

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re Shelia Gore,

Debtor.

Bankr. No. 24-03127

Chapter 13

Chief Judge Jacqueline Cox

Order on Trustee's Motion to Dismiss (Dkt. 32)

The Debtor appeared at the May 20, 2024 hearing of the Trustee's Motion to Dismiss with Prejudice With 180 Day Bar from Refiling. This bankruptcy case was filed pro se on March 4, 2024. The Trustee complains that the Debtor has not appeared at several sessions of the section 341 meeting of creditors. The Debtor said that she appeared. However, there is disagreement regarding whether she has properly submitted to the trustee at the meetings information such as a photo I.D. and verification of her social security number.

The Trustee also alleges that the Debtor has not made plan payments which have to start 30 days after filing. *See* 11 U.S.C. § 1326(a)(1). The Debtor has not shown that plan payments have been made. For that reason, the failure to make plan payments, this bankruptcy case will be dismissed.

The Debtor has filed four cases in the past two years.

In case 24-01163 the Debtor filed a petition for relief under chapter 13 of the Bankruptcy Code on January 29, 2024. It was dismissed on February 12, 2024 for failure to timely obtain a credit counseling certificate.

In case 23-06266 the Debtor filed a petition for relief under chapter 13 of the Bankruptcy

Code on May 11, 2023. It was dismissed on July 19, 2023 for unreasonable delay.

In case 22-15036 the Debtor filed for bankruptcy relief under chapter 13 of the Bankruptcy Code on December 30, 2022. It was dismissed on January 31, 2023 for failure to file a timely certificate of credit counseling.

The Trustee requests a 6-month bar to refiling. That request will be granted; however, the bar to refiling will be for one year. Pursuant to 11 U.S.C. § 105(a) the court finds that Debtor Shelia Gore's repeated, incomplete bankruptcy filings amount to an abuse of the bankruptcy system and are designed to delay and prejudice her creditors. *In re Parson*, 632 B.R. 613, 625 (Bankr.N.D. Tex. 2021). The court finds that this bankruptcy case was not filed in good faith.

The court also notes that Debtor Shelia Gore has filed two other chapter 13 bankruptcy cases. Case 15-14867 was filed on April 27, 2015. It was dismissed on June 1, 2025 for failure to file required documents. Case 14-45602 was filed on December 23, 2014. It was dismissed on February 23, 2015 for failure to file a plan.

The court is sympathetic to the Debtor's assertion that she is ill. However, her efforts in filing several failing bankruptcy cases is a big problem. Pro se debtors are given some leeway in reorganizing their debts. However, they have to comply with the Code's requirements. Debtor Shelia Gore has not done so.

Bankruptcy case 24-03127 is dismissed for cause and with prejudice pursuant to 11 U.S.C. § 1307(c)(2). Shelia Gore is barred from filing for bankruptcy relief under all chapters of the U.S. Bankruptcy Code for one year, on or before May 20, 2025.

Judge:



Date: May 20, 2024