The Court Connection

Summer 2025 Volume 14, Issue 2



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Clerk's Message By: José A. Rodriguez, Clerk of Court



I am honored to introduce myself as the new Clerk of Court and to share my very first newsletter article with you. With over 28 years of experience in the federal judiciary, including serving as Chief Deputy Clerk in both the Middle and Southern Districts of Florida, I bring a deep commitment to public service, operational excellence, and judicial integrity. Prior to my service in the judiciary, I proudly served in both the U.S. Air Force and the U.S. Army National Guard, experiences that instilled in me a deep sense of duty, discipline, and leadership. I am deeply honored to take on this role and committed to building on the court's strong foundation while continuing to serve the public and our judicial community with transparency, professionalism, and dedication.

Just as every captain relies on a strong second-in-command, I am pleased to introduce our new Chief Deputy, Dena Eaton. Dena brings with her more than 20 years of experience in the federal judiciary, including the last seven years as Chief of the CM/ECF Division at the Administrative Office of the U.S. Courts. There, she excelled in leadership, strategic planning, and project management. Her deep understanding of court operations, spanning case processing, quality control, and statistical reporting for both district and bankruptcy courts, makes her an invaluable addition to our team. We are excited to welcome Dena and look forward to the expertise and insight she brings to our court.

Earlier this year, we bid a fond farewell to our esteemed Clerk of Court, Sheryl Loesch, as she entered a well-deserved retirement. While her departure came with

mixed emotions, we are truly happy for her as she begins this exciting new chapter, having left a lasting impact as both a colleague and a friend. Sheryl has several adventures already on her calendar and has rekindled one of her longtime passions, playing the piano. Word has it she's even taking on Led Zeppelin's *Stairway to Heaven*! Though she may no longer be in the office, we take comfort in knowing she's just a phone call or email away.

As we prepare for the upcoming fiscal year, we've been advised to anticipate significant budget cuts, projected to range from 14% to 18%. Alarmingly, these reductions are expected to persist for several years. Compounding this challenge, a work measurement study is scheduled for later this year, which will likely result in the implementation of a new staffing formula. With increasing workloads and no ability to hire additional staff, we are facing considerable operational difficulties in the years ahead. This situation affects Bankruptcy Courts, District Courts, Probation Offices, and Pretrial Services offices nationwide. As is often said during hurricane season—"plan for the worst and hope for the best."

The court is currently undergoing an internal migration of its workload distribution software, transitioning from the legacy AQUA system to CMAssist. CMAssist is the AO-supported program utilized by case managers to receive and manage assignments. Special thanks to the Bankruptcy Courts for the Western District of Oklahoma, Northern District of Texas, and Northern District of Georgia for generously sharing their expertise and supporting us throughout this process.

As we navigate new challenges, our staff remain committed and adapt as needed to uphold the integrity and esteemed reputation of our Court. This resilience reflects the exceptional caliber of employees serving the Middle District of Florida.

This year, several members of our staff participated in the Operational Practices Forum, the annual National Conference of Bankruptcy Clerks, and the National IT Conference. Fortunately, we secured funding to support attendance at these valuable educational events, which featured specialized program tracks in human resources, information technology, financial management, and case management. Beyond the exceptional educational content, the networking opportunities were truly invaluable.

In August 2025, amendments to the Local Rules took effect. Below are key highlights of the changes. Amended Local Rule 4001-1 now requires that motions to extend or impose the automatic stay be filed using the Court's mandatory form, available on *The Source*.

The following Administrative Orders were encompassed in the Local Rule changes and have been archived:

- FLMB-2015-9 Administrative Order Granting Relief from Discharge Injunction to Enter Into Agreement to Refinance or Modify Debt Secured by Lien on Homestead
- FLMB-2019-3 Administrative Order Governing Retention of Special Counsel in Consumer Protection Case
- FLMB-2020-5 Administrative Order Regarding Modification of the Automatic Stay in Connection with Forbearance Agreements

Visit https://www.uscourts.gov/forms-rules/pending-rules-and-forms-amendments for information on federal bankruptcy rule and form changes projected to go into effect December 1, 2025.

- <u>Click HERE</u> to see FLMB's procedure on Applications for Payment of Unclaimed Funds, which was updated on July 8, 2025.
- <u>Click HERE</u> to see FLMB's procedure on Applications to Employ or Retain. The procedure was updated on May 13, 2025, to revise the language to be included in proposed orders, depending on whether 11 U.S.C. § 328 or 11 U.S.C. § 330 applies.

