



## **Make Me Smile Moments**

By Honorable Catherine Peek McEwen

### **Pro Bono Volunteer**

Kudos to William Kopp, who stepped in to help a floundering debtor who was trying to modify her mortgage and strip a lien in a chapter 13 case. Judges love pro bono volunteers!

### **Redemptions and Surrender Success Stories**

1. Pro se Debtor R.F. had a 2004 Lexus and owed One Main almost \$6,000 on it. Instead of reaffirming the debt, he redeemed the car for only \$2,000.
2. Debtor L.E., represented by Laurie Blanton, had a 2007 Ford Fusion and owed Lendmark more than \$10,000 on it. The debtor was able to redeem the car for only \$500.
3. Pro se Debtor D.C. had a 2018 Dodge Journey and owed Santander more than \$21,500 on it. He was able to redeem the car for \$14,100.
4. Debtors S.G. and C.G. had a net negative income of almost \$11,000 as they had suffered a loss of income due to the pandemic. Their car payment was \$600 a month, and they were upside down in equity by about \$4,000. After being advised of their options concerning reaffirmation, they made the decision to surrender the car instead of reaffirming. And they thanked me for letting them have the time to investigate the options and become comfortable with their decision (we continued the initial hearing four times).