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SEP 14 2020

**SC Court of Appeals**

Charles E. Houston Jr.  
100 Shady Brooke Walk  
Fayetteville, Georgia 30214  
843-684-0211

September 10, 2020  
Fax: 803-734-1890

Hon. Jenny Abbott Kitchings, Clerk  
The South Carolina Court of Appeals  
P.O. Box 11629  
Columbia, SC 29211

**Re: Appellate Case 2019-001776  
Court of Common Pleas, Case # 2018-CP-07-1559  
Response to Order of July 15, 2020  
Houston v. Bell, Bell law Firm and B. Hammel Properties, LLC.**

Dear Ms. Kitchings:

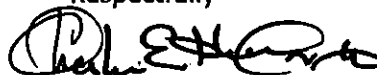
I am submitting the letter with attachments, received from Marc P. Henry, Esq. of Offerman & King, L.L.P dated September 8, 2020 in response to my letter addressed to you dated August 23, 2020. for which he was copied. Atty. Henry represents the Estate of Dean B. Bell before the Probate Court of Jefferson County, Beaumont, Texas. His prompt and thorough response is helpful and appreciated.

In the absence of any professional liability insurance coverage that Dean Bell or the Bell Law Firm may have carried I would concur with his findings and suggestion that any claims for damages against Dean Bell and his law firm be dismissed. There is a Motion to Compel discovery that was not addressed and remains pending before the Court of Common Pleas to whom by your Order of Remittitur may now permit jurisdiction to entertain it.

By copy of this letter to Atty. Lamkin, the Receiver for the files and business records for Dean Bell and his firm I am requesting his response to the question of whether the powers conferred upon him as the Receiver would permit him to disclose the existence of professional liability coverage. It appears to me that if there is a professional liability carrier, the carrier would possess an adequate interest to appear through its counsel as a proper party to appear as a substitute defendant for Dean Bell and his law firm. Additionally, if Atty. Lamkin would be at liberty to furnish the names of any associate attorneys who were members of the firm this information may be obtained from such associate(s).

With kind regards, I am

Respectfully



Charles E. Houston Jr.

cc: Hon. Jeri Ann Roseneau, Clerk  
Peyer T. Lumpkin,  
W. Cliff Moore, Esq.  
Thomas C. Taylor, Esq.  
Marc P. Henry, Esq.

Encls: as stated

From: Johnson, Karen kjohnson3@bcgov.net  
Subject: 2018CP0701559 / Charles E. Houston, Jr. -vs- Dean Bell  
Date: Sep 11, 2020 at 1:25:55 PM  
To: charlesehouston@icloud.com

Citizens are encouraged to call or e-mail before driving to a Beaufort County Office. Visit us online at [www.beaufortcountysc.gov](http://www.beaufortcountysc.gov).

Effective July 17, all Beaufort County buildings are closed to the public until further notice to minimize opportunities to spread COVID-19 in our community.

Good Afternoon,

Attached is a Notice of Hearing in the above case.

Respectfully,

Karen Johnson  
Judicial Clerk  
Beaufort County Clerk of Court

STATE OF  
SOUTH CAROLINA



## NOTICE OF MOTION SCHEDULING

September 10, 2020

Motion "NIMTSPY - Motion for Substitution of Party Defendant, Dean B. Bell," for Case: 2018CP0701559 - Charles E Houston Jr VS Dean Bell , defendant, et al has been added to the following Motions Roster:

1081 - CP Motions Before Judge Murphy (SEPTEMBER 22, 23, 24, 2020)  
This hearing of this motion has been scheduled for 9/23/2020 at 10:00 AM.

This case appears on the Beaufort County Common Pleas Motion Roster the week of September 21, 2020, with the Honorable Maite Murphy, presiding. The moving party is to notify ALL parties, including Pro Se parties in writing of the time and date of the hearing if applicable. You are to E-File all memos, affidavits, and supporting documents at least 48 hours prior to the hearing. Motions will be conducted by video-conferencing using Cisco WebEx technology. All parties will receive a Cisco WebEx meeting invitation and videoconference instructions from the Presiding Judge. Please test all internet connections and the WebEx technology prior to the hearing. Please DO NOT call the Clerk's office with updates. All updates should be sent in writing via email to Kjohnson3@bcgov.net with a copy to djellersonse@scourts.org and mmurphyse@scourts.org. Please see Roster News.

