

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA**

IN RE:

Charles Alexander Washington, Sr. and
Sherron Vernetta Washington,

Debtors.

C/A No. 19-06099-EG

Chapter 13

ORDER SANCTIONING ATTORNEY

THIS MATTER came before the Court for hearing on September 25, 2024, on the Order Scheduling Hearing on Request for Discharge (the “Order”) entered on August 21, 2024.¹ In that Order, the Court scheduled a hearing to consider the Certification of Plan Completion and Request for Discharge (the “Original Certification”)² that Charles Alexander Washington, Sr. and Sherron Vernetta Washington (“Debtors”) filed through their current attorney of record, Jason T. Moss (“Moss”) of Moss & Associates, Attorneys, P.A. (the “Firm”), and the Objection thereto (the “Objection”) of the Chapter 13 trustee (the “Trustee”).³ In particular, the Order stated the purpose of the hearing was for the Court to inquire about Moss’ compliance with SC LBR 9011-4, which governs electronic signatures on documents filed with the Court.

This Court has jurisdiction over this matter pursuant to 28 U.S.C. § 1334. This matter is a core proceeding pursuant to 28 U.S.C. § 157(b)(2)(A), and the Court has authority to enter a final order and judgment in this matter.

¹ ECF No. 49.

² ECF No. 43, filed June 4, 2024.

³ ECF No. 44, filed Aug. 12, 2024.

FINDINGS OF FACT

Debtors, with the Firm's assistance,⁴ filed a Voluntary Petition for relief under Chapter 13 of the Bankruptcy Code on November 14, 2019 (the "Petition Date").⁵ Less than four years earlier, the Firm represented Debtors in a Chapter 13 case filed in 2016 that was converted to Chapter 7 in 2019, and Debtors received a discharge in that Chapter 7 case on October 8, 2019.⁶ Debtors disclosed that prior bankruptcy, as well as another case filed in 2006, on their Voluntary Petition.⁷ From the inception of the instant case, Debtors were ineligible to receive a Chapter 13 discharge pursuant to 11 U.S.C. § 1328(f).⁸ Although not required, a courtesy notice of Debtors' lack of eligibility for a second discharge through the present case was docketed on November 20, 2019 and transmitted to the Firm's general email address as well as the attorney of record at the Firm at that time.⁹

Debtors' plan was confirmed, Debtors completed all plan payments, and the debts that were not discharged in the prior Chapter 7 case were paid in full. The completion of plan payments triggered the Trustee to make two routine docket entries on June 3, 2024: (1) a text entry indicating that "[t]he Chapter 13 Trustee certifies to the Court that the debtors have completed their plan payments pursuant to the terms of the confirmed plan in this case," and (2) the "Trustee's Notice

⁴ Heathery Bailey, previously a counsel at the Firm, filed the case on Debtors' behalf. Moss, however, started signing and filing documents soon thereafter on November 25, 2019, and the Court's records reflect no involvement from Ms. Bailey in the case after that date.

⁵ ECF No. 1.

⁶ See C/A 16-03547-dd. Ms. Bailey was the attorney of record in that case.

⁷ See Voluntary Petition at Part 2, item no. 9.

⁸ Section 1328(f) provides:

Notwithstanding subsections (a) and (b), the court shall not grant a discharge of all debts provided for in the plan or disallowed under section 502, if the debtor has received a discharge—

- (1) in a case filed under chapter 7, 11, or 12 of this title during the 4-year period preceding the date of the order for relief under this chapter; or
- (2) in a case filed under chapter 13 of this title during the 2-year period preceding the date of such order.

⁹ ECF No. 9.

To Debtor of Plan Completion and Notification of Need to File Request for Discharge” (the “Trustee’s Notice”).¹⁰ The Trustee’s Notice is a local form which provides, in pertinent part:

YOU ARE HEREBY NOTIFIED that, pursuant to SC LBR 3015-5, IF YOU BELIEVE YOU ARE ENTITLED TO A DISCHARGE, you must prepare, sign and file, within twenty-eight (28) days of the date of this notice, a Certification of Plan Completion and Request for Discharge and Notice (copies of which are attached) as they are required before a discharge can be entered. Your failure to file the required documents timely could result in the closing of the case without a discharge.

The Trustee’s Notice included a blank copy of the required local form certification of plan completion and request for discharge and indicated service thereof on Debtors and the Firm on the same date it was filed.¹¹ While Moss also received a CM/ECF email notification of the Trustee’s Notice, Debtors were not signed up to receive electronic notifications of filings; accordingly, they were only served the Trustee’s Notice through regular mail.

