

THE STATE OF SOUTH CAROLINA  
In the Court of Appeals

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APPEAL FROM CHARLESTON COUNTY  
Court of the Master in Equity

The Honorable Mikell R. Scarborough, Master in Equity  
Case No.: 2010-CP-10-6060

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RECEIVED

MAR 25 2016

SC Court of Appeals

APPELLATE CASE No.: 2014-001323

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Bank of America, N.A.,.....Respondent,

v.

Johnson D. Koola, First Citizens Bank and Trust Company, Inc.,  
f/k/a First Citizens Bank and Trust Company of South Carolina, and  
Cambridge Lakes Condominium Homeowners Association, Inc.,  
f/k/a Cambridge Lakes Horizontal Property Regime, Defendants,

Of whom Johnson D. Koola is the.....Appellant.

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**SUPPLEMENTAL DOCUMENT, FILED UNDER RULE 240 (c)(3), SCACR,  
SUPPORTIVE OF PETITION FOR REHEARING**

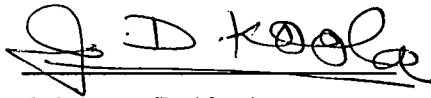
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Appellant files supplemental document, filed under Rule 240(c)(3), SCACR, supportive of Petition for Rehearing. The supplement documents the Chapter 7 Bankruptcy case docket text: (1) all Bankruptcy Court proceedings in connection with appellant's initial Chapter 7 Bankruptcy filing; (2) Reopening of the closed Chapter 7 case under Rule under 11 U.S.C.A. § 350(b); (3) filing of Amended Schedules B and C; (4) subsequent Abandonment of the debtor's Estate by the bankruptcy trustee under 11 U.S.C.A. § 554 (c); and (5) the final Court Order discharging the debtor and closing the Chapter 7 case.

The docket text would support appellant's argument in the Petition for Rehearing that appellant regained exclusive standing to assert claims against respondent after the Chapter 7 case was reopened, the schedules were amended, the trustee abandoned the estate and Court closed the Chapter 7 case.

The case docket would supplement the Record on Appeal as cited.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "J. D. Koola", written over a horizontal line.

Johnson D. Koola

1587 Cambridge Lakes Dr

Mt. Pleasant, SC 29464

(843) 849-9241

Appellant pro se

March 23, 2016

**MEANSNO, DISCHARGED, MReOpCs, CLOSED**

**United States Bankruptcy Court  
District of South Carolina (Charleston)  
Bankruptcy Petition #: 09-02104-dd**

*Date filed:* 03/20/2009  
*Date reopened:* 05/22/2012  
*Date terminated:* 11/06/2013  
*Debtor discharged:* 07/13/2009  
*341 meeting:* 04/29/2009  
*Deadline for objecting to discharge:* 06/29/2009  
*Deadline for financial mgmt. course:* 06/15/2009

*Assigned to:* Chief Judge David R. Duncan  
Chapter 7  
Voluntary  
No asset

*Debtor disposition:* Standard Discharge

***Debtor***

**Johnson D. Koola**  
1587 Cambridge Lakes Drive  
Mount Pleasant, SC 29464  
CHARLESTON-SC  
SSN / ITIN: xxx-xx-8113  
**aka Johnson Devassey Koola**

represented by **R. Michael Drose**  
3955 Faber Place Drive  
Suite 103  
North Charleston, SC 29405  
(843) 767-8888  
Email: [Drose@Droselaw.com](mailto:Drose@Droselaw.com)

