

To: Clerk of the Court

UNITED STATES COURT OF APPEALS

Wells Fargo v. Michelle Hodges

2019 – 001565

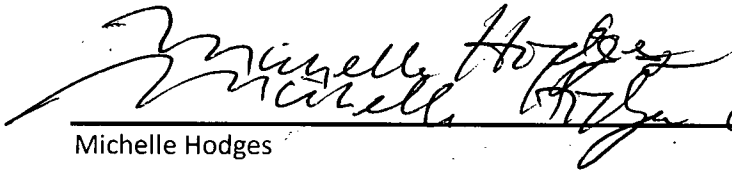
RECEIVED
FEB 20 2020
SC Court of Appeals

CERTIFICATE OF SERVICE

I hereby certify that the Notice of Bankruptcy and status that the case was continued until 3/5/2020

Which is attached and was forwarded to the court as this day also been served upon the attorney or record, via us first class us mail:

Sterling Laney, III, Esquire
Womble Bond & Dickinson
PO Box 10208
Greenville, SC 29603-0208


Michelle Hodges 2/18/20

Michelle Hodges
PO BOX 95
Mauldin, Sc 29662

Information to identify the case:		ette Hodges	
Debtor 1:	_____	Social Security number or ITIN: xxx-xx-2040	
	le Name Last Name	EIN: ---	
Debtor 2:	_____	Social Security number or ITIN: ---	
(Spouse, if filing)	First Name Middle Name Last Name	EIN: ---	
United States Bankruptcy Court:	District of South Carolina	Date case filed for chapter:	13 10/23/19
Case number:	19-05555-hb		

Official Form 3091**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 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 both 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, the debtors' property, and certain codebtors. 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.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below 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	Michelle Yvette Hodges	
All other names used in the 2. last 8 years		
3. Address	PO Box 95 Mauldin, SC 29662	
4. Debtor's attorney Name and address	None	
5. Bankruptcy trustee Name and address	Gretchen D. Holland Ch. 13 Trustee Office 20 Roper Corners Circle, Suite C Greenville, SC 29615	Contact phone 864-242-0314 Email ecf@upstate13.com
6. Bankruptcy clerk's office 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 .	J. Bratton Davis United States Bankruptcy Courthouse 1100 Laurel Street Columbia, SC 29201-2423	Hours open 9:00 am - 5:00 pm Contact phone 803-765-5436 Date: 10/23/19

7. Meeting of creditors

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.

December 5, 2019 at 11:30 AM

The meeting may be continued or adjourned to a later date, so, the date will be on the court docket. *** Valid photo identification required ***

Location:

Donald Stuart Russell Federal Courthouse,
01 Magnolia Street, Spartanburg, SC
9306-2355

For more information, see page 2

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

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Notice (BNC) Page 2 of 2

Debtor Michelle Yvette Hodges

Case number 19-05555-hb

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge

Filing deadline: 2/3/20

dischargeability of certain debts: You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except units):

Filing deadline: 1/2/20 governmental

Deadline for governmental units to file a proof of claim:

Filing deadline: 4/20/20

Deadlines for filing proof of claim:

A Proof of Claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retains rights in its collateral regardless of whether that creditor files a Proof of Claim.

Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

You may electronically file claims at <http://www.scb.uscourts.gov/electronic-filing-claims>.

Deadline to object to exemptions:

Filing deadline: 30 days after the

The law permits debtors to keep certain property as exempt. If you *conclusion* of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection.

9. Hearing on Confirmation

The confirmation hearing will be held on:

1/9/20 at 10:00 AM, Location: Donald Stuart Russell Federal Courthouse, 201 Magnolia Street, Spartanburg, SC 29306-2355. A copy of the plan will be sent separately by the debtor. This hearing may be continued or rescheduled as necessary and due notice will be given.