In closing, for important news, including information about any courthouse closures due to inclement weather during hurricane season, remember to check the Court's website announcements and your emails. I wish everyone a Happy Labor Day!

Big Shoes, Thank you, and Talk to Me By: Judge Jacob A. Brown



I am so honored to be your incoming chief bankruptcy judge and, to say I have big shoes to fill, is a huge understatement. We owe Chief Judge Caryl Delano a huge debt of gratitude for her service with distinction during unprecedented times. Chief Judge Delano led our Court through Covid, the untimely passings of Judges Jackson and Williamson, the onboarding of 5 baby judges, a change of Clerk of Court, and continued and increased pressure on staff and budget cuts. During this time, she continued to champion uniformity and maintained a focus on our Court's service to the bar and the public. Please join me in thanking Chief Judge Delano for her great and distinguished service.

While I am talking about big shoes to fill, I thought it would be good to remember the Middle District's past Chief Judges and their terms of service:

Judge Alexander L. Paskay	1979 – September 1999
Judge George L. Proctor	September 1999 – August 2000
Judge Thomas E. Baynes	August 2000 – March 2003
Judge Paul "Bill" M. Glenn	March 2003 – September 2011
Judge Karen S. Jennemann	October 2011 – September 2015
Judge Mike G. Williamson	October 2015 – September 2019
Judge Caryl E. Delano	October 2019 – October 2025

One of the important duties of the Chief Judge is to promote uniformity on procedures, form orders, and rules, balanced with respect for judicial independence. Our Court spends countless hours looking at ways to improve how the Court functions and, when there are matters regularly before the Court, we seek uniformity. This is balanced with the importance of judicial independence. There are and will continue

to be times when we face similar issues and reach different decisions. That is part of a judge's job. We review, research, reflect, discuss, debate, seek input, and consider ways to be the best we can. We aren't always perfect, but we care, and we try. I could go on and on about judicial philosophy and the great work of our Court but will close for now by saying that my door will be open for the next four years should you have ideas on ways the Court can improve and be more consistent and efficient. So, if you have ideas in that regard, talk to me. Thank you.



Haiku Redux By: Judge Catherine Peek McEwen

You may remember that in our last issue of *Court Connection* I kicked off a column titled "Haiku from the Zoom Waiting Room" on proper Zoom registration with a haiku:

Technology moves
Do not let it get past you
You'll be left alone

After attending the February ABI/Paskay seminar program on AI, I shared the haiku with Ross Fishman, the speaker, and his AI prompts led to the following:

Missed the deadline—stuck, Waiting in the void, unheard, Justice moves without.

Forgot to sign in, A silent screen, no one's there, Case fades in the dark.

Lost in limbo now, Unseen, unheard, left behind, The court moves ahead.

No matter which haiku strikes you as impactful, they all lead to the same message: Sign up on time or else you will not be able to appear for the hearing remotely.

- Dropped August 15, 2025 --New and Amended Local Rules

Middle District Flow

("Local Rules Remix") – Rap Style

[Intro]

Yo, it's the Middle District, FL in the zone,
Bankruptcy judges sittin' high on the throne.
August 15th — mark the date,
New Local Rules just dropped — don't be late.
Check the site, get your facts in check,
'Cause ignorance of rules? That's a legal wreck.
Shout to the crew that made the thing tight —
Budgen, DiSanto, Giordano, alright!
Gene Johnson, Van Baalen on deck,
Local Rules Committee keepin' everything in check.

[Verse 1 – E-Filing & Divisions]

Rule 1001-2 got trimmed down clean, CM/ECF training? Nah, that's history seen. Now register on PACER, that's how you roll, Get your filings in line, stay in control. 1071-1 says court won't assign, You file in the right Division, that's the line. Style cleaned up, no fuss, no fight, You drop your case where the venue's right.

[Verse 2 - New Rules & Fees]

New rule alert — 2014-1, Special Counsel locked in, workin' under the sun. Consumer protection, it's now in the code, Administrative order? That thing's old. 2016-1, title's been re-done, Estate pro fees? Yeah, now we run. Chapter 11 apps, procedures tight, File it proper, get your payment right.

