Wilkins	19-31423	Hearing on Trustee's objection to notice of payment change (16, 12, 12/2/19 doc, 10/30/19 doc)
	SHE	EK		
70)	13	Leonard V. Roebuck	15-30077	Continued hearing on Trustee's objection to claim (30); debtor's response (33)
	BLO	SSOM		
71)	13	Byron Gregory	18-31794	Continued hearing on Trustee's motion to dismiss or modify plan for payment default (21)
	BLO	SSOM		

	<u>TUES</u>	SDAY, JANUARY 14, 2020	Page 15	
72)	13	Rodney L. McClain, Sr. Stacey McClain SSOM	18-31846	Hearing on male debtor's application to employ special counsel nunc pro tunc (48)
	DLO	330W		
73)	13	Julius J. Harris	19-31256	Hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (20, 13)
	BLO	SSOM		
74)	13	Edna D. Rainey	19-31339	Hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (24, 18)
				Hearing on objection to confirmation of plan [Bank of America, N.A.] (25, 18)
	BLO: JON	SSOM AS		
75)	13	Chantelle N. Harris	19-31340	Hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (22, 13)

BLOSSOM

<u>10:30 a.m.</u>

76) 13 Christine C. Sykes

15-30062

Status hearing on order granting debtor's motion to sell property (41, 34)

DILLENBECK

<u>11:00 a.m.</u>

77)	13	Vernon B. Gabriel Sharon P. Gabriel	16-31015	Hearing on Trustee's motion to dismiss case for payment default (45)
	WHI	TE		
78)	13	Geraldine W. Canty	19-30115	3 rd continued hearing on debtor's motion to modify plan (48, 42); Trustee's response (49, 46)
				Hearing on debtor's objection to claim (52)
	WHI	TE		
				
79)	13	Steven E. Williams	19-30319	Hearing on Trustee's motion for determination of status of claims in confirmed plan (48); response [First Alamogordo Bancorp of Nevada, Inc.] (51)
				Hearing on debtor's motion to sell property nunc pro tunc (50)
				Hearing on motion for relief from stay [First Alamogordo Bancorp of Nevada, Inc.] (52)
	WHI			
	MAK	RTINEZ		
0.0)				
80)	13	Iquesha English	19-31336	Hearing on Trustee's motion to dismiss for failure to pay sufficient pre-confirmation plan payments (13)
	WHI	TE		

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81) 13 Celestine Hicks-Wylie 19-31367 Hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (14, 12, 5)

WHITE

11:30	a.m.

82)	13	Randy P. Neal	15-30723	Hearing on debtor's motion to modify plan (32)
	CUM	MINGS		
83)	13	Edward L. Clay Rose S. Clay	15-30944	Hearing on motion for relief from stay [Towd Point Mortgage Trust 2017-6] (218); debtors' response (219)
	CUMI	MINGS S		
84)	13	 Franklin R. Rhinehardt	16-30121	Hearing on debtor's motion to sell property (72); response [Wilmington Savings Fund Society, FSB] (73)
	CUM! JONA	MINGS S		
85)	13	 Tramaine E. Stitt	16-30794	Hearing on debtor's motion to modify plan to reduce plan payments (34)
	CUM	MINGS		
86)	13	Lakita M. Lee	17-30539	2 nd continued hearing on motion for relief from stay [JPMorgan Chase Bank, N.A.] (52); debtor's response (53)
	CUMI	MINGS NG		
87)	13	James H. Moore	17-31071	Hearing on debtor's motion to modify plan (26)
	CUM	MINGS		

	<u>TUE</u>	SDAY, JANUARY 14, 2020	Page 20	
88)	13	Latoya M. Harris	17-31763	Hearing on debtor's motion for moratorium (54, 52); Trustee's response (55)
	CUN	MMINGS		
89)	13	Kelly P. Hudson	18-30014	Continued hearing on motion for relief from stay and co-debtor stay [Bank of America, N.A.] (35); debtor's response (36)
		MMINGS ING		
90)	13	Tara L. Gray	18-30265	Hearing on debtor's motion for moratorium (46); Trustee's response (47)
	CUN	MMINGS		
91)	13	Willie J. McCombs, Sr.	18-30270	Status hearing on bench order granting debtor's motion to incur debt (61)
	CUN	MMINGS		
92)	13	Kim N. Simmons	18-30384	Status hearing on order granting debtor's motion to incur debt (71, 63)
				Hearing on Trustee's motion to dismiss or modify plan for payment default (39)
	CUN	MMINGS		
93)	13	Lois E. Whitley	18-31121	Hearing on debtor's motion to sell property (22); Trustee's response (23); response [Caliber Home Loans, Inc.] (24)
		MMINGS NNEGUT		

94)	13	Revonda A. Hudson	18-31203	Continued status hearing on order granting debtor's motion to sell real property (48, 47, 46, 39)
	CUM	MINGS		
95)	13	Danny C. Killian Nancy S. Killian	18-31742	2 nd continued hearing on motion for relief from stay [Select Portfolio Servicing, Inc.] (24); debtors' response (25)
	CUM VINI	MINGS NG		
96)	13	Cheryl L. Raske	19-30605	Hearing on Trustee's motion to dismiss or modify plan for payment default (29)
	CUM	MINGS		
97)	13	Gina Lewis-Williams	19-30939	2 nd continued hearing on motion for relief from stay and co-debtor stay [Rushmore Loan Management Services, LLC] (25); debtor's response (26)
				Hearing on debtor's motion to modify plan (38)
	CUM VINI	MINGS NG		