The Trustee’s Notice prompted Debtors, through Moss, to file the Original Certification containing Debtors’ signatures, represented by the /s/ convention authorized by SC LBR 9011-4, together with a Notice of Certification of Plan Completion and Request for Discharge (“Notice”) bearing Moss’s signature, also represented by /s/. The documents were filed at 10:48 a.m. on June 4, 2024, the day after the Trustee’s Notice was filed, using Moss’s CM/ECF login credentials.¹² By affixing their signatures to the Original Certification, Debtors certified, under penalty of perjury, that they “ha[d] not received a discharge in a case filed under [chapter] 7, 11, or 12 of [title 11] during the 4-year period preceding the order for relief under this chapter”

The Trustee filed his Objection on August 12, 2024, noting Debtors’ prior Chapter 7 discharge in 2019 and further stating that the Original Certification “contains a false declaration”

¹⁰ ECF No. 42.

¹¹ While Moss also received a CM/ECF email notification of the Trustee’s Notice, Debtors were not signed up to receive electronic notifications of filings; accordingly, they were only served through regular mail.

¹² ECF No. 43.

because Debtors are not eligible for another discharge through this case. On August 14, 2024—two days after the Objection was filed—Moss filed an amended Certification of Plan Completion (the “Amended Certification”) “[d]ue to insufficient caption from Notice provided by Trustee’s Office,” this time with Debtors’ digital signatures as opposed to the /s/ signatures provided in the Original Certification. In the Amended Certification, Debtors deleted the statement about being entitled to a discharge, instead stating: “[t]he undersigned requests that the case is closed, without discharge, due to receiving a previous discharge four (4) years or less than the petition date”¹³ Debtors, through Moss, also filed a response to the Trustee’s Objection on August 15, 2024 (the “Response”).¹⁴ Among other arguments, the Response notes that Debtors were aware that they would not receive a discharge and do not dispute that they are indeed ineligible to receive one due to their prior Chapter 7 discharge within four years. The Response also states that Debtors gave the Firm express permission through “an electronic acknowledgment” to the filing of the Original Certification. Debtors, through Moss, withdrew the Amended Certification on August 19, 2024, and two days later—on August 21, 2024—withdrew the Original Certification and Response.¹⁵ In the “Reason for Withdrawal” provided for the Withdrawal of the Original Certification, Moss acknowledged, among other things, that (1) the statement about Debtors being entitled to discharge was untrue; (2) the Trustee’s office had notified Moss and a paralegal at the Firm about the false statement 26 days before the Trustee filed the Objection, during which time no action was taken to correct or withdraw the Original Certification; and (3) Debtors do not deny the Trustee’s assertion that the Original Certification contained a false declaration.¹⁶

¹³ ECF No. 45.

¹⁴ ECF No. 46.

¹⁵ ECF Nos. 47 and 48.

¹⁶ See docket text entry for ECF No. 48.

The Order scheduling the hearing required that Debtors and Moss appear before the Court on September 25, 2025, to consider “whether any other relief is proper or sanctions are warranted” The Order also required Moss to file proof of compliance with SC LBR 9011-4. The United States Trustee (“UST”) filed a response to the Order scheduling the hearing.¹⁷ Debtors, through Moss, also replied to the Order, attaching the requested proof of compliance with the requirements of SC LBR 9011-4 evidencing Debtors’ consent to their signatures being affixed to the Original Certification prior to filing (the “Authorization”).¹⁸ The Authorization consists of text messages between a staff member at the Firm and Mrs. Washington, beginning with a text the staff member sent to Mrs. Washington at 9:17 a.m. on June 4, 2024—less than an hour before the Original Certification was filed with the Court—stating:

Trustee just requested plan completion which I will file today. 14 day objection period so with the mailbox rule 3 days we could be looking at earliest June 20 for discharge. If the planets are all aligned. please relay this to [your real estate broker] if you wish. My guess is you will get your discharge before July.

Though the exact time of the Mrs. Washington’s reply is unclear, Mrs. Washington responded by saying: “Ok thank you so much.”

Both Debtors, Moss and an associate from the Firm, the Assistant UST, and the Trustee and his counsel attended the September 25th hearing. At the hearing, Moss acknowledged he had made a mistake, but also expressed his conviction that Debtors had consented to the filing of the Original Certification, though he did not present any other documented evidence other than the Authorization. There is no evidence in the record, however, that anyone at the Firm communicated with Mr. Washington before the Original Certification was filed. The Firm’s associate acknowledged that the Firm was deficient in “processing signatures” until about six weeks prior

¹⁷ ECF No. 54.