[Verse 3 - Pro Hac, Plans, and the Stay]

2090-1 — Pro Hac Vice rules, Info on lock, no time for fools. 3020-1 — new move in play, Serve notice of the plan within seven days. 4001-1, it's the Automatic Stay, File the right form, don't go astray. Stay got dismissed? No cancel, no deny, Court holds power — that rule don't lie.

[Verse 4 - Reaffirms & Adversaries]

4008-1, reaffirm's the game, Homestead refi, it's no shame. Admin order's gone, rule takes its place, Keep your discharge tight, stay in the race. 7001-1, discovery gets real, Negative Notice got a brand-new feel. 7055-2 makes the deadline align, Default judgment? File it on time.

[Verse 5 - Appeals & Removals]

8003-2, appeals get pruned,
Late file? No fee? You're out too soon.
Court can drop it, but don't despair,
District Review? You still got air.
9027-1, removals got rules,
State docket only — no doc dump tools.
Got motions pending? You got two weeks,
Remand in 30 — don't miss your peaks.

[Verse 6 - Proof of Service]

9013-3, proof's the key,
Bankruptcy, adversary, that's the decree.
Title got trimmed, no contested vibe,
Outdated refs gone — keep the rules alive.
Section (b) cleaned up, style in check,
Serve it proper, show respect.
Middle District flow, precision's the plan,
Proof of service tight — do it right, my man.

[Outro - Exhibits in the Spotlight]

9070-1 now cleaned up slick,
Cover sheets gone — that rule got kicked.
Trial exhibits? It's a brand-new tool,
9070-2 got the binder rule.
Witnesses ready, exhibits tight,
Follow the binder checklist right.
Local Rules, they keep the court smooth,
Get your practice tight, stay in the groove.

[Final Hook]

So read the full rules, don't just skim, They're live on the site — go check 'em in. Middle District bringin' that legal finesse, With structure, order, and due process.



Click here to check out the new and amended rules.

Shout out to the crew making it legit —
Local Rules Lawyers' Advisory Committee — they never quit.
Hon. Lori V. Vaughan, Judicial Chair
Todd Budgen
Kathleen L. DiSanto
Paul A. Giordano
Eugene H. Johnson, Jr.
Guy Van Baalen

🔒 CM/ECF & PACER Mandatory Security Updates 🔒

New Password Standards Take Effect August 25

To further secure Court systems, new password requirements will be enforced beginning August 25, 2025.

New Password Requirements:

- Length: 14-45 characters
- Must include:
 - ✓ At least 1 lowercase letter
 - o ✓ At least 1 uppercase letter
 - o ✓ At least 1 special character
- X Cannot include any part of your first/last name, username, or email.
- Passwords must be updated every 180 days.

Multifactor Authentication Required by December 31

The Administrative Office of the U.S. Courts (AO) has also enhanced account security by implementing **Multifactor Authentication (MFA)**.

Who Must Enroll?

- Required: All users with CM/ECF-level access (e.g., filers, attorneys).
- **Optional**: Users with **PACER-only access** (view/search access).

Key Timeline:

- May 11: MFA enrollment began for all users.
- August 11: Users with CM/ECF access who have not enrolled will be randomly selected for required enrollment.
- By December 31, 2025: MFA will be mandatory for all CM/ECF users.

Questions or Need Help?

Contact the **PACER Service Center**:

Email: pacer@psc.uscourts.gov

**** Phone: (800) 676-6856

Please note: Court staff, including the CM/ECF Help Desk, cannot assist with your enrollment in MFA.

⚠ Important: If you use third-party e-filing software, confirm it supports MFA before enrolling to prevent workflow disruptions and make sure that updating your password won't require additional changes in your workflow or software settings.

Middle District of Florida Attorney Admission Renewal Ends August 31

The 2025 Bar Membership Renewal Period for the United States District Court, Middle District of Florida runs through August 31, 2025.

All attorneys admitted to the Middle District Bar are *required* to pay a \$50 renewal fee every five years in accordance with Local Rule 2.01(b)(2) and the Tenth Amended Plan for Administration of Non-Appropriated Funds.

Important Deadlines:

- June 2 August 31, 2025: Standard renewal period \$50.
- September 1 September 30, 2025: Late renewal \$100 (includes \$50 late fee).
- After September 30, 2025: Membership lapses; reapplication and \$224 general admission fee required.

Note:

- Attorneys admitted on or after March 1, 2025 are not required to pay this renewal fee.
- Attorneys admitted pro hac vice or under Local Rule 2.01(c) are exempt.

