

**U.S. BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF ALABAMA**

**Honorable Christopher L. Hawkins  
Wednesday, February 18, 2026**

*Current as of 2/10/2026 at 1:15 PM*

*(Stricken Shown)*

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**Montgomery  
Conference CLH**

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1:30 PM **25-81461** Innovative Plumbing Concepts, LLC

Ch 11

Trustee: Bulgarella

**Moving:** Anthony Brian Bush

**Opposing:**

**Debtor or Plaintiff Attorney:** Anthony Brian Bush

**Matter:** **Doc# 62 Motion to Assume Contract (Beasley Construction Services, Inc.)**

**Doc# 63 Motion to Assume Contract (Matthes Parker Construction)**

**Doc# 64 Motion to Assume Contract (Project Builders, Inc.)**

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1:30 PM **26-10147** James Irvin Goodwin

Ch 7

Trustee: Carn

**Moving:** Rafael Gil III

**Opposing:**

**Debtor or Plaintiff Attorney:** Rafael Gil

**Matter:** **Doc# 10 Motion to Conduct Meeting of Creditors by Interrogatories**

1:30 PM **25-81394** Alabama Institute for Behavioral Health, P.C.

Ch 11

Trustee: Walding

**Moving:** Anthony Brian Bush

**Opposing:**

**Debtor or Plaintiff Attorney:** Anthony Brian Bush

3

**Matter:** [\*\*Doc# 59 Motion to Assume Contract \(FreeUp Storage Phenix City, LLC\)\*\*](#)

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1:35 PM **25-31067** Constance Sha'kira Smith

Ch 13

Trustee: McKinney

**Moving:** Audrey Willis

**Opposing:**

**Debtor or Plaintiff Attorney:** Reid Gregory Tolar

4

**Matter:** [\*\*Doc# 46 Motion to Dismiss or Convert \(IRS\)\*\*](#)

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1:35 PM **25-32494** James Marcum, Jr.

Ch 13

Trustee: McKinney

**Moving:** Stephen L. Klimjack

**Opposing:** Barney Andrew Monaghan

**Debtor or Plaintiff Attorney:** Stephen L. Klimjack

5

**Matter:** [\*\*Doc# 20 Motion to Determine Mortgage Fees and Expenses\*\*](#)

[\*\*Doc# 23 Response of Lakeview Loan Servicing, LLC\*\*](#)

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1:35 PM **24-30310** Andrew C Merkel and

Ch 13

Kare M Ogles

Trustee: McKinney

**Moving:**

**Opposing:**

**Debtor or Plaintiff Attorney:**

ProSe / None

6

**Matter:** [\*\*Doc# 110 Motion to Modify Plan and Excuse Plan Payments\*\*](#)

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1:35 PM **24-30327** Mary Jean Washington Lucas

Ch 13

Trustee: McKinney

**Moving:** Audrey Willis

**Opposing:**

**Debtor or Plaintiff Attorney:** Michael Brock

**Matter:** **Doc# 40 Motion to Dismiss or Convert (IRS)**

7

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1:36 PM **25-32190** Erica Reina Burke-Goodwin

Ch 13

Trustee: McKinney

### **Confirmation Hearings**

**Moving:** Earl Gillian Jr.

**Opposing:** Barney Andrew Monaghan

**Debtor or Plaintiff Attorney:** Earl Gillian

**Matter:** **Doc# 20 Objection to Claim # 3 (Lakeview Loan Servicing, LLC)**

8

**Doc# 28 Response of Lakeview Loan Servicing, LLC**

#### **Confirmation Hearing**

**Objection: #17 (Lakeview Loan Servicing)**

**Objection: #22 (Trustee)**

**Doc# 21 Debtor's Response to Lakeview Loan Objection**

1:36 PM **19-33397** Steven Dirl Witherington and  
Ch 13 Shannon Lee Carter Witherington  
Trustee: McKinney  
**Moving:** Sabrina L. McKinney  
**Opposing:**  
**Debtor or Plaintiff Attorney:** Debora Palmer