¹⁸ ECF No. 55.

to the hearing,¹⁹ and he stated he was unable to confirm whether Debtors had seen the Original Certification prior to their signatures being affixed to it and it being filed. The Firm's associate further indicated that the matter had been addressed within the Firm and would not be an issue moving forward—though no detail was provided about how the issued had been addressed.²⁰

Mrs. Washington testified about her communications with the Firm regarding the form certification of plan completion. She stated that she had a phone call with a paralegal at the Firm, who generally covered with her the purpose and contents of the certification, though the timing of that conversation was not entirely clear from her testimony and no phone records were provided to evidence when the call occurred. Mrs. Washington further testified that she was aware of the content of the form certification prior to authorizing that it be signed and filed on her behalf; however, what was not clear from the testimony is whether she was referring to her review of and consent to the Original Certification filed on June 4, 2024, or only the Amended Certification filed over two months later, on August 14, 2024, after the Trustee filed the Objection.²¹

Mrs. Washington indicated that she had received a blank form of the certification in the mail from the Chapter 13 Trustee and later received, by mail, the certification with Debtors' signatures affixed. She could not recall, however, if she received a copy of the form before or after talking with the paralegal. Mrs. Washington's testimony and the Court's records suggest that Debtors would have received the blank form certification after the Original Certification bearing Debtors' /s/ signatures was filed with the Court on June 4, 2024, as the form certification attached to the

¹⁹ See *In re Haynes*, 662 B.R. 139 (Bankr. D.S.C. 2024); *In re Johnson*, No. CV 19-00890-HB, 2024 WL 4201980 (Bankr. D.S.C. Aug. 28, 2024); *In re Lucas*, No. 24-00064-EG, 2024 WL 4436424 (Bankr. D.S.C. Oct. 1, 2024).

²⁰ The UST raised concern that even though counsel vouched that the issues had been fixed for filings going forward, such does not address the issue of whether documents filed in other cases prior to the Firm fixing its signing procedures were signed and filed without client authorization and/or review. That issue is currently being investigated by the UST and is not the subject of this order.

²¹ Mr. Washington's signature also appears on both the Original Certification and Amended Certification, but no evidence was offered as to whether he knew of the contents of the certifications or agreed to have his signature affixed to the document.

Trustee's Notice was only served on Debtors by mail sent on June 3, 2024. Mrs. Washington stated that she interacted with the Firm on several occasions but also could not recall if she had a copy of the certification form in front of her when she discussed it with the paralegal. She further testified that she was not aware when filing this case that she and Mr. Washington were not eligible to receive a discharge, and only learned that after the Original Certification was signed and filed.

DISCUSSION AND CONCLUSIONS OF LAW

The primary issues before the Court are whether Moss had the authority to affix Debtors' signatures to the Original Certification and whether he properly documented any such permission to sign as required by SC LBR 9011-4.

The Court has adopted a local form Certification of Plan Completion and Request for Discharge, which must be signed by a debtor under penalty of perjury.²² See SC LBR 3015-5. SC LBR 3015-5 provides, in pertinent part:

The scheduling of matters under this rule are governed by SC LBR 9013-4. In addition to the requirements of that rule and in lieu of the forms of that rule, the provisions and forms of this rule apply.

- a. **Discharge Pursuant to 11 U.S.C. § 1328(a).** Upon filing by the trustee of the Notice of Plan Completion, the trustee shall contemporaneously serve on the debtor the Notice to Debtor of Plan Completion and Notification of Need to File Request for Discharge (the chapter 13 trustee's Notice is a local form). The debtor shall complete and file with the Court within twenty-eight (28) days of the date of the trustee's Notice:

²² See Fed. R. Bankr. P. 9029 (authorizing bankruptcy courts to make and adopt local rules governing practice before those courts). For those filings required to be verified by the debtor, Fed. R. Bankr. P. 9011(e) permits verification by signed unsworn declaration signed under penalty of perjury in lieu of verification under oath pursuant to 28 U.S.C. § 1746, which provides:

Wherever, under any law of the United States or under any rule, regulation, order, or requirement made pursuant to law, any matter is required or permitted to be supported, evidenced, established, or proved by the sworn declaration, verification, certificate, statement, oath, or affidavit, in writing of the person making the same (other than a deposition, or an oath of office, or an oath required to be taken before a specified official other than a notary public), such matter may, with like force and effect, be supported, evidenced, established, or proved by the unsworn declaration, certificate, verification, or statement, in writing of such person which is subscribed by him, as true under penalty of perjury, and dated

1. The Certification of Plan Completion and Request for Discharge (See the Court’s local form certification); and
2. The Notice of Certification of Plan Completion and Request for Discharge (See the Court’s local form notice).