How to Renew:

- 1. Verify your bar membership here.
- 2. Ensure your PACER account is linked to your Middle District CM/ECF account.
- 3. Follow the step-by-step guide provided in the Bar Membership Renewal Guide.

Avoid late fees and the hassle of reapplying—make sure to renew on time!

Judge McEwen Celebrates 20 Years of Service

On August 22, 2025, the anniversary of Judge McEwen's swearing-in in 2005, she thanked her current chamber staff, "sister judges," and former law clerks for helping her to complete 20 years of service as a judicial officer.



L-R: Phil Nodhturft, Patrick Mosley, Stephanie Lieb, Judge Colton, Judge McEwen, Judge Delano, Lisa Scotten, Heather Reel, and Pam Arciola

Case Law Update

Editors:

Bradley M. Saxton and Lauren M. Reynolds Winderweedle, Haines, Ward & Woodman, P.A. Kathleen L. DiSanto Bush Ross, P.A.

Eleventh Circuit Cases

Smart Baking Co., LLC v. Powers Indus., LLC (In re Smart Baking Company, LLC)
2025 WL 1157151 (11th Cir. Apr. 21, 2025).

Smart Baking Company, LLC filed for Chapter 11 bankruptcy, during which the bankruptcy court granted Powers Industrial two administrative claims one for unpaid rent and another for building-repair costs. Smart Baking initially appealed the repair cost claim before a specific amount was determined, leading to dismissal for lack of finality. After the claim was set at \$724,922.00, Smart Baking appealed again but submitted its initial brief 11 days past the deadline. Additionally, the brief was nearly identical to a previously filed one, lacked a corporate disclosure statement, and failed to designate lead counsel as required by local rules. The Eleventh Circuit concluded that the district court acted within its discretion in dismissing the appeal. The combination of the late filing, failure to adhere to procedural rules, and lack of a request for an extension demonstrated "negligence, and even indifference" on Smart Baking's part. The court emphasized that dismissal under Rule 8018(a)(4) is appropriate when such conduct is evident, distinguishing this case from others where appellants showed diligence or sought extensions.

Benshot, LLC v. 2 Monkey Trading, LLC (In re Two Monkey Trading, LLC) 142 F.4th 1323 (11th Cir. July 9, 2025).

In pre-bankruptcy litigation pending in the Eastern District of Wisconsin, BenShot, LLC prevailed against 2 Monkey Trading, LLC and Lucky Shot USA, LLC on all claims, including claims for violations under the Lanham Act and Wisconsin common law, and were awarded punitive damages by the jury. The jury verdict form inquired as to whether the debtors acted "maliciously toward" Benshot or "in an intentional disregard of" BenShot's rights, and the jury answered affirmatively. The debtors sought relief under Subchapter V of

Chapter 11 and to confirm a plan non-consensually under section 1191(b). Benshot filed a complaint objecting to the dischargeability of its debt, alleging that the debt was a non-dischargeable debt under section 523(a)(6) for a willful and malicious injury. The bankruptcy court, adopting the ruling of several bankruptcy courts around the country, granted the debtors' motion to dismiss the creditor's complaint objecting to the dischargeability of debt under section 523(a). The creditor timely appealed the order dismissing the adversary proceeding. Aligning with Fourth and Fifth Circuits, the Eleventh Circuit held that corporate debtors in Subchapter V proceedings who seek to confirm nonconsensual plans under section 1191(b) cannot discharge debts listed under section 523(a) based on the plain and unambiguous language of section 1192. The Eleventh Circuit acknowledged the complexity of the interplay between the applicable provisions of the Bankruptcy Code and the split among bankruptcy courts across the nation, but focused on the plain text of section 1192, including its reference to a "kind of debt" rather than a "kind of debtor."

Bankruptcy Court Cases

In re Bay Club of Naples, LLC

2025 WL 1139323 (Bankr. M.D. Fla. Apr. 17, 2025) (Delano, C.J.).

The two affiliated debtors are real estate developers in Naples, Florida. To facilitate the construction of luxury condominium projects, Debtors' chapter 11 plan, the confirmation order, and related transaction documents provided for the holder of the mortgage on the projects to be "subordinate in right, title, and enforcement" to exit financing and construction financing, and that the senior lender (who provided the exit and construction financing) would be paid in full before any payments were made on the subordinated mortgage. Post-confirmation, the subordinated mortgage holder filed a foreclosure action. The debtors, joined by the senior lender, moved to compel the subordinated mortgage holder to comply with the confirmation order. The bankruptcy court held that it had both "arising in" and "related to" jurisdiction over the parties' dispute. And after a trial, the court held that the plain, unambiguous language of the confirmation order barred the foreclosure action.