Any objection to confirmation of the chapter 13 plan must be filed and served at least seven days prior to the confirmation hearing. Objections to the confirmation may be overruled if the objecting creditor fails to appear and prosecute the objection. If no objection is timely filed, the plan may be confirmed on recommendation of the trustee. The debtor(s) is/are required to appear at the confirmation hearings unless excused by order of the Court or Chambers Guidelines.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts **bankruptcy** according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the confirmation hearing will be held on the date shown in line 9 of this notice. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. 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 debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

14. Dismissal Notice

This case may be converted or dismissed at the confirmation hearing for a failure to: file a confirmable chapter 13 plan, pay the applicable filing fee, file or provide documents, attend the meeting of creditors, or timely make payments due under a chapter 13 plan as required by the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure or the Local Rules of this Court, or the applicable judge's Chambers Guidelines.

15. Miscellaneous Notice

The Voice Case Information System (VCIS) will give status information on cases filed or converted after 11/30/88. Call 1-866-222-8029. Please refer to the Court's web site at www.scb.uscourts.gov for further information.

16. Options to Receive Notices**Served by the Clerk by**

(1) Anyone can register for the Electronic Bankruptcy Noticing program at bankruptcynotices.uscourts.gov OR
(2) Debtors can register for DeBN by filing local form 'Debtor's Electronic Noticing Request (DeBN)' with the

Email Instead of by U.S.

Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email.

See Local Rule 9036-1.

Mail

Official Form 309f

Notice of Chapter 13 Bankruptcy Case

page 2

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First Mtg Notice (BNC): Notice Recipients Page 1 of 1

Notice Recipients

District/Off: 0420-7

User: admin

Date Created: 10/23/2019

Case: 19-05555-hb

Form ID: b309i

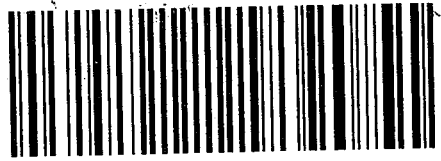
Total: 20

Recipients submitted to the BNC (Bankruptcy Noticing Center): db

Michelle Yvette Hodges	PO Box 95	Mauldin, SC 29662		
ust	US Trustee's Office	Strom Thurmond Federal Building	1835 Assembly St.	Suite
	953	Columbia, SC 29201		
tr	Gretchen D. Holland	Ch. 13 Trustee Office	20 Roper Corners Circle, Suite C	Greenville, SC 29615
543738140	AXCSSFN/CNGO	7755 Montgomery Rd., Ste 400	Cincinnati, OH 45236	
543738147	Advance America	104 Mauldin Rd no. G	Greenville, SC 29605	
543738135	Ally Financial	PO Box 380901	Bloomington, MN 55438	
543738144	Always Money	1103 J. N. Main St.	Fountain Inn, SC 29644	
543738138	Americollect Inc.	1851 South Alverno Road	Manitowoc, WI 54220	
543738136	Carnax Auto Finance	225 Chastain Meadows Court	Kennesaw, GA 30144	
543738146	Carolina Pathology	PO Box 30637	Charlotte, NCC 28230	
543738148	CashnetUSA	175 W. Jackson BLVD, Suite 1000	Chicago, IL 60604	
543738142	Enhanced Recovery	PO Box 57547	Jacksonville, FL 32241	
543738133	Greenville Federal Credit	1501 Wade Hampton Blvd	Union	Greenville, SC 29609
543738139	Managed Recovery Systems For Equipped For Life		301 Mills Av	Greenville, SC 29605
543738141	NCA no. 4284	PO Box 550327 W Fourth St	Hutchinson, KS 67504-0550	
543738134	National Credit Adjusters	327 W. 4th St.	Hutchinson, KS 67501	
543738137	Nelnet Loan Services	3015 S. Parker Rd, Ste 425	Aurora CO 80014	
543738149	VBS Inbox Loan	PO Box 881	Santa Rosa, CA 95402	
543738143	Wakefield and Associates	7005 Middlebrook Pike	Knoxville, TN 37909	
543738150	Wells Fargo Bank	PO Box 10335	Des Moines, IA 50306	

TOTAL: 20

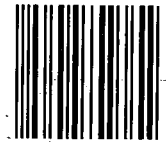
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SC Court of Appeals
Attn: Clerk of Court
Ms. Kitchings
1220 Senate St
Columbia, SC 29201

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