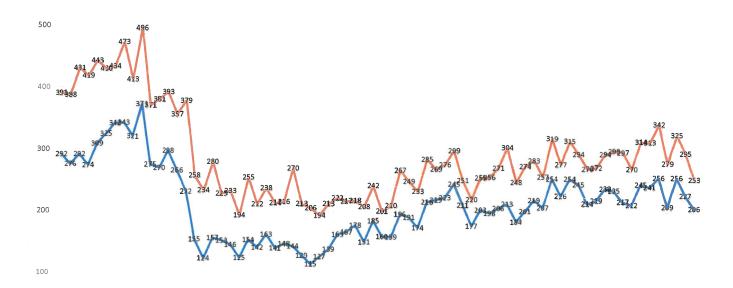
#### United States Bankruptcy Court, Southern District of Alabama Quarterly Bankruptcy Section Meeting, February 11, 2025

- 1. Section chair Alex Garrett
- 2. Judges Callaway and Oldshue
  - Merchant cash advance settlement in NY
  - Car loan amounts in chapter 13 seeking feedback
  - Telephonic appearances at motion docket up to 3 cases; still need to appear for confirmations
  - C. Michael Smith
  - Selma courthouse update
  - Filing numbers (see attached) up 6% in 2024
  - No court Mardi Gras week
  - Send CLE info to Jennifer Morgan
- 3. Andrea Redman, Clerk of Court
  - PACER search issue
- 4. Mark Zimlich, Bankruptcy Administrator
  - Subchapter V issues
- 5. Chris Conte, Chapter 13 Trustee
  - Rule 3002.1 amendment (see attached)
- 6. Consumer committee
- 7. Business committee
- 8. Evan Parrott Bankruptcy at the Beach May 30-31, Henderson Beach Resort
- 9. Open the floor
- 10. Next meeting Tuesday, May 13, 2025 jury assembly room, second floor of Federal Courthouse, with Microsoft Teams component. Let Andrea Redmon know if you would like to sponsor.

# Monthly bankruptcy filings in the Southern District of Alabama since January 2019







## **December 2023-2024 Statistical Report For Bankruptcy Cases**

### 2023-2024 YEAR Comparison Report For Bankruptcy Cases

	MONTHLY Year To Date Bankruptcy Filings For 2023/2024												
Year	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sept	Oct	Nov	Dec	Totals
2023	247	268	303	250	272	281	259	320	278	316	294	270	3358
2024	272	294	299	298	271	314	313	344	279	325	296	253	3558
Incr/Decr %	10.12%	9.70%	-1.32%	19.20%	-0.37%	11.74%	20.85%	7.50%	0.36%	2.85%	0.68%	-6.30%	5.96%

	Chapter 13 Filings 2023/2024												
Year	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sept	Oct	Nov	Dec	Totals
2023	193	201	207	179	196	217	201	250	223	250	241	209	2567
2024	217	238	233	216	211	243	241	257	206	256	228	206	2752
Incr/Decr	12.44%	18.41%	12.56%	20.67%	7.65%	11.98%	19.90%	2.80%	-7.62%	2.40%	-5.39%	-1.44%	7.21%

	Chapter 7 Filings 2023/2024												
Year	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sept	Oct	Nov	Dec	Totals
2023	54	67	96	68	74	62	58	68	55	64	53	60	779
2024	53	56	65	81	59	71	67	86	70	67	67	46	788
Incr/Decr %	-1.85%	-16.42%	-32.29%	19.12%	-20.27%	14.52%	15.52%	26.47%	27.27%	4.69%	26.42%	-23.33%	1.16%

	Chapter 11 Filings 2023/2024												
Year	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sept	Oct	Nov	Dec	Totals
2023	0	0	0	3	2	2	0	2	0	2	0	1	12
2024	2	0	1	1	1	0	5	1	2	2	1	1	17
Incr/Decr %	100.00%	0%	100.00%	-66.67%	-50.00%	-100.00%	100.00%	-50.00%	100.00%	0.00%	100.00%	0.00%	41.67%

	Chapter 12 Filings 2023/2024												
Year	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sept	Oct	Nov	Dec	Totals
2023	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	1	0	0	0	1
Incr/Decr %	0%	0%	0%	0%	0%	0%	0%	0%	100.00%	0%	0%	0%	100.00%

