

UNITED STATES BANKRUPTCY COURT
Eastern District of California

Honorable Ronald H. Sargis
Chief Bankruptcy Judge
Sacramento, California

June 28, 2022 at 1:30 p.m.

1. [22-21434-E-13](#) **ESTATE OF BERTHA REID** **ORDER TO SHOW CAUSE**
[RHS-1](#) **Pro Se** **6-13-22 [11]**

Tentative Ruling: Oral argument may be presented by the parties at the scheduled hearing, where the parties shall address the issues identified in this tentative ruling and such other issues as are necessary and appropriate to the court's resolution of the matter. If the court's tentative ruling becomes its final ruling, then the court will make the following findings of fact and conclusions of law:

The Order to Show Cause was served by the Clerk of the Court on Debtor (*pro se*), Chapter 13 Trustee, Interested Parties, and US Trustee as stated on the Certificate of Service on June 15 and 16, 2022. Dckt. 12. The court computes that 12 and 13 days' notice has been provided.

The court issued an Order to Show Cause for why the case should not be dismissed due to various deficiencies in the Chapter 13 filings.

The Order to Show Cause is xxxxxxx.

ORDER TO SHOW CAUSE

On June 7, 2022, a Voluntary Chapter 13 Petition was filed for the Estate of Bertha Reid. Dckt. 1. The Petition states that the Estate of Bertha Reid "lives" at 339 Light House, Sacramento, California. *Id.*, § 5. In response to the question in section 7 of the Petition, it is stated that the Estate of Bertha Reid has not filed any bankruptcy petitions within the eight-year period preceding the June 7, 2022 filing of this case.

The Petition is signed, UNDER PENALTY OF PERJURY, by Peter Reid stating that the forgoing information is true and correct. *Id.*, p. 6.

For the Creditor Matrix, Peter Reid states that, as the *pro per* debtor or the debtor's attorney, there is only one creditor to be on the Creditor Matrix (to provide notice to all creditors of a debtor),

**DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT'S RESPONSE**

On June 17, 2022, the United States Department of Housing and Urban Development (“HUD”) filed a response to the court’s Order to Show Cause. Dckt. 13. HUD supports immediate dismissal of the case based on lack of jurisdiction.

Additionally, HUD requests for retroactive annulment of the automatic stay. Pursuant to Federal Rules of Bankruptcy Procedure 4001, a request for relief from the automatic stay must be brought by motion, complying with the Rules governing contested matters in Federal Rules of Bankruptcy Procedure 9014. Therefore, HUD’s request in their response, therefore trying to make their “response” a “motion,” is improper pursuant to the Federal Rules. If HUD seeks relief from the stay, HUD can file a separate motion, complying with the procedural requirements of Federal Rules of Bankruptcy Procedure 9014.

FALSE STATEMENTS UNDER PENALTY OF PERJURY

The first false statement under penalty of perjury is that the probate estate of the late Bertha Reid “lives” at the Light House address. As the court knows from the prior improper filing of a Chapter 13 consumer reorganization by the Special Administrator for the Estate of Bertha Reid, Ms. Reid is deceased and no longer “lives” at an address.

The second false statement under penalty of perjury is that the Estate of Bertha Reid has not filed any bankruptcy cases in the eight-year period preceding the filing of this Bankruptcy Petition. A bankruptcy Petition was filed on January 27, 2022, for the Estate of Bertha Reid by Roger A. Brown, Jr. who was identified as being a special administrator with special powers, with the “letters” to expire on May 26, 2022. Case 22-20188; Petition, Dckt. 1. Mr. Brown was represented by attorney Steven R. Matulich in the probate proceeding in obtaining the appointment of Mr. Brown.

**PRIOR ATTEMPTED IMPROPER FILING
AND PROSECUTION OF A CHAPTER 13 CASE FOR
THE ESTATE OF BERTHA REID**

As stated above, a Chapter 13 Bankruptcy Petition was filed for the Estate of Bertha Reid on January 27, 2022, Case 22-20188 (the “Prior Case”). The court dismissed the prior bankruptcy case on April 18, 2022. The court issued an Order to Show Cause in the Prior Case because of the improper filing of a bankruptcy case for a probate estate or estate of a decedent. The Order to Show Cause required both Roger A. Brown, Jr., as the Special Administrator for the Estate of Bertha Reid, and Steven R. Matulich, Mr. Brown’s attorney in the probate matter to appear at the hearing on the Order to Show Cause. 22-20188; OSC, Dckt. 12.