**Matter:** **Doc# 148 Trustee's AMENDED Objection to Claims # 9 and # 11 (Lakeview Loan Servicing, LLC)**

9

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1:36 PM **23-32059** Harold Von Murry  
Ch 13  
Trustee: McKinney  
**Moving:** Sabrina L. McKinney  
**Opposing:**  
**Debtor or Plaintiff Attorney:** Charles E. Grainger

**Matter:** **Doc# 30 Trustee's Objection to Claim # 2 (Alabama Department of Revenue)**

10

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1:36 PM **24-31385** Tanisha Paradise Timmons  
Ch 13  
Trustee: McKinney  
**Moving:** Stephen L. Klimjack  
**Opposing:**  
**Debtor or Plaintiff Attorney:** Stephen L. Klimjack

**Matter:** **Doc# 31 Objection to Claim # 1 (Ascendum Education Solutions, Inc.)**

11

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1:36 PM **25-31562** Jeremy Scott Nobles and  
Ch 13 Lori Beth Nobles  
Trustee: McKinney  
**Moving:** Charles E. Grainger  
**Opposing:**  
**Debtor or Plaintiff Attorney:** Charles E. Grainger  
Richard Shinbaum

**Matter:** **Doc# 30 Objection to Claim # 19 (21st Mortgage Corp.)**

12

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1:36 PM 25-32013 Yolanda Howard

Ch 13

Trustee: McKinney

**Moving:** Gary A. Backus

**Opposing:**

**Debtor or Plaintiff Attorney:** Gary A. Backus

13

**Matter:** [Doc# 33 Objection to Claim # 1 \(Credit Central LLC\)](#)

[Doc# 34 Objection to Claim # 3 \(NCB Management Services, Inc.\)](#)

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1:36 PM 25-32171 Monica T Powell

Ch 13

Trustee: McKinney

**Moving:** Andrew D. Poston

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

14

**Matter:** [Doc# 20 Objection to Claim # 12 \(Jefferson Capital Systems LLC\)](#)

[Doc# 23 Objection to Claim # 2 \(Republic Finance, LLC\)](#)

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1:36 PM 25-32339 James Moulton

Ch 13

Trustee: McKinney

**Moving:** Andrew D. Poston

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

15

**Matter:** [Doc# 21 Objection to Claim # 9 \(All In FCU\)](#)

1:36 PM **25-32401** Jonathan Walter Hayden

Ch 13

Trustee: McKinney

**Moving:** Andrew D. Poston

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

16

**Matter:** **Doc# 21 Objection to Claim # 6 (OneMain Financial Group, LLC)**

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1:36 PM **25-32790** Aletha Lewis and

Ch 13 Derick Lewis

Trustee: McKinney

**Moving:** Stephen L. Klimjack

**Opposing:** Richard C. Dean Jr.

**Debtor or Plaintiff Attorney:** Stephen L. Klimjack

17

**Matter:** **Doc# 28 Objection to Claim # 6 (Alabama State Employees CU)**

**Doc# 32 Response of Alabama State Employees CU**

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1:37 PM **18-32336** Lisa Delane Franklin and

Ch 13 United States Office of Personnel Management

Trustee: McKinney

**Moving:** Paul D. Esco

**Opposing:** Audrey Willis

**Debtor or Plaintiff Attorney:** Paul D. Esco

18

**Matter:** **Doc# 128 Motion For Contempt and Motion for Sanctions (United States Office of Personnel Management)**

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1:40 PM **21-31713** Michael E. McAloney

Ch 13

Trustee: McKinney

**Moving:** Stephen L. Klimjack

**Opposing:**

**Debtor or Plaintiff Attorney:** Stephen L. Klimjack

19

**Matter:** **Doc# 53 AMENDED Motion to Approve Settlement**

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1:40 PM **25-32779** Joaquin Laron Dubose

Ch 13

Trustee: McKinney

**Moving:** H. Owen Lee

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

20

**Matter:** [Doc# 26 Motion to Approve Settlement](#)

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1:45 PM **24-10888** Andrew Chase Yoell and