The form certification contains six numbered certifications, each tied to a section in the Bankruptcy Code governing eligibility for a Chapter 13 discharge, and serves as evidentiary support for the Court to find that a debtor has complied with, among other things, 11 U.S.C. §§ 111, 522(q)(1), 1322(b)(5), and 1328(a), as applicable, and should be granted a Chapter 13 discharge.

The Certification of Plan Completion is an unsworn declaration of a debtor, as permitted pursuant to 28 U.S.C. § 1746, which cannot simply be endorsed on the debtor’s behalf by counsel. *In re Klitsch*, 587 B.R. 287, 292 (Bankr. M.D. Pa. 2018). A debtor must review the document that requires the debtor’s signature and then either sign it or give counsel express permission to sign on the debtor’s behalf. Accordingly, a debtor must have an opportunity to review any document before the debtor can meaningfully authorize the attorney to electronically affix the debtor’s signature to it. *In re Whitehall*, 514 B.R. 687, 691-692 (Bankr. M.D. Fla. 2014) (“[A] debtor’s attorney simply cannot file a document with the statement that his client has affirmed the truth of the matters asserted in the pleading without the client actually having reviewed the document. Merely providing the client a copy after or concurrent with the document’s filing does not suffice.”). Another option is not to submit the form at all if the certification cannot be truthfully signed.

While modern means of communication and filing have expedited certain processes within this Court and altered the ways in which attorneys practice, bedrock principles of law still dictate that, for documents bearing a client’s signature, the client must—at a minimum—be given the opportunity to review the document and then authorize the signing prior to the document being filed. Simply stated, this “practice of submitting documents containing an electronic signature of

a party that has not actually reviewed and signed the documents is not proper.” *In re Ulmer*, 363 B.R. 777, 783 (Bankr. D.S.C. 2007).

Here, though it appears a non-attorney staff member at the firm engaged in some broad level of review of the form certification with at least one of the Debtors prior to Moss filing the document on their behalf, the record does not support a finding that either Debtor reviewed the Original Certification in full prior to including their /s/ signature and filing it with the Court. Mrs. Washington also testified that she was not aware of the fact they were not entitled to a discharge until after the Original Certification was filed, which brings into question the sufficiency of that review. Prior to filing the Original Certification, the Firm knew or should have known that Debtors had not sufficiently reviewed the Original Certification prior to it being filed in their name, not to mention the Firm should have known, through even a cursory review of the docket, that Debtors were not entitled to a discharge.²³ However, Moss’s signature appears on the Notice and Original Certification, and those documents were filed using his CM/ECF credentials.

A certification made pursuant to SC LBR 3015-5 only requires a debtor’s signature, but where a debtor is represented by an attorney, the certification must be filed, together with the Notice, electronically in accordance with SC LBR 9011-4(a)(1). That rule provides, in part:

The filing of the document(s) by the CM/ECF filer constitutes a certification that the filer obtained, prior to filing, either the original, physical signature or *express documented permission* from the signer to affix the signer’s signature to the document and file it, and that the filer has verified that the authorizing signer is in fact the signer.

SC LBR 9011-4(a)(1) (emphasis added). Subsection (a)(2) of the same Local Rule further provides:

²³ Consumer bankruptcy practice is volume based. Moss files many cases in this District and there is no evidence that he personally oversaw the review and filing of the Original Certification; however, as *Ulmer* notes, “attorneys that delegate signatory authority to non-lawyer staff do so at their peril.” *Ulmer*, 363 B.R. at 783. Moss still has an ethical duty to oversee such staff and assure that filings under his name comply with applicable rules and law.

Unless otherwise provided by statute, rule, or order, the CM/ECF Participant is not required to obtain or retain original signatures where the signer has expressly authorized in writing or electronically that the document be filed with that signer's digital or electronic signature affixed. However, ***the filer must retain sufficient evidence of the signer's permission to sign a particular document and the document's contents*** as follows: if the case is dismissed, for a period of three (3) years; or if not dismissed, until the case or adversary proceeding is closed and the appeal time has passed and, if applicable, the time within which a discharge of the debtor may be revoked has passed. Under order of the Court, such documents must be provided for review to parties.