In the Order to Show Cause the court expressly addressed the law as to why a probate estate cannot be a debtor in a bankruptcy case. Congress provides in 11 U.S.C. § 109(b) that a “person” may be a Chapter 7 debtor, with railroads, and various domestic and foreign insurance and financial institutions excluded. The term person is defined in 11 U.S.C. § 101(41) as follows:

(41) The term “person” includes individual, partnership, and corporation, but does not include governmental unit, except that a governmental unit that—

(A) acquires an asset from a person—

(I) as a result of the operation of a loan guarantee agreement; or

(ii) as receiver or liquidating agent of a person;

(B) is a guarantor of a pension benefit payable by or on behalf of the debtor or an affiliate of the debtor; or

(C) is the legal or beneficial owner of an asset of—

(I) an employee pension benefit plan that is a governmental plan, as defined in section 414(d) of the Internal Revenue Code of 1986; or

(ii) an eligible deferred compensation plan, as defined in section 457(b) of the Internal Revenue Code of 1986;

shall be considered, for purposes of section 1102 of this title, to be a person with respect to such asset or such benefit.

Though non-exclusive, a “Person” includes individuals and business entities. It has long been established that the administrator of a decedent’s estate or a decedent’s estate is not a “person” eligible to file bankruptcy. These cases include the following decisions:

Based on these indicia, we conclude that the Code's definition of "person," and therefore its definition of "debtor," excludes insolvent decedents' estates. Other courts that have addressed this question have uniformly embraced this view. *See In re Estate of Whiteside*, 64 B.R. 99, 102 (Bankr.E.D.Cal.1986); *In re Estate of Patterson*, 64 B.R. 807, 808 (Bankr.W.D.Tex.1986); *In re Jarrett*, 19 B.R. 413, 414 (Bankr.M.D.N.C.1982); *In re 299 Jack-Hemp Assocs.*, 20 B.R. 412, 413 (Bankr.S.D.N.Y.1982); *In re Estate of Brown*, 16 B.R. 128, 128 (Bankr.D.D.C.1981). These courts generally have opined that Congress elected not to extend bankruptcy jurisdiction to insolvent decedents' estates because the individual states have developed, through their probate systems, a comprehensive and specialized machinery for the administration of such estates. *See Jarrett*, 19 B.R. at 414; *299 Jack-Hemp Assocs.*, 20 B.R. at 413. Some of the courts have also noted that the policy of the Bankruptcy Code is to give individuals a "fresh start" through discharge of their debts, and that this policy is not furthered by bankruptcy administration of decedents' estates. *See Jarrett*, 19 B.R. at 414; cf. *In re Estate of Hiller*, 240 F. Supp. 504, 504 (N.D.Cal.1965) (interpreting 1898 Bankruptcy Act); *Adams v. Terrell*, 4 Wood. 337, 4 F. 796, 801 (W.D.Tex.1880) (in the case of an insolvent decedent's estate, "death has already discharged [the decedent] of all personal liability").

In re Goerg, 844 F.2d 1562, 1566 (11th Cir. 1988)

In 2006 the Supreme Court discussed this probate exception in less exclusive terms, making it clear that merely because the “p word” was involved the federal court could walk away from the matter.

Reversing the Ninth Circuit, which had ordered the case dismissed for want of federal subject-matter jurisdiction, this Court held that federal jurisdiction was properly invoked. The Court first stated:

"It is true that a federal court has no jurisdiction to probate a will or administer an estate But it has been established by a long series of decisions of this Court that federal courts of equity have jurisdiction to entertain suits 'in favor of creditors, legatees and heirs' and other claimants against a decedent's estate 'to establish their claims' so long as the federal court does not interfere with the probate proceedings or assume general jurisdiction of the probate or control of the property in the custody of the state court." 326 U.S., at 494, 66 S. Ct. 193, 90 L. Ed. 165 (quoting *Waterman*, 215 U.S., at 43, 30 S. Ct. 10, 54 L. Ed. 80).

Next, the Court described a probate exception of distinctly limited scope:

"[W]hile a federal court may not exercise its jurisdiction to disturb or affect the possession of property in the custody of a state court, . . . it may exercise its jurisdiction to adjudicate rights in such property where the final judgment does not undertake to interfere with the state court's possession save to the extent that the state court is bound by the judgment to recognize the right adjudicated by the federal court." , 66 S. Ct. 193, 90 L. Ed. 165.