***Trustee***

**Kevin Campbell**  
PO Box 684  
Mount Pleasant, SC 29465  
(843) 884-6874

***U.S. Trustee***

**US Trustee's Office**  
Strom Thurmond Federal Building  
1835 Assembly St.  
Suite 953  
Columbia, SC 29201

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Filing Date	#	Docket Text
03/20/2009	<u>1</u> (47 pgs)	Chapter 7 Voluntary Petition, Schedules and Statements. Filed by R. Michael Drose on behalf of Johnson D. Koola. (Drose, R.) (Entered: 03/20/2009)
03/20/2009	<u>2</u>	Bankruptcy Form 21 SSN. DOCUMENT IMAGE AVAILABLE ONLY TO COURT USERS. Filed by R. Michael Drose on behalf of Johnson D. Koola. (Drose, R.) (Entered: 03/20/2009)
03/20/2009		Receipt of Filing Fee for Voluntary Petition (Chapter 7) (atty)(09-02104) [misc,volp7ac] (299.00). Receipt Number 4621732, amount 299.00. (U.S. Treasury) (Entered: 03/20/2009)
03/20/2009	<u>3</u> (3 pgs; 2 docs)	Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, Deadlines and Notice of Appointment of Interim Trustee Kevin Campbell . Document Served. 341(a) meeting to be held on 04/29/2009 at 04:30 PM at Charleston. Last day to oppose discharge or dischargeability is 06/29/2009. (Entered: 03/20/2009)
03/20/2009	<u>4</u> (1 pg)	Certificate of Credit Counseling Filed by R. Michael Drose on behalf of Johnson D. Koola. (Drose, R.) (Entered: 03/20/2009)
03/20/2009	<u>5</u> (1 pg)	Copies of Payment Advices <i>STATEMENT PURSUANT TO 11 U.S.C. SECTION 521 (a)(1)(b)(iv)</i> Filed by R. Michael Drose on behalf of Johnson D. Koola. (Drose, R.) (Entered: 03/20/2009)
03/20/2009	<u>6</u> (8 pgs)	Amended Statements Filed: Stmt of Financial Affairs Filed by R. Michael Drose on behalf of Johnson D. Koola. (Drose, R.) (Entered: 03/20/2009)
03/25/2009	<u>7</u> (3 pgs)	Certificate of Service of Meeting of Creditors Notice as served by the Bankruptcy Noticing Center. Service Date 03/25/2009. (Related Doc # <u>3</u> ) (Admin.) (Entered: 03/26/2009)
04/20/2009	<u>8</u> (2 pgs)	Financial Management Course Certificate Filed Filed by R. Michael Drose on behalf of Johnson D. Koola. (Drose, R.) (Entered: 04/20/2009)
		Chapter 7 Trustee's Report of No Distribution: I, Kevin Campbell, having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry

04/30/2009		<p>into the financial affairs of the debtor(s) and the location of the property belonging to the estate; and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties as trustee. Meeting of Creditors Held and Examination of Debtor on 4/29/2009. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 1 months. Assets Abandoned: \$ 155125.00, Assets Exempt: \$ 42681.50, Claims Scheduled: \$ 234898.00, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment: \$ 234898.00. on 4/29/2009 (Campbell, Kevin) (Entered: 04/30/2009)</p>
07/13/2009	<u>2</u> (3 pgs; 2 docs)	Order Discharging Debtor, Discharging Trustee and Closing Case. Document Served. (Admin.) (Entered: 07/13/2009)
07/13/2009	<u>10</u> (1 pg)	Bankruptcy Case Closed (Admin.) (Entered: 07/13/2009)
07/15/2009	<u>11</u> (3 pgs)	Certificate of Service of Debtor's Discharge/Closing as served by Bankruptcy Noticing Center. Service Date 07/15/2009. (Related Doc # <u>9</u> ) (Admin.) (Entered: 07/16/2009)
04/20/2012	<u>12</u> (7 pgs; 2 docs)	Motion to Reopen Chapter 7 Case To amend Schedule B to list Debtor's interest in possible claims against various entities with Certificate of Service Filed by Ann A. Urquhart of Drose Law Firm on behalf of Johnson D. Koola. (Attachments: # <u>1</u> Proposed Order) (Urquhart, Ann) (Entered: 04/20/2012)
04/25/2012	<u>13</u> (2 pgs; 2 docs)	Hearing scheduled relating to: Motion to Reopen Chapter 7 Case To amend Schedule B to list Debtor's interest in possible claims against various entities with Certificate of Service Filed by Ann A. Urquhart of Drose Law Firm on behalf of Johnson D. Koola.. Document Served. (related document(s) <u>12</u> ) Hearing scheduled for 5/22/2012 at 09:00 AM at Charleston. The case judge is David R. Duncan. Objections due by 5/11/2012. (Mobley, B) (Entered: 04/25/2012)
04/27/2012	<u>14</u> (3 pgs)	Certificate of Service of Document as served by the Bankruptcy Noticing Center. Notice Date 04/27/2012. (Related Doc # <u>13</u> ) (Admin.) (Entered: 04/28/2012)
	<u>15</u>	Notice of Change of Address for <i>Bank of America</i> Filed by Ann A. Urquhart of Drose Law