Ch 13

Ashton Danielle Yoell

Trustee: McKinney

**Moving:** Michael W Lindsey

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

21

**Matter:** [Doc# 74 Renewed Motion for Relief from Stay \(U.S. Bank\)](#)

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1:45 PM **25-10527** Clarence Watkins and

Ch 13

Carolyn Watkins

Trustee: McKinney

**Moving:** Barney Andrew Monaghan

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

22

**Matter:** [Doc# 66 Motion for Relief from Stay \(Select Portfolio Servicing, Inc.\)](#)

1:45 PM **25-11130** Shirley H. Heupel

Ch 13

Trustee: McKinney

**Moving:** Evan Eberhardt

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

23

**Matter:** **Doc# 20 Motion for Relief from Stay & Co-Debtor Stay (U.S. Bank)**

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1:45 PM **25-81061** Nicole Little

Ch 13

Trustee: McKinney

**Moving:** Evan Eberhardt

**Opposing:**

**Debtor or Plaintiff Attorney:** David S. Clark

24

**Matter:** **Doc# 28 Motion for Relief from Stay (Selene Finance LP)**

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1:45 PM **22-30420** Rodrick Antonio Jackson

Ch 13

Trustee: McKinney

**Moving:** Patrick O'Neal Gray

**Opposing:**

**Debtor or Plaintiff Attorney:** Michael Brock

25

**Matter:** **Doc# 27 Motion for Relief from Stay (Pharming Capital, LLC)**

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1:45 PM **23-30554** David Joseph Lawrence and

Ch 13

Bridget Rena Lawrence

Trustee: McKinney

**Moving:** Bowdy J Brown

**Opposing:**

**Debtor or Plaintiff Attorney:** Gregory E Tolar

26

**Matter:** **Doc# 46 Motion for Relief from Stay (Alabama Housing Finance Authority)**

**SETTLED - ORDER COMING**

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1:45 PM 23-32080 Michael Craig Tanner  
Ch 13  
Trustee: McKinney

**Moving:** Lauren Weber

**Opposing:**

**Debtor or Plaintiff Attorney:** Gail Donaldson

27

**Matter:** **Doc# 27 Motion for Relief from Stay & Co-Debtor Stay (Hope FCU)**

**SETTLED - ORDER COMING**

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1:45 PM 23-32170 Jason Renard Tatum  
Ch 13  
Trustee: McKinney

**Moving:** David Hearne

**Opposing:**

**Debtor or Plaintiff Attorney:** Mary Conner Pool

28

**Matter:** **Doc# 65 Renewed Motion for Relief from Stay & Co-Debtor Stay/Motion for Adequate Protection (MidFirst Bank)**

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1:45 PM 24-30686 Stacey Gresham  
Ch 13  
Trustee: McKinney

**Moving:** Leigh Carr

**Opposing:**

**Debtor or Plaintiff Attorney:** Michael Brock

29

**Matter:** **Doc# 63 Renewed Motion for Relief from Stay (J.L. Lane Lending)**

1:45 PM **24-31148** Nathan Parker

Ch 13

Trustee: McKinney

**Moving:** Evan Eberhardt

**Opposing:**

**Debtor or Plaintiff Attorney:** Michael Brock

30

**Matter:** **Doc# 45 Motion for Relief from Stay & Co-Debtor Stay  
(Nationstar Mortgage LLC)**

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1:45 PM **24-32298** Roshonda Taylor

Ch 13

Trustee: McKinney

**Moving:** Paul J Spina III

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

31

**Matter:** **Doc# 51 Motion for Relief from Stay (Ally Bank)**

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1:45 PM **25-11231** Nathan Chunho Richards

Ch 7

Trustee: Carn

**Moving:** Joshua Daniel Friedman

**Opposing:**

**Debtor or Plaintiff Attorney:** Rafael Gil

32

**Matter:** **Doc# 19 Motion for Relief from Stay (Gulf Winds FCU)**

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1:45 PM **25-11468** Jerome I. Walker