The first of the above-quoted passages from *Markham* is not a model of clear statement. The Court observed that federal courts have jurisdiction to entertain suits to determine the rights of creditors, legatees, heirs, and other claimants against a decedent's estate, **"so long as the federal court does not interfere with the probate proceedings."** *Ibid.* (emphasis added). Lower federal courts have puzzled over the meaning of the words "interfere with the probate proceedings," and some have read those words to block federal jurisdiction over a range of matters well beyond probate of a will or administration of a decedent's estate. *See, e.g., Mangieri v. Mangieri*, 226 F.3d 1, 2-3 (CA1 2000) (breach of fiduciary duty by executor); *Golden ex rel. Golden v. Golden*, 382 F.3d 348, 360-362 (CA3 2004) (same); *Lepard v. NBD Bank, Div. of Bank One*, 384 F.3d 232, 234-237 (CA6 2004) (breach of fiduciary duty by trustee); *Storm v. Storm*, 328 F.3d 941, 943-945 (CA7 2003) (probate exception bars claim that plaintiff's father tortiously interfered with plaintiff's inheritance by persuading trust grantor to amend irrevocable inter vivos trust); *Rienhardt v. Kelly*, 164 F.3d 1296, 1300-1301 (CA10 1999) (probate exception bars claim that defendants exerted undue influence on testator and thereby tortiously interfered with plaintiff's expected inheritance).

We read Markham's enigmatic words, in sync with the second above-quoted passage, to proscribe "disturb[ing] or affect[ing] the possession of property in the custody of a state court." 326 U.S., at 494, 66 S. Ct. 296, 90 L. Ed. 256. True, that reading renders the first-quoted passage in part redundant, but redundancy in this context, we do not doubt, is preferable to incoherence. In short, **we comprehend the "interference" language in *Markham* as essentially a reiteration of the general principle that, when one court is exercising *in rem* jurisdiction over a *res*, a second court will not assume *in rem* jurisdiction over the same *res*. See, e.g., *Penn General Casualty Co. v. Pennsylvania ex rel. Schnader*, 294 U.S. 189, 195-196, 55 S. Ct. 386, 79 L. Ed. 850 (1935); *Waterman*, 215 U.S., at 45-46, 30 S. Ct. 10, 54 L. Ed. 80. Thus, **the probate exception reserves to state probate courts the probate or annulment of a will and the administration of a decedent's estate; it also precludes federal courts from endeavoring to dispose of property that is in the custody of a state probate court.** But it does not bar federal courts from adjudicating matters outside those confines and otherwise within federal jurisdiction.**

Marshall v. Marshall 547 U.S. 293, 311-312 (2006).

Even with the admonition from the Supreme Court not to drop a proceeding merely because it would relate to a probate proceeding, that does not authorize the Bankruptcy Judge to make a probate estate as a "person" who may file bankruptcy and wrench from the state court the administration of the probate estate and property of the probate estate by sweeping it all into the bankruptcy estate. 11 U.S.C. § 541, 28 U.S.C. § 1334 (e) (granting exclusive federal court jurisdiction over all property of the bankruptcy estate for a person who properly has or had filed bankruptcy).

**Service of Order to Show Cause For Dismissal
of Prior Case Stating Law Why Filing of Bankruptcy
for the Estate of Bertha Reid Was Improper
Having Been Served on Peter Reid**

In the prior Bankruptcy Case, Roger A. Brown, Jr., Special Administrator, provided this court with information of the beneficiaries of the Estate of Bertha Reid, whose financial interests the Special Administrator stated that he was trying to protect. These beneficiaries and the addresses provided by the Special Administrator are:

Mr. Peter Reid
339 Light House Way
Sacramento, CA 95831

Marlon Mahoney
916 Bridle Path
Galt, CA 95632

Brenda Banks
2701 64th Avenue, #212
Oakland, CA 94605

Felix K. Mahoney
5945 Clover Manor Way
Sacramento, CA 95824

Regina B. Green
4229 Glasgow Drive
North Highlands, CA 95660

Felix M. Mahoney
339 Light House Way
Sacramento, CA 95831

Ronald L. Torrington
2527 57th Avenue, #A
Sacramento, CA 95632

Peter Reid's name is at the top of the list and the court had the Clerk of the Court serve the Order to Show Cause not only on Peter Reid, but all of the beneficiaries identified by Roger A. Brown, Jr., Special Administrator. 22-20188; Order to Show Cause, Dckt. 12.