In re Commercial Express, Inc.

670 B.R. 573 (Bankr. M.D. Fla. 2025) (Geyer, J.).

Relying on section 105(a) of the Bankruptcy Code and the Eleventh Circuit's decision in *Matter of Munford*, *Inc.*, the bankruptcy court approved a chapter 7 trustee's sale of an insurance policy and related settlement agreement, which

required the entry of third-party bar orders, over the objection of the United States Trustee. The United States Trustee argued that the bar orders were precluded by *Purdue* and that Munford was abrogated by *Purdue*. In overruling the objection of the United States Trustee, the bankruptcy court found that Purdue does not apply to section 363 sales and does not foreclose the entry of a bar order if necessary to monetize an asset of the estate through a sale free and clear of liens, claims, and encumbrances as requested by the chapter 7 trustee.

In re Combs

2025 WL 1114055 (Bankr. M.D. Fla. Apr. 14, 2025) (Geyer, J.).

The bankruptcy court granted judgment creditor's motion to compel chapter 7 debtor's non-filing spouse, who was allegedly a permanent resident of Sweden and the sole owner of the debtor's employer, to appear for a Rule 2004 examination concerning the debtor's financial affairs. On rehearing, the bankruptcy court found that the subpoena was validly served and that the pending proceeding rule did not preclude the wife's examination. Her residence abroad did not negate the service, and her health issues were not sufficient to merit relief. Furthermore, the examination was permissible under Rule 2004, as no adversary proceeding was active at the time the examination was sought.

In re Hudson

2025 WL 1734005 (Bankr. M.D. Fla. June 12, 2025) (Robson, J.).

Prior to the petition date, the debtors obtained a commercial loan with a lender, that was approved by the United States Small Business Administration and secured in part by a mortgage on the debtors' homestead property. The lender filed a proof of claim, asserting a secured claim in the amount of \$300,000.00 and an unsecured claim in the amount of \$768,845.09. The bankruptcy court disapproved a reaffirmation agreement with the lender for the entire balance due, finding that the debtors did not rebut the presumption of undue hardship, as their monthly income after expenses did not allow for payment of the reaffirmed debt, and that the reaffirmation agreement was not in the best interest of the debtors.

In re Khorran

2025 WL 1144885 (Bankr. M.D. Fla. Apr. 15, 2025) (Colton, J.).

Pro Health, Inc. filed a motion for summary judgment, seeking to have its state court judgment against the debtor declared non-dischargeable under sections

523(a)(2)(A) and 523(a)(6) of the Bankruptcy Code. The judgment stemmed from a state court action in which the debtor was found to have fraudulently induced Pro Health to enter into a lease agreement and subsequently engaged in deliberate acts to render the leased premises uninhabitable. The state court determined that that the debtor acted with conscious and willful intent to harm Pro Health, resulting in damages that were deemed non-dischargeable. The bankruptcy court granted Pro Health's motion for summary judgment in part, holding that the judgment and the associated attorney's fees and costs were non-dischargeable due to fraud and willful and malicious injury based on collateral estoppel principles.

In re Mize

2025 WL 1167801 (Bankr. M.D. Fla. Apr. 21, 2025) (Colton, J.).

The debtor, a realtor for Coldwell Banker, and his wife filed for chapter 7 bankruptcy. Mr. Mize claimed two real estate commissions expected postpetition for pre-petition sales as exempt earnings on Schedule C of his bankruptcy schedules, citing Florida Statute § 222.11(2)(b). This statute protects the "disposable earnings of a head of a family" from garnishment. The trustee objected, arguing the commissions did not constitute earnings under the statute. Mr. Mize worked under an Independent Contractor Agreement with Coldwell Banker, where his compensation was determined by commission, and he did not have ownership in the company. The bankruptcy court granted the debtors' motion for summary judgment and denied the trustee's motion for summary judgment, finding that the real estate commissions claimed by Mr. Mize as exempt earnings under section 222.11(2)(a), Florida Statutes, qualified as "earnings." Since Mize was the head of a family and did not agree to garnishment in writing, his commissions were deemed exempt and protected from garnishment.