SC LBR 9011-4(a)(2) (emphasis added). As the Court's rules require, authorization for counsel to affix a signature on a filing should be documented. Attorneys have complied with the rule in various ways, including by obtaining a "wet" signature or a digital signature using electronic document signing programs or, alternatively, by email communication expressly evidencing a client's consent to have the client's signature affixed to the particular document after it has been provided for review.

Debtors here did not personally sign the Original Certification. Thus, by affixing Debtors' signatures and filing the Original Certification and Notice, Moss was certifying that he had the *express documented* permission from Debtors to sign and file those documents on their behalf. The Order gave Moss notice that the purpose of the hearing was to determine whether the filing of the Original Certification complied with SC LBR 9011-4, and to consider whether any other relief is proper or whether sanctions are warranted relating to the filing of the documents in question. However, he presented no evidence that clearly shows that he obtained or was in possession of the required documentation prior to filing the Original Certification. The only document presented to show compliance with SC LBR 9011-4(a)(1) is the Authorization described above, consisting of a text exchange between a paralegal at the Firm and Mrs. Washington, in which the Firm's staff member indicated that "Trustee just requested plan completion which I will file today" and misrepresented that Debtors would receive a discharge. The reply, from only one of the Debtors,

was a summary “OK thank you so much.” This exchange does not indicate that prior to Moss filing the Original Certification, the contents of the form were properly explained to Debtors, or the form even provided to or reviewed by Debtors such that they could meaningfully consent to its signature and filing, or that, after receipt, each Debtor expressly agreed to have their names affixed to the Original Certification.

The Court’s authority to regulate the litigants that appear before it and to address improper conduct is well-recognized. *See Chambers v. NASCO, Inc.*, 501 U.S. 32 (1991) (discussing the inherent authority of courts to regulate litigants); *In re Weiss*, 111 F.3d 1159, 1171 (4th Cir. 1997) (“A federal court also possesses the inherent power to regulate litigants’ behavior and to sanction a litigant for bad-faith conduct.”).

Leading up to this matter and the signature and documentation issues presented herein, this Court recently addressed similar problems with Moss’s practice. *See In re Lucas*, No. 24-00064-EG, ___ B.R. ___, 2024 WL 4436424 (Bankr. D.S.C. Oct. 1, 2024) (sanctioning Moss after concluding that he violated SC LBR 9011-4 and Fed. R. Bankr. P. 9011(b)(3) by filing an amended conduit plan without the debtors’ express, documented authorization); *In re Haynes*, 662 B.R. 139 (Bankr. D.S.C. 2024) (finding that Moss’s filing of an amended plan providing for the surrender of the debtor’s home without her consent violated SC LBR 9011-4 and imposing sanctions); *In re Johnson*, No. 19-00890-HB, ___ B.R. ___, 2024 WL 4201980 (Bankr. D.S.C. Aug. 28, 2024) (imposing sanctions on the Firm after holding that it violated SC LBR 9011-4 and Bankruptcy Rule 9011 by filing a Certification of Plan Completion and Request for Discharge on behalf of the debtors without their authorization).

Moreover, Federal Rule of Bankruptcy Procedure 9011 provides:

(a) Signature

Every petition, pleading, written motion, and other paper, except a list, schedule, or statement, or amendments thereto, shall be signed by at least one attorney of record in the attorney's individual name

(b) Representations to the court

By presenting to the court (whether by signing, filing, submitting, or later advocating) a petition, pleading, written motion, or other paper, an attorney or unrepresented party is certifying that to the best of the person's knowledge, information, and belief, formed after an inquiry reasonable under the circumstances,—

- (1) it is not being presented for any improper purpose, such as to harass or to cause unnecessary delay or needless increase in the cost of litigation;
- (2) the claims, defenses, and other legal contentions therein are warranted by existing law or by a nonfrivolous argument for the extension, modification, or reversal of existing law or the establishment of new law;
- (3) the allegations and other factual contentions have evidentiary support or, if specifically so identified, are likely to have evidentiary support after a reasonable opportunity for further investigation or discovery; and
- (4) the denials of factual contentions are warranted on the evidence or, if specifically so identified, are reasonably based on a lack of information or belief.

(c) Sanctions

If, after notice and a reasonable opportunity to respond, the court determines that subdivision (b) has been violated, the court may, subject to the conditions stated below, impose an appropriate sanction upon the attorneys, law firms, or parties that have violated subdivision (b) or are responsible for the violation.