It is clear that not only was Roger A. Brown, Jr., Special Administrator, and his attorney in the State Court probate action, Stephen Matulich, Esq., were clearly provided with the law why the filing of the Bankruptcy Petition for the Estate of Bertha Reid was improper and illegal, but each of the beneficiaries were – Including Peter Reid.

Hearing on Order to Show Cause in Prior Case

On March 15, 2022, the court conducted what appeared to be a productive hearing with both Robert Brown and Steven Matulich, Esq., concerning the violation of federal law in attempting to file a bankruptcy case for a probate estate. 22-20188; Civil Minutes, Dckt. 26. The Civil Minutes concluded with the court stating:

For the continued hearing, both Robert A. Brown, Jr., the Administrator for the Estate of Bertha Reid, and Steven R. Matulich, Esq., counsel for Mr. Brown in the state court proceedings appeared the continued March 15, 2022, and addresses the matters pertaining to the filing of this case. They provided reasonable, good faith explanations which were discussed in detail at the hearing.

The court determines that this bankruptcy should be dismissed but will not enter the order for dismissal prior to April 15, 2022, in light of the other legal issues and matters that Mr. Brown and Mr. Matulich are addressing in connection with the state court proceedings.

As reflected above, the court believed it was having productive, good faith dialogue with Mr. Brown and Mr. Matulich, both of whom have fiduciary obligations running to the Estate of Bertha Reid, about why the dumping of the Estate of Bertha Reid was illegal.

At the hearing, Mr. Matulich and Mr. Brown stated that the bankruptcy filing (which Mr. Matulich stated he had not prior knowledge) was in an effort to save a real property from foreclosure for the benefit of Bertha Reid's children. They both clearly understood that the filing of a bankruptcy petition for the Estate of Bertha Reid was improper and illegal, and indicated that they would take other action for Mr. Brown to fulfill his obligations to the Estate of Bertha Reid.

IMPROPER FILING OF BANKRUPTCY PETITION FOR PROBATE ESTATES

In recent months, this District has suffered from a rash of illegal and improper filing of bankruptcy petitions for estates of deceased debtors. In a recent case, the Hon. Christopher M. Klein of this court issued a Decision and ordered the payment of sanctions by the representative of the Estate of Ernest Von Taplin and the attorney filing the improper bankruptcy case. *Estate of Ernest Von Taplin*, 21-24148. Judge Klein's Decision contains a much more detailed discussion of the law and why it is clear that a decedent's estate or probate estate cannot file bankruptcy. *In re Estate of Taplin*, p. 5:13 - 8:9; 21-24184, Dckt. 51. Judge Klein also provides a detailed discussion of the court's corrective sanction powers and how they apply with respect to the improper filing of bankruptcy cases. *Id.*, p. 12:27 - 17-14. Rather than merely summarizing or copying portions of Judge Klein's Decision, it is attached hereto as Addendum A and incorporated herein by this reference for the benefit of all parties in interest.

Peter Reid as Signing and Filing Petition

Peter Reid was identified in the Prior Case by Roger A. Brown, Jr., Special Administrator and fiduciary to the Estate of Bertha Reid, as a child of the deceased Bertha Reid. Petition, Attachment to Declaration of Roger A. Brown, Jr., Special Administrator for the Estate of Bertha Reid, prepared by Steven R. Matulich, Esq., in support of motion to be appointed special administrator. 22-20188; Petition Attachment, Dckt. 1 at 20-24. The address for Peter Reid is stated by Roger A Brown, Jr., Special Administrator, to be 339 Light House Way, Sacramento, California. This is the same address that Peter Reid lists on the Petition in this Case as where the Estate of Bertha Reid lives.

This court had the Clerk of the Court serve Peter Reid at the Light House Way address, as well as all of the other identified children, with the Order to Show Cause in the Prior Case which provided clear analysis and notice as to why the filing of a bankruptcy petition for a probate or decedent's estate is improper and illegal.

The court's record is clear that Peter Reid had the benefit of this information as to why the filing of a bankruptcy petition and case for a probate or decedent's estate was both improper and illegal.