Ch 7

Trustee: Carn

**Moving:** Leigh Carr

**Opposing:**

**Debtor or Plaintiff Attorney:** Rafael Gil

33

**Matter:** **Doc# 11 Motion for Relief from Stay (BayPort FCU)**

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1:45 PM **25-30025** Lystra Achia Jones

Ch 13

Trustee: McKinney

**Moving:** Larry E. Darby Esq

**Opposing:**

**Debtor or Plaintiff Attorney:** Bryan Andrews  
Matthew Davis

34

**Matter:** [Doc# 41 Motion for Relief from Stay & Co-Debtor Stay \(Chase Park Apartment\)](#)

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1:45 PM **25-30279** Brittany Leshell Borders

Ch 13

Trustee: McKinney

**Moving:** Bowdy J Brown

**Opposing:**

**Debtor or Plaintiff Attorney:** T. Randolph Harrold

35

**Matter:** [Doc# 47 Motion for Relief from Stay \(Alabama Housing Finance Authority\)](#)

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1:45 PM **25-30341** Constance Renee Brown

Ch 13

Trustee: McKinney

**Moving:** Evan Eberhardt

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

36

**Matter:** [Doc# 36 Renewed Motion for Relief from Stay \(Guild Mortgage Company LLC\)](#)

1:45 PM **25-30565** Jaumeka T Brundidge

Ch 13

Trustee: McKinney

**Moving:** Jackson E. Duncan III

**Opposing:**

**Debtor or Plaintiff Attorney:** C. Brandon Sellers

37

**Matter:** **Doc# 42 Motion to Reset Hearing on Renewed Motion for Relief from Stay (Freedom Mortgage Corp.)**

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1:45 PM **25-30670** John A. Bearden, III

Ch 13

Trustee: McKinney

**Moving:** Brian K Jordan

**Opposing:**

**Debtor or Plaintiff Attorney:** Terry L. Danford

38

**Matter:** **Doc# 52 Renewed Motion for Relief from Stay (Nationstar Mortgage LLC)**

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1:45 PM **25-31065** Rickie Malone

Ch 13

Trustee: McKinney

**Moving:** Amanda Beckett

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

39

**Matter:** **Doc# 26 Motion for Relief from Stay & Co-Debtor Stay (Select Portfolio Servicing, Inc.)**

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1:45 PM **25-31670** Jessica Shantal Hooks

Ch 13

Trustee: McKinney

**Moving:** Kristofor D. Sodergren

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

40

**Matter:** **Doc# 25 Motion for Relief from Stay (Vanderbilt Mortgage)**

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1:45 PM **25-31697** Malcom Stephen Brundidge and  
Ch 13 Holley Ann Brundidge  
Trustee: McKinney

**Moving:** Paul J Spina III

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

**Matter:** [Doc# 44 Motion for Relief from Stay \(Harley Davidson Credit Corp.\)](#)

41

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1:45 PM **25-31749** Tilford Cornelius Ruffin  
Ch 13  
Trustee: McKinney

**Moving:** Leigh Carr

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

**Matter:** [Doc# 31 Motion for Relief from Stay & Co-Debtor Stay \(MAX CU\)](#)

42

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1:45 PM **25-31830** Shameka Mitchell  
Ch 13  
Trustee: McKinney

**Moving:** Barney Andrew Monaghan

**Opposing:**

**Debtor or Plaintiff Attorney:** Paul D. Esco

**Matter:** [Doc# 30 Motion for Relief from Stay \(MidFirst Bank\)](#)

43

1:45 PM **25-31957** Jonathan Tye Hughes

Ch 13

Trustee: McKinney

**Moving:** Kristofor D. Sodergren

**Opposing:**

**Debtor or Plaintiff Attorney:** C. Brandon Sellers

44

**Matter:** [Doc# 21 Motion for Relief from Stay \(21st Mortgage Corp.\)](#)

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1:45 PM **25-31976** Jeremy Lamar Burchfield and

