



TNWB Clerk's Office Newsletter

April 2024

Office Locations

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Memphis, TN 38103

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Eastern Division:

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Credit Abuse Resistance Education (CARE) Program



April is Financial Literacy Month and the U.S. Bankruptcy Court for the Western District of Tennessee has reenergized its chapter of the national CARE program, CARE Western Tennessee Chapter!

Founded in 2002 by a U.S. Bankruptcy Judge, the national Credit Abuse Resistance Education (CARE) organization was created to teach students about the responsible use of credit and the consequences of credit card abuse. CARE was turned over to the American Bankruptcy Institute, where it expanded into a nationally branded organization. In 2016, CARE received its 501(c)(3) status and has emerged as a national nonprofit community service organization dedicated to inspiring smart financial decision making by students and young adults.

CARE Western Tennessee Chapter volunteers hail from the bankruptcy community (judges, trustees, attorneys, court employees...) and provide free presentations focused on credit, budgets, credit reports and scores, college financing, student loans, and much more. They use real life examples to help individuals avoid pitfalls in their financial futures. CARE Western Tennessee has a fantastic team in Memphis and Jackson that welcomes the opportunity to speak with public and private schools, community organizations, houses of worship, and other groups. Please share our information with teachers and others who may be interested.

If you'd like to learn more about CARE Western Tennessee or are interested in volunteering as a presenter, visit our website at [CARE Western Tennessee](#). If you'd like to request a FREE presentation for your group or a school, please complete the [Request a CARE Western Tennessee Presentation form](#). In-person and virtual presentations are available.

Community Outreach

In February, members of the Court's Community Outreach team delivered 110 Valentine's Day cards to MIFA to be given to Seniors in the Meals on Wheels program. These cards were signed by Judges and staff members from both the Memphis and Jackson offices. MIFA's Engagement Coordinator was very appreciative of the cards and she said they would touch the Senior community who were in the program.

The Community Outreach team has already scheduled a new project where team members will read to the first-grade class at Downtown Elementary School in Memphis.

If you know of a community outreach project that needs help or volunteers, please let the Clerk's Office know. We love to support and engage with our communities where possible.

Standing Order Regarding Attorney Fees in Chapter 13 Cases

Standing Order No. 24-0001 effective March 1, 2024, increases the presumptively reasonable attorney fee in chapter 13 cases from \$3,800.00 to \$4,750.00. (The Court had previously increased the attorney fees in Chapter 13 cases to \$3,800.00 in March 2017). This applies to all cases filed on or after the March 1, 2024 effective date. For all cases opened prior to that date but that have not already been confirmed, the debtor's attorney will receive an initial attorney fee disbursement of up to \$1,750.00 (if funds are available) upon confirmation of the Chapter 13 Plan. If a case dismisses prior to confirmation, the presumptively reasonable fee to be paid to the debtor's attorney shall be \$1,200.00 (to the extent that funds are available). For a full copy of the Standing Order please visit our website or click [here](#).

MBA Section

Mark your calendar for upcoming events from the Memphis Bar Association:

April 18th at 3:30pm – Bankruptcy Section: A Review of the Standing Order on Chapter 13 No Look Fees

May 3rd at 12:00pm – The Path to Chapter 13 Plan Confirmation with a New Trustee

More information can be found about these and other events at www.memphisbar.org

Upcoming Holidays

Memorial Day – May 29th

Juneteenth – June 19th

Independence Day – July 4th

Labor Day --September 2nd

Columbus Day – October 14th

Veteran's Day – November 11th

Thanksgiving Day – November 28th

Christmas Day – December 25th

The Clerk's Office will be closed on these holidays. For additional closures please visit our website

www.tnwb.uscourts.gov

Reminder: Motion to Modify Plan After Confirmation Event Code

The Clerk's office wants to give a friendly reminder of the event codes now covered under the Motion to Modify Plan After Confirmation. The codes covered by this event are as follows:

- Motion to Add Home Mortgage/Arrearages
- Motion to Advance Mortgage
- Motion to Cease Disbursements
- Motion to Extend Plan Payments
- Motion to Forgive Missed Payments
- Motion to Increase Assurance Payment
- Motion to Increase Payment
- Motion to Increase/Decrease Percentage
- Motion to Modify Plan Payment
- Motion to Pay Direct
- Motion to Reduce Payment
- Motion to Reduce Percentage to Creditors
- Motion to Suspend Payments
- Motion to Delete Creditor

Some event codes are still available to use, such as Surrender, Transfer Status of Creditor, etc.

Some motions may require the filer to select multiple event codes.

As always, if you have questions, please feel free to reach out to the office for assistance.

Employee Spotlight: Angela Sidney

Angela is a Case Administrator in Memphis. She has been with the Court for 25 years. Angela is originally from Memphis. She attended Hamilton High School and Memphis State.

Angela loves to walk for exercise. She strives to get 10,000 steps in every day.

She also loves to travel and vacation around the Caribbean and Bahamas. A few of her favorite vacation spots are Nassau, Bahamas, The Resorts in Barbados and Antigua and just about any port at which a cruise ship docks!

When asked to share a little about herself, Angela said, "I started in Federal Government in 1988 at the Internal Revenue Service as a seasonal worker in the Data Conversion Department. I saw a job opening in the Commercial Appeal for a Data Entry Clerk, I mailed in my 3 cover sheets and resumes and on January 3, 1999, after 11 years at the I.R.S, I transferred employment and became a family member of the U.S. Bankruptcy Court. As I enter into my 36th year of government, I have built such positive relationships with my peers, and I am more than willing to lend a helping hand. I am truly blessed to work with such a wonderful group of people. When I am not working, I love to travel/cruise, shop, go to concerts, line dance, and enjoy family outings."

Coming Soon: A change in Teams meeting links for virtual court appearances

The Teams meeting link for virtual appearances in Memphis cases will soon be changing to a link that remains the same every week instead of a new meeting that is generated for each court day. The link along with instructions will be posted on the individual webpage for each judge. The judges' pages can be found at <https://www.tnwb.uscourts.gov/TNW/Chambers.aspx>.