ORDER TO SHOW CAUSE RE DISMISSAL OF ESTATE OF BERTHA REID BANKRUPTCY CASE

The attempted commencement of a bankruptcy estate for a decedent's estate or probate estate being improper and illegal, Peter Reid, the person signing the Petition under Penalty of Perjury and filing it with this Court to commence a Chapter 13 Case for the Estate of Bertha Reid, shall show cause why this court does not: (1) Immediately dismiss this Bankruptcy Case and (2) impose a ten-year bar on the filing of any petition or other document in an attempt to file a bankruptcy case for the Estate of Bertha Reid.

**ORDER TO SHOW CAUSE WHY THE COURT SHOULD
NOT IMPOSE CORRECTIVE SANCTIONS IN THE AMOUNT
OF \$6,500.00 TO BE PAID BY PETER REID**

As addressed by Judge Klein in *In re Taplin*, this court has the power, and obligation, to impose corrective sanctions for improper conduct of parties. Here, Peter Reid was provided with this Court's Order to Show Cause in the Prior Case, which clearly explained by the filing of a bankruptcy petition for the Estate of Bertha Reid was improper and illegal. Peter Reid is identified as one of the financial beneficiaries that Roger A. Brown, Jr., Special Administrator, was trying to benefit by the improper filing of the Prior Case.

A shorter version of this court's authority, to supplement that explained in Judge Klein's Decision in *In re Taplin* is as follows. Bankruptcy Courts have the jurisdiction to impose sanctions even after a case has been dismissed. *Cooter & Gell v. Hartmarx Corp.*, 496 U.S. 384, 395 (1990); *Miller v. Cardinale (In re DeVille)*, 631 F.3d 539, 548-49 (9th Cir. 2004). The court also has the inherent civil contempt power to enforce compliance with its lawful judicial orders. *Price v. Lehtinen (In re Lehtinen)*, 564 F.3d 1052, 1058 (9th Cir. 2009); *see also* 11 U.S.C. §105(a).

A Bankruptcy Court is also empowered to regulate the practice of law before it. *Peugeot v. U.S. Trustee (In re Crayton)*, 192 B.R. 970, 976 (B.A.P. 9th Cir. 1996). The authority to regulate the practice of law includes the right to discipline attorneys who appear before the court. *Chambers v. NASCO, Inc.* 501 U.S. 32,43 (1991); *see also Lehtinen*, 564 F.3d at 1058.

The primary purpose of a civil contempt sanction is to compensate losses sustained by another's disobedience to a court order and to compel future compliance with court orders. *Knupfer v. Lindblade (In re Dyer)*, 322 F.3d 1178, 1192 (9th Cir. 2003). The contemtor must have an opportunity to reduce or avoid the fine through compliance. *Id.* The court's authority to regulate the practice of law is broader, allowing the court to punish bad faith or willful misconduct. *Lehtinen*, 564 F.3d at 1058. However, the court cannot issue punitive sanctions pursuant to its power to regulate the attorneys appearing before it. *Id.* at 1059. Nevertheless, suspending an attorney from appearing before the court is permissible. *Id.*

The court's jurisdiction over parties concerning their conduct in a bankruptcy case or adversary proceeding is not terminated by the dismissal of the case or adversary proceeding. *Schering Corp. v. Vitarine Pharmaceuticals, Inc.*, 889 F.2d 490, 495-496 (3rd Cir. 1989) ("The analogy of Rule 11 sanctions to contempt proceedings is apt. Both are designed to deter misbehavior before the Court. See Fed. R. Civ. P. 11, advisory committee's note ("Since its original promulgation, Rule 11 has provided for the striking of pleadings and imposition of disciplinary sanctions to check abuses in the signing of pleadings...To hold that a district court has no power to order sanctions after a voluntary dismissal is to emasculate Rule 11 in those cases where wily plaintiffs file baseless complaints, unnecessarily sap the precious resources of their adversaries and the courts, only to insulate themselves from sanctions by promptly filing a notice of dismissal."); *Greenberg v. Sala*, 822 F.2d 882, 885 (9th Cir. 1987) ("At the time the district court denied the defendants' motions for Rule 11 sanctions, the case had been dismissed. The dismissal, however, did not deprive the court of jurisdiction to consider the motions. See *Szabo Food Service, Inc. v. Canteen Corp.*, No. 86-3093, slip op. (7th Cir. Jun. 29, 1987) (voluntary dismissal under Rule 42(a)(1)).")