04/30/2012	(1 pg)	Firm on behalf of Johnson D. Koola. (Urquhart, Ann) (Entered: 04/30/2012)
05/07/2012	<u>16</u> (1 pg)	Returned mail processed for the week beginning 04/30/2012 through 05/06/2012. (Admin) (Entered: 05/07/2012)
05/22/2012	17	Hearing Held. relating to: Motion to Reopen Case filed by Debtor Johnson D. Koola. (related document(s) <u>12</u> ) order submitted (Miller, B) (Entered: 05/22/2012)
05/22/2012	<u>18</u> (2 pgs; 2 docs)	Order Granting Motion To Reopen Case (Related Doc # <u>12</u> ). Trustee does need appointing. Document Served. Deadline to Initiate Action: 6/6/2012; Review to Reclose on 7/23/2012 (Mobley, B) (Entered: 05/22/2012)
05/24/2012	<u>19</u> (3 pgs)	Certificate of Service of Document as served by the Bankruptcy Noticing Center. Notice Date 05/24/2012. (Related Doc # <u>18</u> ) (Admin.) (Entered: 05/25/2012)
06/06/2012	<u>20</u> (7 pgs)	Amended Schedules Filed: Schedule B; Statement of Change with Certificate of Service Filed by Ann A. Urquhart of Drose Law Firm on behalf of Johnson D. Koola. (Urquhart, Ann) (Entered: 06/06/2012)
06/15/2012	<u>21</u> (4 pgs)	Amended Schedules Filed: Schedule C; Statement of Change, Amended Declaration with Certificate of Service Filed by Ann A. Urquhart of Drose Law Firm on behalf of Johnson D. Koola. (Urquhart, Ann) (Entered: 06/15/2012)
07/13/2012		Trustee's Notice of Assets & Request for Notice to Creditors. (Disregard No Asset Report if previously filed) Filed by Kevin Campbell. (Campbell, Kevin) (Entered: 07/13/2012)
07/16/2012	<u>22</u> (2 pgs; 2 docs)	Notice To Creditors To File Claims. Document Served. (Mobley, B) (Entered: 07/16/2012)
07/18/2012	<u>23</u> (3 pgs)	Certificate of Service BNC Claim Notice. Notice Date 07/18/2012. (Related Doc # <u>22</u> ) (Admin.) (Entered: 07/19/2012)
07/19/2012		Proof of Claim Deadline Set. Proofs of Claim or Interest due not later than 10/16/2012. Government Proofs of Claim or Interest due not later than 180 days after the order for relief, or not later than 10/16/2012, whichever is later. (Admin) (Entered: 07/19/2012)

12/18/2012	<p><u>24</u> (2 pgs)</p> <p>25</p>	<p>Notice of Appearance and Request for Notice Filed by John B. Kelchner of Korn Law Firm, PA on behalf of Bank Of America, N.A.. (Kelchner, John) (Entered: 12/18/2012)</p>
11/05/2013		<p>Chapter 7 Trustee's Report of No Distribution: I, Kevin Campbell, having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the estate; and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties as trustee. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 18 months. <u>Assets Abandoned (without deducting any secured claims): \$ 1,525,539.00. Assets Exempt: \$ 452,677.50, Claims Scheduled: \$ 234,898.00, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): \$ 234,898.00. Filed by Kevin Campbell. (Campbell, Kevin) (Entered: 11/05/2013)</u></p>
11/06/2013	<p><u>26</u> (2 pgs; 2 docs)</p>	<p>Order Discharging Trustee and Order to Close Case. (Case Closed) Document Served. (Mobley, B) (Entered: 11/06/2013)</p>
11/08/2013	<p><u>27</u> (2 pgs)</p>	<p>Certificate of Service BNC Closing. Notice Date 11/08/2013. (Related Doc # <u>26</u>) (Admin.) (Entered: 11/09/2013)</p>