Mail Notice To:	Court Info:
Charles F Houston 100 Shady Brake Walk  Fayetteville, GA 30214	Beaufort County Common Pleas PO Box 1128 102 Ribaut Road, Rm. 208 Beaufort, SC 29901-1128

If you have any questions regarding the scheduling of this motion, please contact the courts at:

(843)255-5050

Respectfully,

Jerr Ann Roseneau  
Clerk of Court

From: Johnson, Karen kjohnson3@bcgov.net  
Subject: 2018CP0701559 / Charles E. Houston, Jr. -vs- Dean Bell  
Date: Sep 11, 2020 at 1:25:55 PM  
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Judicial Clerk  
Beaufort County Clerk of Court

**OFFERMAN & KING, L.L.P.**  
Attorneys at Law

Garry A. Offerman<sup>(1955-2008)</sup>  
James W. King<sup>1</sup>  
Marc P. Henry

jking@offeranking.com  
mhenry@offeranking.com

6420 Wellington Place  
Beaumont, Texas 77706

Telephone: (409) 860-9000  
Fax: (409) 860-9199

Board Certified -  
Texas Board of Legal Specialization:  
<sup>1</sup> Consumer Bankruptcy Law

September 8, 2020

Mr. Charles E. Houston  
100 Shady Brooke Walk  
Fayetteville, Georgia 30214

*Via email: [chouston@houstonlawfirm.net](mailto:chouston@houstonlawfirm.net)*

RE: Case No. 123726; *In Re: Estate of Dean B. Bell*; in the Probate Court of Jefferson County, Texas  
Case No. 20-10150; Chapter 7 Bankruptcy  
*In Re: Dean B. Bell*; in the United States Bankruptcy Court for the Eastern District of Texas

Dear Mr. Houston:

I am in receipt of your letter to the court dated August 21, 2020. I have enclosed herewith a copy of the docket sheet from Mr. Bell's bankruptcy as well as a copy of the order of discharge dated June 22, 2020. I have reviewed the creditor's matrix as well as the debtor's schedules which are available on PACER and it is clear your claim was listed and that you received notice of the bankruptcy. Your claim and any debt arising from such claim were discharged in the bankruptcy proceedings. Accordingly, any further attempts to pursue the appeal in Cause No. 2018-CP-07-559 constitutes a violation of the post discharge bankruptcy stay and will result in a complaint being filed in the United States Bankruptcy Court for the Eastern District of Texas by Mr. Bell's estate representative upon her official appointment. I request that you file the appropriate pleadings with the South Carolina court to dismiss the appeal as it pertains to Mr. Bell and provide me with confirmation that Mr. Bell's estate has been dismissed.

The bankruptcy discharge does not stay prosecution of your claims against the Bell Law Firm, LLC. However, my review of the bankruptcy schedules indicates that entity was stated to have \$0 value and the liabilities substantially exceeded the debts. I am not certain that continuing your action against that entity makes much sense.

Sincerely,

*Marc P. Henry*  
MARC P. HENRY

MPH/ep

cc: Ms. Shirley Boone

**ODSC, MEANSNO, CLOSED, NatureDebt=Business**

**United States Bankruptcy Court  
Eastern District of Texas (Beaumont)  
Bankruptcy Petition #: 20-10150**

*Assigned to:* Chief Judge Bill Parker  
Chapter 7  
Voluntary  
No asset

*Date filed:* 03/20/2020  
*Date terminated:* 06/25/2020  
*Debtor discharged:* 06/22/2020  
*341 meeting:* 04/17/2020  
*Deadline for objecting to discharge:* 06/16/2020

*Debtor disposition:* Standard Discharge

**Debtor**

**Dean B. Bell**  
4747 Research Forest Drive  
Ste. 180 #242  
The Woodlands, TX 77381  
JEFFERSON-TX  
SSN / ITIN: xxx-xx-1900

represented by **Steven S. Packard**

Packard & Packard, PLLC  
87 Interstate 10 N  
Suite 200  
Beaumont, TX 77707  
409-838-9000  
Email: [steven@packard.law](mailto:steven@packard.law)

**Trustee**

**Stephen J. Zayler**  
123 E. Lufkin Avenue  
PO Box 150743  
Lufkin, TX 75915-0743  
(936) 634-1020

**U.S. Trustee**

**US Trustee**  
Office of the U.S. Trustee  
110 N. College Ave.  
Suite 300  
Tyler, TX 75702  
(903) 590-1450

Filing Date	#	Docket Text
03/20/2020	<u>1</u> (114 pgs)	Chapter 7 Voluntary Petition With Schedules, Statements, and All Other Required Documents. Filed by Dean B. Bell, Document Due 03/27/2020. (Packard, Steven) (Entered: 03/20/2020)
03/20/2020		Receipt of Voluntary Petition (Chapter 7)( <u>20-10150</u> ) [misc,volp7a] ( 335.00) filing fee. Receipt number A11515743, amount \$ 335.00: (U.S. Treasury) (Entered: 03/20/2020)
03/20/2020	<u>2</u> (1 pg)	Certificate of Credit Counseling for Debtor Filed by Dean B. Bell (Packard, Steven) (Entered: 03/20/2020)
03/20/2020	<u>3</u>	Disclosure of Compensation of Attorney for Debtor Amount Charged \$