Here, Peter Reid has clearly and willfully violated Federal Bankruptcy Law and filed a Chapter 13 Bankruptcy Petition for the Estate of Bertha Reid. In addition to violating Federal Law, he has done so knowing that it is improper. Such conduct may result in this matter being referred to the District Court, after this court has made a determination on corrective sanctions, for the possible imposition of punitive

sanctions.

In this case, Peter Reid is abusing Federal Law in an attempt to financially benefit. Clearly, the value of the property has to be substantial for Peter Reid to take it upon himself to commence these legal proceedings in Federal Court. This is after Roger A. Brown, Jr., Special Administrator, and Steven Matulich, Esq., the Special Administrator's counsel in the State Court proceedings were clearly aware of the law and that attempting to file a bankruptcy petition for a decedent's or probate estate was improper and illegal. These are two fiduciaries to the Estate of Bertha Reid, for whom Roger A. Brown, Jr., Special Administrator, has identified Peter Reid as a financial beneficiary.

Corrective sanctions, as Judge Klein explains, include sanctions to deter future misconduct by the improperly acting person. Here, Peter Reid, to advance his own financial interests, has abused Federal Law and illegally filed a bankruptcy petition, there by commencing an illegal bankruptcy case, for the Estate of Bertha Reid. This was done after the Special Administrator in the In re Bertha Reid Probate State Court Proceeding was shut down and knew that it was illegal and improper.

Even if the 339 Light House Way Property (which was identified by Roger A. Brown, Jr., Special Administrator, as the property that he was attempting to save from foreclosure for the benefit of the children, including Peter Reid) had a modest value of \$650,000.00, a one percent (1%) corrective sanction would be only \$6,500.00. With such large money in play, a corrective sanction of substantially more might well be necessary to deter Peter Reid from such improper filings and violation of federal law.

However, the court concludes that the "mere" \$6,500.00 would be sufficient for this first time around with Peter Reid and his improper and illegal conduct.

Peter Reid shall show cause why this court should not order him to immediately pay a \$6,500.00 corrective sanction to the Clerk of the Bankruptcy Court for deposit into the United States Treasury, and if the \$6,500.00 is not paid within 30 days of the order imposing the sanction, why interest at the rate of 10% per annum (as would apply to a California court judgment) should not commence accruing, and why the court should not authorize the Clerk of the Court to assign the order for payment (which constitutes a judgment of this court and may be enforced as such) to a third-party collection agency or collection attorney on a contingent fee basis.

**ORDER FOR ROGER A. BROWN, Jr.
AND
STEVEN R. MATULICH, ESQ. TO APPEAR**

Roger A. Brown, Jr., has presented himself to this court as the special administrator for the Estate of Bertha Reid. Steven R. Matulich, Esq. has presented himself to this court as Mr. Brown's attorney in the State Court Probate proceedings to get Roger A. Brown, Jr. appointed as the Special Administrator.

Now, the court has Peter Reid appearing and purporting to act as the authorized representative of the Estate of Bertha Reid. It is unclear how Peter Reid can be doing such. Additionally, it is unclear what Roger A. Brown, Jr. and Steven R. Matulich, Esq. are doing in connection with this conduct by Peter Reid.

It may be that Roger A. Brown, Jr. and Steven R. Matulich, Esq. are unaware of Peter Reid's improper and illegal filings in this court, that follow Roger A. Brown, Jr.'s, as Special Administrator, improper and illegal filings in the Prior Case.

Alternatively, it may be that Roger A. Brown, Jr. and Steven R. Matulich, Esq. are not only aware of such improper and illegal filing, but are engaging in a scheme of having the various beneficiaries violate federal law to improperly try and delay a foreclosure sale. As the court recalls, Roger A. Brown, Jr. had an extensive discussion with the court about his business of buying a financial interest in property in this type of situation and what idea/questions he had about how to use bankruptcy filings to delay foreclosure sales.

The court determines that it is necessary to have both Roger A. Brown, Jr. and Steven R. Matulich, Esq. at the first hearing on this Order to Show Cause, at which time the court will determine whether to dismiss this case and determine what further corrective action is required and possible referral to the U.S. District Court for corrective and punitive action.

June 28, 2022 Hearing

At the hearing, **XXXXXXXXXX**

The court shall issue an order substantially in the following form holding that:

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Order to Show Cause re the filing of a bankruptcy case for the Estate of Bertha Reid having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

IT IS ORDERED that the Order to Show Cause is **XXXXXX** and **XXXXXX**