In re MTL Partners, LLC

2025 WL 1905637 (Bankr. M.D. Fla. June 2, 2025) (Robson, J.).

Chapter 11 debtor contended that the United States Small Business Administration did not have a perfected security interest in cash generated from the sale of inventory held in the debtors' bank account in the absence of a deposit control agreement. The SBA was properly perfected as to the debtor's inventory and office furnishings and equipment. In concluding that the SBA's claim was secured by the identifiable proceeds of the sale of the inventory, even though the parties did not execute a deposit control agreement, the bankruptcy court relied on sections 679.3121(a) and 679.3151, Florida Statutes, which

provide that a deposit control agreement is not necessary where a secured creditor has a properly perfected lien on collateral and the cash proceeds from the sale of the collateral are identifiable.

In re Ortiz

2025 WL 1139169 (Bankr. M.D. Fla. Apr. 17, 2025) (Delano, C.J.).

Reaffirmation agreement can be enforceable when it was "made" prior to entry of discharge, even if it was signed and filed after entry of the discharge.



What's New? All the Latest You Need to Know!

Form Motion to Extend/Impose Stay Required Beginning August 15, 2025.

The Court has updated its form verified motion to extend or impose the automatic stay. The form motion includes information regarding the most recently filed prior case, the reason(s) for its dismissal, a history of any previously filed prior cases, a comparison of income and expenses between the current case and the prior case, a list of plan payments made in prior cases, and the change in personal or financial circumstances such that the reason for dismissal in that case is not likely to recur. can be found in The Source section of the Court's website at: Sample Motion to Extend the Automatic Stay | U.S. Bankruptcy Court Middle District of Florida.

Submit Your Suggestions Regarding Local Rules

The Local Rules Lawyers' Advisory Committee for the United States Bankruptcy Court, Middle District of Florida, invites interested parties, including members of the Bar and Court employees, to submit their suggestions, comments, and proposals for proposed new Local Rules or revisions to the current Local Rules. Suggestions should be submitted no later than October 3, 2025. <u>Click here</u> to submit recommendations to the Committee.

Bankruptcy Rules and Form Changes Posted for Public Comment

The Judicial Conference Committee on Rules of Practice and Procedure has approved for publication and public comment amendments to existing forms and rules including Federal Rule of Bankruptcy Procedure 2002 – Notices; Official Form 101 – Voluntary Petition for Individuals Filing Bankruptcy; and Official Form 106C – Schedule C: The Property You Claim as Exempt. Proposals and supporting materials are posted on the Judiciary's website at https://www.uscourts.gov/forms-rules/proposed-amendments-published-public-comment. The public comment period runs from August 15, 2025, until February 16, 2026.



Judge McEwen's Make Me Smile Column

Lots to smile about these days:

- 1. A dissatisfied pro-se debtor waited two hours (what?!) for the courthouse clinic volunteer to appear one Wednesday. The volunteer pulled a no-show (tsk, tsk). The debtor mentioned in open court his need for help. Attorney Peter Zooberg happened to be on Zoom that day and let us know he would reach out to that debtor to help him. Thank you, Peter!
- 2. After hearing from the Court about her options, a pro-se debtor was able to get a sweet deal on a new used car in lieu of an unfavorable reaffirmation agreement. She elected to surrender her old car, a 2019, and get a newer car, a 2021, for a \$1,000 lower principal balance, a 10.61 percent lower interest rate, and a \$170 lower monthly payment. She's a win-win-win winner, with a newer car, to boot!
- 3. Attorney Susan Sparks is on a roll with bettering one and maybe two of her clients' reaffirmation options:
 - A. She was able to place a client couple into a new used car, saving the client \$11,000 in principal and 4.72 percent in interest, and a \$301 lower monthly payment. They surrendered their truck, which was \$16,000 underwater, and got an Acura.
 - B. In another case, she is assisting her client to get a redemption loan that is shaving off about \$14,000 in principal under the reaffirmation agreement and bringing down the debtor's monthly payment by \$401.12.

4. Ms. Sparks also alerted the Court to two more potential redemption or new car loan providers: Ash Global and HeadStartFreshStart.com. Counsel can add those to some others the Court has heard about: Central Florida Credit Union, 722redemption.com, and National Automotive Buying Service (nabsus.com).

Tampa Bankruptcy Court Receives Recognition for Cristo Rey High School Mentoring Program

The U.S. Bankruptcy Court, Tampa Division, recently received the Potential-Unlocking Pro Award from Cristo Rey Salesian High School. Since the 2017-2018 school year, Judge McEwen and her staff have been participating in a mentoring program for Cristo Rey students.



