

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

In re:	)	Chapter 7
	)	
Linda A. Williams,	)	Bankr. No. 24-09106
	)	
Debtor.	)	Judge Jacqueline P. Cox

**Dismissal Order with a Three -Year Bar to Refiling (Dkt. 34)**

The Debtor, Linda A. Williams, sought Chapter 7 bankruptcy relief herein on June 20, 2024. Reed Heiligman was thereafter appointed to serve as Chapter 7 Trustee herein.

The Debtor has been involved in litigation with creditor Skyline Restoration, Inc. in state court for several years regarding its work to restore her real property after it was damaged in a fire.

The court was informed at an October 22, 2024 hearing that the Debtor sought bankruptcy relief shortly before a trial date in that matter.

Trustee Heiligman sought leave to employ a real estate concern to sell the Debtor's property, a residence, because it has substantial equity. The court granted that motion on September 24, 2024. *See* Order at Docket 30.

The Debtor's attorney asked the court to delay the sale of the premises because of the Debtor's age. The court declined as it would be unfair to allow the Debtor to stall the state court case, taking advantage of the automatic stay, while not pursuing bankruptcy objectives of administering her assets and paying her creditors as quickly as possible.

The September 24, 2024 Order required the Debtor to allow the realtor to photograph the

premises within seven days of the entry of that Order and to permit access to prospective purchasers on 24 hours' notice. The Debtor was also ordered to give the Trustee keys to the property.

On October 2, 2024, Trustee Heiligman filed a Motion for Rule to Show Cause Why the Debtor Should Not be Held in Contempt for alleged failures to comply with the September 24, 2024 Order. Docket 32. He alleged that the Debtor failed to return phone calls from the real estate professional seeking to arrange access to the premises and that she did not give him the keys.

Instead of obeying the order the Debtor filed a motion to voluntarily dismiss this case on October 4, 2024, within eleven days of the entry of the September 24, 2024 Order. Docket 34, pp. 1-2.

At the October 22, 2024 hearing of the two motions the Trustee opposed the Debtor's motion to voluntarily dismiss the bankruptcy case. The court stated that the case would be dismissed on the Debtor's motion, however, the dismissal order would include a bar to refiling because the conduct attributed to the Debtor exhibits bad faith, an effort to use the bankruptcy system to stall a state court case while not cooperating with the bankruptcy objective of administering assets in a timely manner. *See In re Royalty Properties, LLC*, 604 B.R. 742, 750-751 (Bankr. N.D. Ill. 2019) for a discussion of bad faith filings.

The Debtor's motion herein states that she filed this bankruptcy case to protect and keep her home for life by having this court properly adjudicate Skyline's lien as it was threatening to foreclose the lien. She wanted this court to protect her from imminent foreclosure and provide a forum in which the lien could be properly adjudicated. She noted that she wanted the Trustee to

delay the sale of the home until the court could adjudicate the lien. The state court was adjudicating the parties' rights. She was forum shopping. *See* Debtor Linda Williams Motion to Dismiss Chapter 7 Bankruptcy. Docket 34, pp. 1-2.

Bankruptcy Case *In re Linda A. Williams* - 24-09106 is dismissed on the Debtor's motion.

Debtor Linda A. Williams is barred from filing for bankruptcy relief under all chapters of the U.S. Bankruptcy Code for three years, on or before October 22, 2027.

**Dated: October 23, 2024**

**ENTERED:**

*J. Cox* *Jacqueline P. Cox*

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**Jacqueline P. Cox**  
**Chief United States Bankruptcy Judge**