	Chapter 9 Filings 2023/2024												
Year	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sept	Oct	Nov	Dec	Totals
2023	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0	0
Incr/Decr %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Year To D	ate Ban	krupte	y Cases	By Ch	apter Fo	r 2023
			2024			
Year	Ch. 13	Ch. 7	Ch. 11	Ch. 9	Ch. 12	Total
2023 Filed	2567	779	12	0	0	3358
2024 Filed	2752	788	17	0	1	3558
% Diff	7.21%	1.16%	41.67%	0%	100.00%	5.96%
2023 Closed	2992	805	9	0	0	3806
2024 Closed	2714	839	12	0	3	3568
% Diff	-9.29%	4.22%	33.33%	0%	100.00%	-6.25%

2023-2024 MONTHLY Comparison Report For Bankruptcy Cases

# United States Bankruptcy Court \_\_\_\_\_ District of \_\_\_\_ In re\_\_\_\_\_, Debtor Case No. Chapter 13 Motion Under Rule 3002.1(f)(1) to Determine the Status of the Mortgage Claim The [trustee/debtor] states as follows: 1. The following information relates to the mortgage claim at issue: Name of Claim Holder:\_\_\_\_\_ Court claim no. (if known):\_\_\_\_ Last 4 digits of any number used to identify the debtor's account: \_\_\_\_ \_\_\_\_ Property address: City State ZIP Code 2. As of the date of this motion, [I have/the trustee has] disbursed payments to cure arrearages as follows: a. Allowed amount of the prepetition arrearage, if any: b. Total amount of the prepetition arrearage disbursed. if known: c. Allowed amount of postpetition arrearage, if any: d. Total amount of postpetition arrearage disbursed. if known: e. Total amount of arrearages disbursed: \$\_\_\_\_ 3. As of the date of this motion, [I have/the trustee has] disbursed payments for postpetition fees, expenses, and charges as follows: a. Amount of postpetition fees, expenses, and charges noticed under Rule 3002.1(c) and not disallowed: b. Amount of postpetition fees, expenses, and charges disbursed:

	date of this motion, etition obligations:	[I have/the tru		as] made the		 S
[5. If needed	d, add other informat	tion relevant to	o the m	otion.]		
the mortgage	court for an order un e claim addressed by o be made as of the	y this motion a	and whe	ether the pa	ymen	
Signed:				Date:	_/	
	(Trustee/Debtor)					
Address						
	Number	Street				
	City	State	***************************************	ZIP Code		
Contact phor	ne ()	E	mail			

			States Bankruptcy Co District of	
In re			, Debtor	Case No. Chapter 13
Res	ponse to [Trus		Motion Under Rule of the Mortgage Clai	3002.1(f)(1) to Determine the
***************************************		(	claim holder) states a	as follows:
1. TI	he following info	ormation relates	to the mortgage claim	at issue:
Nam	e of Claim Hol	der:	Court claim	no. (if known):
Last	4 digits of any	number used to	identify the debtor's a	account:
Prop	erty address:			
		City	State	ZIP Code
2 Δ,	rearages	J.,		211 0000
	•			
The t	otal amount red	eived to cure an	y arrearages as of the	e date of this response is
\$		P.		
Check	all that apply:			
		of this response arage on this mo		in full the amount required to
	required to cu	re any prepetition	n arrearage on this m	paid in full the amount ortgage claim. The total of the date of this response is:
	\$	•		
	required to cu	re any postpetition	on arrearage on the m	paid in full the amount nortgage claim. The total the date of this response is:
	\$			

(a) Check all that apply:	
The debtor is current on all postpetition payments, including expenses, escrow, and costs.	all fees, charges,
☐ The debtor is not current on all postpetition payments. The the postpetition payment(s) that first became due on:/	debtor is obligated for /
The debtor has fees, charges, expenses, negative escrow a and owing.	amounts, or costs due
(b) The claim holder attaches a payoff statement and provides the as of the date of this response:	following information
i. Date last payment was received on the mortgage:	//
ii. Date next postpetition payment from the debtor is due:	//
iii. Amount of the next postpetition payment that is due:	\$
iv. Unpaid principal balance of the loan:	\$
v. Additional amounts due for any deferred or accrued interest:	\$
vi. Balance of the escrow account:	\$
vii. Balance of unapplied funds or funds held in a suspense account:	\$
viii. Total amount of fees, charges, expenses, negative escrow amounts, or costs remaining unpaid:	\$
4. Itemized Payment History	
Include if applicable:	
Because the claim holder asserts that the arrearages have not bee that the debtor is not current on all postpetition payments or that fee expenses, escrow, and costs are due and owing, the claim holder a	es, charges,