Ch 13 Ashley Danley Burchfield

Trustee: McKinney

**Moving:** Leigh Carr

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

45

**Matter:** [Doc# 31 Motion for Relief from Stay \(Truist Bank\)](#)

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1:45 PM **25-32128** Eddie Collins

Ch 13

Trustee: McKinney

**Moving:** Evan Eberhardt

**Opposing:**

**Debtor or Plaintiff Attorney:** Terry L. Danford

46

**Matter:** [Doc# 24 Motion for Relief from Stay & Co-Debtor Stay \(Newrez LLC\)](#)

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1:45 PM **25-32216** Keondre T Palmer

Ch 13

Trustee: McKinney

**Moving:** William C. Poole

**Opposing:**

**Debtor or Plaintiff Attorney:** Charles E. Grainger

47

**Matter:** [Doc# 33 Motion for Relief from Stay & Co-Debtor Stay \(Capital One Auto Finance\)](#)

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1:45 PM 25-32265 Arthur Lee Perdue, Jr.

Ch 13

Trustee: McKinney

**Moving:** Evan Eberhardt

**Opposing:**

**Debtor or Plaintiff Attorney:** Stephen L. Klimjack

48

**Matter:** **Doc# 28 Motion for Relief from Stay (LoanCare, LLC)**

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1:45 PM 25-32342 Tasch Ladrell Lockhart

Ch 13

Trustee: McKinney

**Moving:** Larry E. Darby Esq

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

49

**Matter:** **Doc# 22 Motion for Relief from Stay (Chase Park Apartment)**

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1:45 PM 25-32472 Bama Lanora Austin

Ch 13

Trustee: McKinney

**Moving:** Evan Eberhardt

**Opposing:**

**Debtor or Plaintiff Attorney:** Gregory E Tolar

50

**Matter:** **Doc# 28 Motion for Relief from Stay & Co-Debtor Stay (Selene Finance LP)**

1:45 PM **25-32588** Andrew Norman Tomlin

Ch 13

Trustee: McKinney

**Moving:** Roy M. West

**Opposing:**

**Debtor or Plaintiff Attorney:** Bradley A. Hawley

51

**Matter:** [\*\*Doc# 20 Motion for Relief from Stay \(Hubbard Properties, Inc.\)\*\*](#)

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1:45 PM **25-32720** Juquana Michelle Tolliver

Ch 13

Trustee: McKinney

**Moving:** Larry E. Darby Esq

**Opposing:**

**Debtor or Plaintiff Attorney:** C. Brandon Sellers

52

**Matter:** [\*\*Doc# 22 Motion for Relief from Stay \(Central Park XV LLC\)\*\*](#)

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1:45 PM **25-32992** Latanja Jeter Johnson

Ch 13

Trustee: McKinney

**Moving:** Larry E. Darby Esq

**Opposing:**

**Debtor or Plaintiff Attorney:** Earl Gillian

53

**Matter:** [\*\*Doc# 25 Motion for Relief from Stay \(Adelabu Obanigba\)\*\*](#)

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1:50 PM **21-30280** Rubi Renee Gray Fuller

Ch 13

Trustee: McKinney

**Moving:** Barney Andrew Monaghan

**Opposing:**

**Debtor or Plaintiff Attorney:** David Weston

54

**Matter:** [\*\*Doc# 43 Motion for Relief from Stay \(Rocket Mortgage, LLC\)\*\*](#)

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1:50 PM **21-30297** Luther Zachry Heath  
Ch 13  
Trustee: McKinney

**Moving:** Brian K Jordan

**Opposing:**

**Debtor or Plaintiff Attorney:** Charles E. Grainger

55

**Matter:** **Doc# 50 Motion for Relief from Stay & Co-Debtor Stay (Nationstar Mortgage LLC)**

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1:50 PM **23-31425** Joe Tarleton and  
Ch 13 Bonnie Williams  
Trustee: McKinney

**Moving:** Amanda Beckett

**Opposing:**

**Debtor or Plaintiff Attorney:** Stephen L. Klimjack

56

**Matter:** **Doc# 102 Motion for Relief from Stay (U.S. Bank)**

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1:50 PM **24-32181** Japlessa Nyrocca Thomas  
Ch 13  
Trustee: McKinney