<u>2:00 p.m.</u>

98)	13	Neill P. England	19-30465	3rd continued hearing on objection to confirmation of Chapter 13 plan, motion for declaratory ruling that automatic stay is inapplicable, and, in the alternative, motion for relief from the automatic stay [4 Streams Realty, LLC] (65, 49, 40, 34, 8); debtor's response (53)
	BAD GRO	SHON		
99)	13	Clarence E. Forte Clintona S. Forte	15-31607	Hearing on motion for relief from stay [Consumer Portfolio Services, Inc.] (42); debtors' response (43)
	CRO'REDI	MAN		
100)	13	Andrew D. Chapman	18-30468	Hearing on Trustee's motion to modify plan (32); debtor's response (34) Hearing on debtor's motion to modify
	CRO	W		plan (33); Trustee's response (36)
101)	13	Ralph W. Brown, Jr.	19-31240	Hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (13, 10, 2)
	CRO	W		
102)	13	Jason J. Brown Anastacia C. Brown	19-31276	Hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (16, 14, 12, 2)
	CRO	W		

	<u>TUES</u>	SDAY, JANUARY 14, 2020	Page 23	
103)	13	David Rivers, Jr. Brandy C. Rivers	19-31303	Hearing on Trustee's motion to dismiss or modify plan (13)
	CRO	W		
104)	13	Anissa G. Williams-Canty	19-31323	Hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (16, 14, 13, 11, 2)
	CRO	W		
105)	13	Mitchell L. Jones Lorraine A. Jones	19-31369	Hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (13, 2)
	CRO	W		
106)	13	Christina D. Donahue	19-31558	Hearing on debtor's motion to exclude conduit payment (10)
	CRO	W		
107)	13	James A. Stitt Sharon D. Stitt	19-31684	Hearing on debtors' motion to impose automatic stay (5)
				Hearing on court order to appear and show cause for dismissal of case (7, 5, 1)
	CRO	W		
108)	13	Clarence Quarles, Jr.	19-31298	Hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (22, 17, 13)

GARDNER

	<u>TUES</u>	SDAY, JANUARY 14, 2020	Page 24	
109)	13	Michael L. Sealy Shelley N. Sealy	19-31364	Hearing on debtors' objection to claim (30); response [USA/IRS] (40)
				Hearing on objection to confirmation of plan [USA/IRS] (32, 29, 17)
				Hearing on Trustee's objection to confirmation of Chapter 13 plan and motion to dismiss (34, 29, 17)
				Hearing on motion to convert case from Chapter 13 to Chapter 11 or Chapter 7 [USA/IRS] (35)
		LIVAN		
110)	13	Victor O. Orija Wanda V. Orija	14-31600	Hearing on debtors' motion for relief from court order and for authority to borrow funds from retirement to pay-off plan (39, 37)
	PLA	NER		
111)	13	Vivian W. Eichelberger	16-31161	Hearing on debtor's motion to modify plan (26); Trustee's response (28)
	PLA	NER		

17-31533

6th continued hearing on debtors' motion for sanctions for violation of automatic

stay (23, 19); response [USA/IRS] (25)

PLANER O'DONNELL

Mark A. Hense

Angela E. Hense

112) 13

	<u>TUES</u>	SDAY, JANUARY 14, 2020	Page 25	
113)	13	Christopher L. Jenkins	18-30508	3 rd continued hearing on motion for relief from stay and co-debtor stay [Ditech LLC] (39); debtor's response (40)
	PLAI EMR	REY		
114)	13	Linda K. Willis	18-31363	2 nd continued status hearing on order granting debtor's motion to approve settlement (26, 21)
	PLA	NER		
115)	13	Hannibal L. Adams Carolee R. Adams	18-31378	Continued compliance hearing on order granting debtors' motion to modify plan (35, 27)
	PLA	NER		
116)	13	Sarah Moss	19-30121	Hearing on Trustee's motion to dismiss or modify plan for claims (19)
	PLA	NER		
117)	13	Nakia A. Flack	19-30537	Hearing on Trustee's motion to dismiss or modify plan for claims (18)
				Hearing on debtor's objection to claim (22)
	PLA	NER		
118)	13	Eric L. Tyus	19-31408	Hearing on debtor's objection to claim (22)
	PLA	NER		

2:30 p.m.

119) 13 Charles J. Beck, Jr.

14-32032

Hearing on motion for relief from stay and co-debtor stay [Partners for Payment Relief DEIII, LLC] (46); debtor's response (50)

PREVOST BAKER

120) 13 Joseph C. Ford Tammy L. Horton

16-31648

Hearing on debtors' motion to rescind dismissal of case (72, 67)

arsinissar of case (72, 07)

Hearing on motion for payment of unclaimed dividends [Federal Financial

Services, Inc.] (73)

PREVOST REDMAN