- all prepetition and postpetition payments received;
- the application of all payments received;

through the date of this response:

3. Postpetition Payments

payment history disclosing the following amounts from the date of the bankruptcy filing

- all fees, costs, escrow, and expenses that the claim holder asserts are recoverable against the debtor or the debtor's principal residence; and
- all amounts the claim holder contends remain unpaid.

[5. If needed	i, add other inf	ormation relevant to	the response.]	
			Date / /	
Signature				Referencessurecturescensure
Print		NI	Title	
		name		
Company	***************************************			
If different fro applies:	om the notice a	address listed on the	proof of claim to which this respo	onse
Address				
	Number	Street		
	City	State	ZIP Code	
Contact phor	ne ()	E	nail	
The person o	completing this	response must sign	it. Check the appropriate box:	
	ne claim holdei ne claim holdei	r. r's authorized agent		

disbursed:

## **United States Bankruptcy Court** \_\_\_\_\_District of \_\_\_\_\_ In re \_\_\_\_\_, Debtor Case No. Chapter 13 Motion Under Rule 3002.1(g)(4) to Determine Final Cure and Payment of the Mortgage Claim The [trustee/debtor] states as follows: 1. The following information relates to the mortgage claim at issue: Name of Claim Holder:\_\_\_\_\_ Court claim no. (if known): Last 4 digits of any number used to identify the debtor's account: \_\_\_\_ \_\_\_\_ Property address: City State ZIP Code 2. As of the date of this motion, [I have/the trustee has] disbursed payments to cure arrearages as follows: a. Allowed amount of the prepetition arrearage, if any: b. Total amount of the prepetition arrearage disbursed, if known: c. Allowed amount of postpetition arrearage, if any: \$ \_\_\_\_\_ d. Total amount of postpetition arrearage disbursed, if known: e. Total amount of arrearages disbursed 3. As of the date of this motion, [I have/the trustee has] disbursed payments for postpetition fees, expenses, and charges as follows: a. Amount of postpetition fees, expenses, and charges noticed under Rule 3002.1(c) and not disallowed: b. Amount of postpetition fees, expenses, and charges

	date of this motion, etition obligations:	[I have/the t	trustee ha	as] made the following payments
[5. If needed	l, add other informat	tion relevant	t to the m	notion.]
debtor has co		if any, and p	oaid all p	4) determining whether the ostpetition amounts required
Signed:	(Trustee/Debtor)			
Date:				
Address	Number	Street		
	City	State	-	ZIP Code
Contact phon	e ()		Email _	

	No communicación con construcción con co	United States Bankru District of _		nnom.
In re		, Debtor	Case	No Chapter 13
Res	ponse to [Trustee's/D	Debtor's] Motion to De the Mortgage C		ure and Payment of
***************************************		(claim holder)	states as follows:	
1. TI	ne following information	n relates to the mortgag	ge claim at issue:	
Nam	e of Claim Holder:	Cour	t claim no. (if kno	own):
Last	4 digits of any numbe	r used to identify the de	ebtor's account: _	
Prop	erty address:			
	City	Sta	ate	ZIP Code
2. Ar	rearages			
The t	otal amount received to	o cure any arrearages	as of the date of t	his response is
\$		•		
	all that apply:			
		response, the debtor h n this mortgage claim.	as paid in full the	amount required to
	required to cure any p	response, the debtor horepetition arrearage of amount remaining unp	n this mortgage c	laim. The total
	\$	·		
0	required to cure any p	response, the debtor hoostpetition arrearage of amount remaining un	on this mortgage	claim. The total
	\$	×		