**Moving:** Bowdy J Brown

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

57

**Matter:** **Doc# 30 Motion for Relief from Stay (Cadence Bank)**

1:50 PM **25-30095** Shatorrica McGhee Reese

Ch 13

Trustee: McKinney

**Moving:** Amanda Beckett

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

58

**Matter:** **Doc# 25 Motion for Relief from Stay (Planet Home Lending, LLC)**

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1:50 PM **25-30114** Sanjanetta Williams

Ch 13

Trustee: McKinney

**Moving:** Janet L Wilkes

**Opposing:**

**Debtor or Plaintiff Attorney:** Gail Donaldson

59

**Matter:** **Doc# 32 Motion for Relief from Stay & Co-Debtor Stay/Motion for Adequate Protection (MidFirst Bank)**

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1:50 PM **25-30244** Bradley Allen Brust and

Ch 13 Dakota Keann Brust

Trustee: McKinney

**Moving:** Barney Andrew Monaghan

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

60

**Matter:** **Doc# 32 Motion for Relief from Stay (Lakeview Loan Servicing, LLC)**

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1:50 PM **25-30894** Stanford C Jones

Ch 13

Trustee: McKinney

**Moving:** Amanda Beckett

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston  
Christopher Lawrence Stanfield

61

**Matter:** **Doc# 24 Motion for Relief from Stay (PennyMac Loan Services)**

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1:50 PM **25-31265** Sandra Tyson Bryant

Ch 13

Trustee: McKinney

**Moving:** Kristofor D. Sodergren

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

**Matter:** [Doc# 28 Renewed Motion for Relief from Stay & Co-Debtor Stay \(21st Mortgage Corp.\)](#)

62

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1:50 PM **25-31691** Shannon Owens

Ch 13

Trustee: McKinney

**Moving:** Brian K Jordan

**Opposing:**

**Debtor or Plaintiff Attorney:** Paul D. Esco

**Matter:** [Doc# 24 Motion for Relief from Stay \(Nationstar Mortgage LLC\)](#)

63

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1:50 PM **25-32159** Ryan Hopkins and

Ch 13 Lisa Wey

Trustee: McKinney

**Moving:** Barney Andrew Monaghan

**Opposing:**

**Debtor or Plaintiff Attorney:** Andrew D. Poston

**Matter:** [Doc# 33 Motion for Relief from Stay \(Lakeview Loan Servicing, LLC\)](#)

64

1:54 PM 25-03020 Haynes v. LVNV Funding, LLC

† Ch 13

24-30035

Kristy Michelle Haynes

**Moving:** Anthony Brian Bush

**Opposing:** R. Frank Springfield

**Debtor or Plaintiff Attorney:** Anthony Brian Bush

65

**Matter:** **Doc# 19 Motion to Withdraw as Attorney (Anthony Bush)**

**Doc# 17 Defendant's Motion to Compel Responses to Written Discovery and Deposition Testimony or, Alternatively, to Dismiss**

**Doc# 20 Response of Anthony Bush**

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1:55 PM 24-03050 Knight v. US Department of Education et al

† Ch 13

18-33177

Lanner Knight and Lakeyta W. Knight

**Moving:** David Weston

**Opposing:** Audrey Willis

Kristofor D. Sodergren

**Debtor or Plaintiff Attorney:** David Weston

66

**Matter:** **SCEDULING CONFERENCE**

**Doc# 1 Adversary case 24-03050. (63 (Dischargeability - 523(a)(8), student loan))**

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1:55 PM 24-03035 Montgomery v. United States Department of Education

† Ch 13

24-30689

Quanishia Montgomery

**Moving:** Spencer W. Jones

**Opposing:** Audrey Willis

**Debtor or Plaintiff Attorney:** Spencer W. Jones

67

**Matter:** **SCEDULING CONFERENCE**

**Doc# 1 Adversary case 24-03035. (63 (Dischargeability - 523(a)(8), student loan))**