	(2 pgs)	5608.00 Amount Paid \$ 5608.00 Filed by Dean B. Bell (Packard, Steven) (Entered: 03/20/2020)
03/23/2020	<u>4</u> (2 pgs)	Meeting of Creditors 341(a) meeting to be held on 4/17/2020 at 01:00 PM at Regents Park. Last day to oppose discharge is 6/16/2020. (md) (Entered: 03/23/2020)
03/25/2020	<u>5</u> (5 pgs)	BNC Certificate of Mailing - Notice of Meeting of Creditors. (RE: related document(s) <u>4</u> Meeting of Creditors 341(a) meeting to be held on 4/17/2020 at 01:00 PM at Regents Park. Last day to oppose discharge is 6/16/2020. (md)). Notice Date 03/25/2020. (Admin.) (Entered: 03/25/2020)
03/26/2020		Declaration for Electronic Filing In Re: (RE: related document(s) <u>1</u> Chapter 7 Voluntary Petition With Schedules, Statements, and All Other Required Documents. Filed by Dean B. Bell). (jj) (Entered: 03/26/2020)
04/07/2020	<u>6</u> (3 pgs; 2 docs)	Telephonic Meeting of Creditors (See Separate Instructions for Telephonic Information). 341(a) meeting to be held on 4/17/2020 at 01:00 PM (md) (Entered: 04/07/2020)
04/09/2020	<u>7</u> (5 pgs)	BNC Certificate of Mailing - Notice of Meeting of Creditors. (RE: related document(s) <u>6</u> Telephonic Meeting of Creditors (See Separate Instructions for Telephonic Information). 341(a) meeting to be held on 4/17/2020 at 01:00 PM (md)). Notice Date 04/09/2020. (Admin.) (Entered: 04/10/2020)
04/09/2020	<u>8</u> (4 pgs)	Certificate Of Mailing (RE: related document(s) <u>6</u> Telephonic Meeting of Creditors (See Separate Instructions for Telephonic Information). 341(a) meeting to be held on 4/17/2020 at 01:00 PM (md)). Notice Date 04/09/2020. (Admin.) (Entered: 04/10/2020)
04/13/2020	<u>9</u> (1 pg)	Personal Financial Management Course Certificate For Debtor Dean Bell Provided by Sage Personal Finance, 1-800-516-2759 (Entered: 04/13/2020)
04/14/2020	<u>10</u> (2 pgs)	Request for Notices Filed by Matrix Financial Services Corporation (Elam, Eric) (Entered: 04/14/2020)
04/18/2020		Meeting of Creditors Held and Concluded on 4/17/2020. Chapter 7 Trustee's Report of No Distribution: I, Stephen J. Zayler, 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 1 months. Assets Abandoned (without deducting any secured claims): \$ 391972.02, Assets Exempt: Not Available, Claims Scheduled: \$ 1620258.82, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): \$ 1620258.82. (Zayler, Stephen) (Entered: 04/18/2020)
05/26/2020	<u>11</u> (1 pg)	Notice of Debtor Change of Address Filed by Dean B. Bell (Packard, Steven) (Entered: 05/26/2020)

06/22/2020	<u>12</u> (2 pgs)	Order Discharging Debtor (jj) (Entered: 06/22/2020)
06/24/2020	<u>13</u> (5 pgs)	BNC Certificate of Mailing - Order Discharging Debtor (RE: related document(s) <u>12</u> Order Discharging Debtor (jj)). Notice Date 06/24/2020. (Admin.) (Entered: 06/24/2020)
06/25/2020		Bankruptcy Case Closed (jj) (Entered: 06/25/2020)

PACER Service Center			
Transaction Receipt			
09/02/2020 11:10:32			
<b>PACER Login:</b>	MHenry1962	<b>Client Code:</b>	Estate of Dean Bell
<b>Description:</b>	Docket Report	<b>Search Criteria:</b>	20-10150 Fil or Ent: filed From: 9/3/2016 To: 9/2/2020 Doc From: 0 Doc To: 99999999 Term: included Format: html Page counts for documents: included
<b>Billable Pages:</b>	2	<b>Cost:</b>	0.20

**Information to identify the case:**

Debtor 1 Dean B. Bell  
First Name Middle Name Last Name

Social Security number or ITIN XXX-XX  
EIN --

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN  
EIN --

United States Bankruptcy Court Eastern District of Texas

Case number: 20-10150

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dean B. Bell

6/22/20

**By the court:** Bill Parker  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Charles E Houston Jr.  
100 Shady Brooke Walk  
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