3. Postpetition Payments	
(a) Check all that apply:	
☐ The debtor is current on all postpetition payments, including all f expenses, escrow, and costs.	ees, charges,
☐ The debtor is not current on all postpetition payments. The debtor the postpetition payment(s) that first became due on:/	
The debtor has fees, charges, expenses, negative escrow amou and owing.	ints, or costs due
(b) The claim holder attaches a payoff statement and provides the folloas of the date of this response:	owing information
i. Date last payment was received on the mortgage:	
ii. Date next postpetition payment from the debtor is due:	//_
iii. Amount of the next postpetition payment that is due: \$	100/1919/1919
iv. Unpaid principal balance of the loan: \$	······
v. Additional amounts due for any deferred or accrued interest: \$	
vi. Balance of the escrow account: \$	
vii. Balance of unapplied funds or funds held in a suspense account:	
viii. Total amount of fees, charges, expenses, negative escrow amounts, or costs remaining unpaid: \$	
4. Itemized Payment History	
Include if applicable:	
Because the claim holder disagrees that the arrearages have been paid that the debtor is not current on all postpetition payments or that fees, clexpenses, escrow, and costs are due and owing, the claim holder attack payment history disclosing the following amounts from the date of the bathrough the date of this response:	harges, hes an itemized

Official Form 410C13-M2R

• all prepetition and postpetition payments received;

- the application of all payments received;
- all fees, costs, escrow, and expenses that the claim holder asserts are recoverable against the debtor or the debtor's principal residence; and
- all amounts the claim holder contends remain unpaid.

[5. If needed, add other information relevant to the response].

			Date /	/
Signature			•	
Print			Title	
		Name		
Company	***************************************			
If different fi applies:	rom the notice a	address listed on the	e proof of claim to which t	this response
Address				
	Number	Street		
	City	State	ZIP Code	encircis di Anno Anno Anno Anno Anno Anno Anno Ann
	•			
Contact pho	one ()		mail	
The person	completing this	response must sig	n it. Check the appropria	te box:
□ lam	the claim holde	*		
□ lam	the claim holde	's authorized agen		

District of (State)

#### Official Form 410C13-N

### **Trustee's Notice of Disbursements Made**

12/25

The trustee must file this notice in a chapter 13 case within 45 days after the debtor completes all payments due to the trustee. Rule 3002.1(g)(1).

Pai	rt 1: Mortgage Information	m						
Na	me of claim holder:						Court claim no.	(if known):
Las	st 4 digits of any number you	ı use to idei	ntify the debto	r's accoun	t:			man.
Pro	pperty address:	Number	Street					
		City		State	ZIP Code	-		
Par	t 2: Statement of Comple	etion						
	The debtor has comple disbursement ledger for address).	led all payn · all paymer	nents due the nts to the clain	trustee un n holder is	der the chap attached or	pter 13 plan. A co r may be accesse	opy of the trustee's d here:	(web
Par	t 3: Arrearages							
							Amou	unt
a.	Allowed amount of prepetition	arrearage:					\$	
b.	Total amount of prepetition are	earage disb	oursed by the tr	rustee:			\$	
C.	Total amount of postpetition a	rearage dis	bursed by the t	trustee:			\$	
d.	Total amount of arrearages dis	sbursed by t	he trustee:				\$	***************************************

Official Form 410C13-N

Trustee's Notice of Payments Made

page 1

Part 4:	ostpetition Payments							
Check one:								
Postpetition payments are made by the debtor.								
□ Postpetition payments are paid through the trustee.								
☐ Other:								
If the trustee has disbursed postpetition payments, complete a and b below; otherwise leave blank.								
	tal amount of postpetition payments disbursed by the trustee as							
	last ongoing mortgage payment disbursed by the trustee was	,						
Part 5:	ostpetition Fees, Expenses, and Charges							
Amo	ount of postpetition fees, expenses, and charges disbursed by t	he trustee:						
		Ψ						
Part 6: A	Response Is Required by Bankruptcy Rule 3002.1(g)(3							
\#/ide: 20 ala								
VVILIIII EO GE	lys after service of this notice, the holder of the claim must	tille a response using Official Form 410C13-NR.						
×		Date/						
	Signature							
Trustee								
	First Name Middle Name Last Name							
Address								
	Number Street							
	City State ZIP Code							
Contact phone	()	Email						