<b>PACER Service Center</b>		
<b>Transaction Receipt</b>		
03/10/2016 09:58:09		
<b>PACER Login:</b>	ca0008:2519111:0	<b>Client Code:</b>
		<b>Search</b>
		09-02104-dd Fil or Ent: filed Doc From: 0 Doc To:

<b>Description:</b>	Docket Report	<b>Criteria:</b>	99999999 Term: included Format: html Page counts for documents: included
<b>Billable Pages:</b>	3	<b>Cost:</b>	0.30

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THE STATE OF SOUTH CAROLINA  
In the Court of Appeals

APPEAL FROM CHARLESTON COUNTY  
Court of the Master in Equity

RECEIVED

The Honorable Mikell R. Scarborough, Master in Equity  
Case No.: 2010-CP-10-6060

MAR 25 2016  
SC Court of Appeals

APPELLATE CASE No.: 2014-001323

Bank of America, N.A., ..... Respondent,

v.

Johnson D. Koola, First Citizens Bank and Trust Company, Inc.,  
f/k/a First Citizens Bank and Trust Company of South Carolina, and  
Cambridge Lakes Condominium Homeowners Association, Inc.,  
f/k/a Cambridge Lakes Horizontal Property Regime, Defendants,

Of whom Johnson D. Koola is the ..... Appellant.

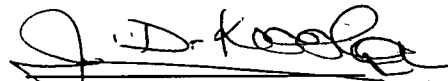
PROOF OF SERVICE

I, Johnson D. Koola, certify that I have served Supplemental Document, filed under Rule 240(c)(3), SCACR, Supportive of Petition for Rehearing, on respondent by depositing a copy of it in the United States Mail, postage prepaid, on March 23, 2016, addressed to respondent's counsels of record:

Robert Powell Jackman, Esquire  
Korn Loaw Firm  
P.O. Box 2262  
Columbia, SC 29202

Dean Anthony Hayes, Esquire  
Korn Law Firm  
PO Box 11006  
Columbia, SC 29211

March 23, 2016



Johnson D. Koola  
1587 Cambridge Lakes Dr  
Mt Pleasant, SC 29464

Appellant pro se

JOHNSON D KOOLA  
1587 Cambridge Lakes Dr  
Mt. Pleasant, SC 29464  
Phone: (843) 849-9241

March 23, 2016

The Hon. Jenny Abbott Kitchings  
Clerk of Court  
South Carolina Court of Appeals  
1220 Senate Street  
Columbia, S.C. 29201

**RECEIVED**

MAR 25 2016

**SC Court of Appeals**

Re: **Appellate Case No.: 2014-001323; Bank of America, v. Johnson D. Koola**

Sub: Return to Petition for Rehearing

Honorable Ms. Kitchings,

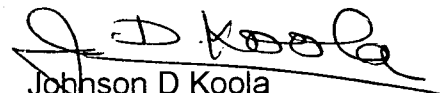
I am the appellant pro se in the above appeal under reference, Bank of America, v. Johnson D. Koola

On March 3, 2016, appellant filed and served appellant's Petition for Rehearing. Neither the respondent nor the counsels for respondent filed and served Return to Petition for Rehearing. Therefore, appellant is unable to file and serve a Reply to the Return.

Appellant files and serves seven copies of **Supplemental Document, filed under Rule 240(c)(3), SCACR, Supportive of Petition for Rehearing** inclusive of Proof of Service. Kindly accept the Supplemental document as part of the Petition for Rehearing.

I thank you in advance for your kind efforts to accept the appellant's Petition for Rehearing

Yours sincerely,



Johnson D Koola  
1587 Cambridge Lakes Dr  
Mt. Pleasant, SC 29464

Copy to:  
Mr. Robert Powell Jackman, Esquire  
Mr. Dean Anthony Hayes, Esquire

Attorneys for Respondent