Judge McEwen Conducts Attorney Swearing-In Ceremonies

The Texas Federal District Bars continue to grow! Glenn Gallagher joined the Allmand Law firm, based in Texas, and was recently sworn in to the District Court for the Northern District of Texas by Judge McEwen.



Glenn Gallagher and Judge McEwen

And on April 10, 2025, long-time consumer counsel Alan Borden took the oaths of admission to the Northern and Western Districts of Texas, administered by Judge McEwen.



Judge McEwen and Alan Borden

Judge McEwen also swore Ashley Mallon into The Florida Bar. Ms. Mallon is an associate attorney at Carlton Fields. Judge McEwen was surprised with basket of fresh picked vegetables and herbs from an elementary school garden.



(l to r) Karly Thompson, Legal Assistant at Carlton Fields, Ms. Mallon, Judge McEwen, and Carlton Fields shareholders Donald Kirk and Ryan Yant

Take Us Out to the Ballgame!

Tampa Bay Rays vs. Minnesota Twins | May 27 | Steinbrenner Field, Tampa

Clerk's Office and Chambers staff, along with their families, gathered for a fun-filled evening at Steinbrenner Field to watch the Tampa Bay Rays take on the Minnesota Twins. The Rays' temporary home in Tampa set the stage for a great night of baseball, conversation, and camaraderie.



Among those in attendance were Juan Montero, Sara Mason, Judge Catherine McEwen, Wes Beaubian, Lisa Scotten, José Rodriguez, and Judge Caryl Delano, friends and family.

Tampa Division's King Cake Tradition Continues By: Judge Catherine Peek McEwen

The Tampa Division's annual tradition of Baby King Cake was served up on Wednesday, March 5. Although it was Ash Wednesday in Tampa, there were no worried because it was still Fat Tuesday in America Samoa.







The 2024 winner, José Rodriguez, got the baby – again! Last year's luck brought him a promotion. I wonder what's in store for him this year?

TBBBA Clerk's Appreciation Luncheon

The Tampa Bay Bankruptcy Bar Association hosted its annual Clerk's Appreciation Lunch on August 20 at the Tampa courthouse. Case managers, Clerk's office staff, judges, and chambers staff enjoyed a wonderful meal from Spain Restaurant. Many thanks to the TBBBA from the Tampa staff for a great event, as always!



TBBBA Board Members serving up a delicious lunch.

Added fun: Judge Colton and Courtroom Deputy Wendy Chatham were fashion twins for the day!





Middle District Bankruptcy Filings Increase Over 26%; National Filings Up 11.5%

Total bankruptcy filings in the Middle District of Florida were up over 26% during the 12-month period ending June 30, 2025.

The Middle District's national rankings and totals for the period are:

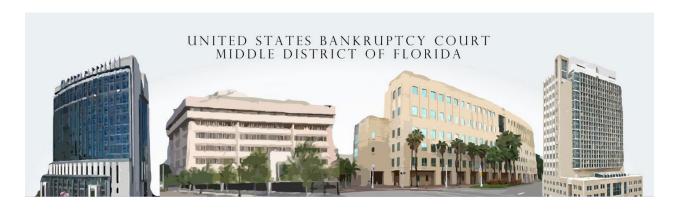
	National Ranking	Total Number	Increase Since June 2024
Total Cases	2 nd	23,442	26.9%
Chapter 7 Cases	2 nd	18,048	34.8%
Chapter 11 Cases	$5^{ m th}$	481	34.7%
Subchapter V Cases	1 st	236	6.7%
Chapter 13 Cases	$9^{ m th}$	4,900	3.7%
Adversary Proceedings	$4^{ m th}$	809	15.5%

On the national level, bankruptcy filings rose 11.5% in the 12-month period ending June 30, 2025. According to statistics from the Administrative Office of the U.S. Courts, annual bankruptcy filings totaled 542,529 in the year ending June 30, 2025, compared with 486,613 cases the year before. Business filings rose 4.5%, from 22,060 to 23,043 in the year ending June 30, 2025. Non-business bankruptcy filings rose 11.8% to 519,486, compared with 464,553 in the previous year.

Published July 31, 2025, <u>www.uscourts.gov</u>, website maintained by the Administrative Office of the U.S. Courts on behalf of the Federal Judiciary.

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