- (1) How Initiated.

. . . .

- (B) On Court's Initiative. On its own initiative, the court may enter an order describing the specific conduct that appears to violate subdivision (b) and directing an attorney, law firm, or party to show cause why it has not violated subdivision (b) with respect thereto.

Fed. R. Bankr. P. 9011. A sanction imposed under Rule 9011 “shall be limited to what is sufficient to deter repetition of such conduct or comparable conduct by others similarly situated” and “may consist of, or include, directives of a nonmonetary nature” and “an order to pay a penalty into court.” Fed. R. Bankr. P. 9011(c)(2). An attorney's conduct violates Rule 9011(b)(2) “when, applying a standard of objective reasonableness, it can be said that a reasonable attorney in like circumstances could not have believed his actions to be legally justified.” *In re Kersner*, 412 B.R. 733, 743 (Bankr. D. Md. 2009) (quoting *In re Sargent*, 136 F.3d 349, 352 (4th Cir. 1998)).

The Court recognizes that Moss filed an Amended Certification on August 14, 2024—two months after the Original Certification was filed, the second time with Debtors’ digital signatures included. The Court surmises that the filing of the Amended Certification bearing Debtors’ digital signatures and acknowledgment that they were not entitled to a discharge was likely prompted by the filing of the Trustee’s Objection and the entry by the Court of an order sanctioning Moss five days earlier in another Chapter 13 case.²⁴ The Court also acknowledges that Moss later withdrew both the Original Certification and the Amended Certification. These actions are not sufficient to cure the fact that Moss failed to comply with SC LBR 9011-4 in the first place as detailed above.

By submitting the Original Certification with Debtors’ /s/ signatures, Moss was certifying to the Court that Debtors reviewed those documents and that he had their express documented permission to sign the documents on their behalf. However, Moss has not presented conclusive evidence that both Debtors reviewed the Original Certification or that he had their express documented permission to sign it prior to it being filed. The facts of the case evidence a blatant disregard for SC LBR 9011-4 and the requirements of Bankruptcy Rule 9011, as no reasonable attorney in like circumstances could have believed the filing the Original Certification with Debtors’ signatures and accompanying Notice was justified under applicable law. The subsequent withdrawal is not tantamount to “a voluntary dismissal or settlement of the claims made by or against the party which is, or whose attorney are, to be sanctioned.” *See* Fed. R. Bankr. P. 9011(c)(2)(B). While Moss tried to remedy the prior filing by withdrawing the documents, the Court cannot as easily sweep under the proverbial “rug” what has occurred, which unfortunately is not an isolated instance. The Court also has authority under 11 U.S.C. § 105 to impose the sanctions set forth herein. *See In re Walker*, 615 B.R. 770 (Bankr. D.S.C. 2020) (citing *In re*

²⁴ *See In re Haynes*, No. 23-03130-eg, ECF No. 48, filed Aug. 9, 2024.

Walters, 868 F.2d 665, 669 (4th Cir. 1989)) (noting that § 105 has been interpreted to instill bankruptcy courts with the civil contempt power). While recognizing that, under section 105, its authority is not to be exercised lightly,²⁵ the Court concludes that the record in this case supports the imposition of sanctions pursuant to these authorities.

IT IS THEREFORE ORDERED:


1. Moss is directed to pay sanctions in the amount of **\$500.00** to Debtors **within fifteen (15) days of the entry of this Order** and shall file proof of Debtors' receipt of such funds **within twenty (20) days of the entry of this Order**;
2. The relief granted herein is without prejudice to the United States Trustee's right to request further relief; and
3. **The Clerk's office is hereby directed to serve a copy of this Order on Debtors, the United States Trustee, and the South Carolina Office of Disciplinary Counsel.**

AND IT IS SO ORDERED.

**FILED BY THE COURT
10/15/2024**



Entered: 10/15/2024


Elisabetta G. M. Gasparini
US Bankruptcy Judge
District of South Carolina

²⁵ “While not every error or omission should serve as a basis for sanctions, sanctions are more likely for ‘instances of intentional misconduct, blatant disregard for clear orders and rules, [and] repeated and substantial errors which cause prejudice[.]’” *In re Kennedy*, 633 B.R. 293, 295 (Bankr. D.S.C. 2021) (quoting *In re Thomas-Wright*, No. 16-03950-JW, slip op. at 5 (Bankr. D.S.C. Sept. 27, 2017)).