Fill in this information to ident	tify the case:	
Debtor 1		
Debtor 2		
(Spouse, if filing)		
United States Bankruptcy Court for the	ne: District of (State)	
Case number		
NG -1-1 E 44004	O NID	
Official Form 410C1	3-NR	
	istee's Notice of Disburse	ements Made
2/25		
e claim holder must respond	d to the Trustee's Notice of Payments Made with	in 28 days after it was served. Rule 3002.1(g)(3).
Part 1: Mortgage Inform	ntinia	
	ation	
	attori	Court claim no. (if known):
	attori	Court claim no. (if known):
Name of claim holder:	you use to identify the debtor's account:	Court claim no. (if known):
Name of claim holder:		Court claim no. (if known):
Name of claim holder: Last 4 digits of any number	you use to identify the debtor's account:	Court claim no. (if known):
Name of claim holder:		Court claim no. (if known):
Name of claim holder: Last 4 digits of any number	you use to identify the debtor's account:	Court claim no. (if known):
Name of claim holder:	you use to identify the debtor's account:	
Name of claim holder: Last 4 digits of any number	you use to identify the debtor's account:  Number Street	
Name of claim holder: Last 4 digits of any number	you use to identify the debtor's account:  Number Street	
Name of claim holder:  Last 4 digits of any number  Property address:	you use to identify the debtor's account:  Number Street	
Name of claim holder:  Last 4 digits of any number  Property address:  Part 2: Arrearages	you use to identify the debtor's account:  Number Street	
Name of claim holder:  Last 4 digits of any number  Property address:  Part 2: Arrearages  The total amount received to c	you use to identify the debtor's account:  Number Street  City State ZIP Code	
Name of claim holder:  Last 4 digits of any number  Property address:  Part 2: Arrearages  The total amount received to concept the concept that apply:	you use to identify the debtor's account:    Number   Street	
Name of claim holder:  Last 4 digits of any number  Property address:  Part 2: Arrearages  The total amount received to conclude the conclusion of the concl	you use to identify the debtor's account:    Number   Street	\$
Name of claim holder:  Last 4 digits of any number  Property address:  Part 2: Arrearages  The total amount received to conclude all that apply:  The amount required to conclude the conclude all that apply:	you use to identify the debtor's account:    Number   Street	

Official Form 410C13-NR

The amount required to cure the postpetition arrearage has not been paid in full. Amount of postpetition arrearage remaining unpaid as of the date of this notice: \$\_\_\_\_\_.

The amount required to cure any postpetition arrearage has been paid in full.

Part 3:	Postpetition Payments				
(a) Check all	l that apply:				
	The debtor is current on all postpetition payments, including all fees, charges, expenses, escrow, and costs.				
	tor is not current on all postpetition payments. The claim holde ted for the postpetition payment(s) that first became due on:	er asserts t	hat the	debto	
☐ The deb	tor has fees, charges, expenses, negative escrow amounts, or	r costs due	and o	wing.	
	n holder attaches a payoff statement and provides the following response:	g informati	on as o	of the	
i. I	Date last payment was received on the mortgage:		/		
ii.	Date next postpetition payment from the debtor is due:	/	/	···········	
iii.	Amount of the next postpetition payment that is due:	\$			
iv. l	Unpaid principal balance of the loan:	\$			
v. A	Additional amounts due for any deferred or accrued interest:	\$	***************************************		
vi. E	Balance of the escrow account:	\$			
vii. E	Balance of unapplied funds or funds held in a suspense account:	\$	····		
	Total amount of fees, charges, expenses, negative escrow amounts, or costs remaining unpaid:	\$			
Part 4	Itemized Payment History				

If the claim holder disagrees that the prepetition arrearage has been paid in full, states that the debtor is not current on all postpetition payments, or states that fees, charges, expenses, escrow, and costs are due and owing, it must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all prepetition and postpetition payments received;
- the application of all payments received;
- all fees, costs, escrow, and expenses that the claim holder asserts are recoverable against the debtor or the debtor's principal residence; and
- all amounts the claim holder contends remain unpaid.

Part 5:	Sign Here								
The person co	ompleting this re	esponse must si	gn it. Check the ap	propriate be	ox:				
☐ I am the o	☐ I am the claim holder.								
lam the	claim holder's a	uthorized agent				•			
l declare und knowledge, ir	er penaity of p nformation, an	erjury that the d reasonable b	information provi elief.	ded in this	response is true and corre	ct to the best of my			
	*				Date//				
	Signature								
Name	First name		Middle name		Last name				
Title	***************************************								
Company									
	identity the coi	porate servicer as	the company if the auti	norized agent	is a servicer.				
Address	Number	Street							
	City			State	ZIP Code				
Contact phone					Email				