

# EXHIBIT

# M

ADV, MEANSNO, IFPGrant, CLOSED

**U.S. Bankruptcy Court  
Middle District of Florida (Orlando)  
Bankruptcy Petition #: 6:18-bk-05944-LVV**

Assigned to: Lori V. Vaughan  
Chapter 7  
Voluntary  
No asset

Date filed: 09/27/2018  
Date terminated: 01/17/2020  
Debtor discharged: 01/22/2019  
Joint debtor discharged: 01/22/2019  
341 meeting: 01/09/2019  
Deadline for objecting to discharge: 12/31/2018

Debtor disposition: Standard Discharge  
Joint debtor disposition: Standard Discharge

**Debtor**  
**Bonnie K Kurowski-Alicea**  
3033 Santa Maria Ave  
Clermont, FL 34715  
LAKE-FL  
630-300-8141  
SSN / ITIN: xxx-xx-0529

represented by **Bonnie K Kurowski-Alicea**  
PRO SE

**Joint Debtor**  
**Thomas Anthony Alicea**  
3033 Santa Maria Ave  
Clermont, FL 34715  
LAKE-FL  
630-461-6727  
SSN / ITIN: xxx-xx-8846

represented by **Thomas Anthony Alicea**  
PRO SE

**Trustee**  
**Carla P Musselman**  
1150 SW Chapman Way Unit 310  
Palm City, FL 34990  
407-657-4951

**U.S. Trustee**  
**United States Trustee - ORL7/13**  
Office of the United States Trustee  
George C Young Federal Building  
400 West Washington Street, Suite 1100  
Orlando, FL 32801  
407-648-6301

Filing Date	#	Docket Text
09/27/2018	<u>1</u> (61 pgs)	Voluntary Petition under Chapter 7. Waiver of Filing Fee (in forma pauperis). Schedules A-F,I-J and Summary of Assets. Statement of Financial Affairs. Statement of Intentions. Statement of Income and

		Means Test Calculation. <i>Disclosure of Compensation Not Filed or Not Required.</i> Filed by K Bonnie Kurowski-Alicea, Thomas Anthony Alicea. (Kerry) Modified on 9/27/2018 (Kerry). (Entered: 09/27/2018)
09/27/2018	<u>2</u> (2 pgs)	Application to Have the Filing Fee Waived Filed by Joint Debtor Thomas Anthony Alicea, Debtor K Bonnie Kurowski-Alicea (Kerry) (Entered: 09/27/2018)
09/27/2018	3	Statement of Debtors Social Security Numbers Filed by Joint Debtor Thomas Anthony Alicea, Debtor K Bonnie Kurowski-Alicea. (Kerry) (Entered: 09/27/2018)
09/27/2018	<u>4</u> (3 pgs)	Notice of Commencement of Case, Section 341 Meeting of Creditors, and Fixing Deadlines . Section 341(a) meeting to be held on 10/31/2018 at 11:30 AM at Orlando, FL (687) Suite 1203B, George C. Young Courthouse, 400 West Washington Street. Last day to oppose discharge or dischargeability is 12/31/2018. (Kerry) (Entered: 09/27/2018)
09/27/2018	<u>5</u> (1 pg)	Notice of Deficient Filing. schedule G-H were not filed . (Kerry) (Entered: 09/27/2018)
09/27/2018		Complaint by Bonnie K Kurowski-Alicea against Ed Financial Services. Filing Fee Not Required. <u>6:18-ap-00110-CCJ</u> , Nature of Suit: [63 (Dischargeability - 523(a)(8), student loan)]. (Adrienne) (Entered: 10/02/2018)
09/28/2018	* →	Prior Bankruptcy Case(s) for joint debtors Bonnie K Kurowski-Alicea and Thomas Anthony Alicea Case Number <u>08-04484</u> , Chapter 7 filed in Illinois Northern Bankruptcy on 02/27/2008 , Standard Discharge on 06/17/2008; Case Number <u>96-28146</u> , Chapter 7 filed in Illinois Northern Bankruptcy on 10/22/1996.(Admin) (Entered: 09/28/2018)
09/29/2018	<u>6</u> (5 pgs)	BNC Certificate of Mailing - Notice of Meeting of Creditors. (related document(s) (Related Doc # <u>4</u> )). Notice Date 09/29/2018. (Admin.) (Entered: 09/30/2018)
09/29/2018	<u>7</u> (2 pgs)	BNC Certificate of Mailing - Notice to Creditors and Parties in Interest (related document(s) (Related Doc # <u>5</u> )). Notice Date 09/29/2018. (Admin.) (Entered: 09/30/2018)
10/12/2018	<u>8</u> (1 pg)	Order Approving Application To Have the Chapter 7 Filing Fee Waived (Related Doc # <u>2</u> ) Service Instructions: Clerks Office to serve. (Melanie) (Entered: 10/12/2018)
10/14/2018	<u>9</u> (2 pgs)	BNC Certificate of Mailing - Order (related document(s) (Related Doc # <u>8</u> )). Notice Date 10/14/2018. (Admin.) (Entered: 10/15/2018)
10/19/2018	<u>10</u> (2 pgs)	Order Dismissing Case <i>for Failure to File Schedule G-H.</i> (related document(s) <u>5</u> ). Service Instructions: Clerks Office to serve. (Melanie) (Entered: 10/19/2018)
10/21/2018	<u>11</u> (4 pgs)	BNC Certificate of Mailing - Order/Notice Dismissing Case. (related document(s) (Related Doc # <u>10</u> )). Notice Date 10/21/2018. (Admin.) (Entered: 10/22/2018)
10/29/2018		Chapter 7 Trustee's Report of No Distribution: I, Carla P Musselman,

		having been appointed trustee of the estate of the above-named debtor(s), report that this case was dismissed or converted. I have neither received any property nor paid any monies on account of this estate. I hereby certify that the chapter 7 estate of the above-named debtor(s) has been fully administered through the date of conversion or dismissal. I request that I be discharged from any further duties as trustee. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 0 months. Assets Abandoned (without deducting any secured claims): Not Applicable, Assets Exempt: Not Applicable, Claims Scheduled: Not Applicable, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): Not Applicable. Filed by Trustee Carla P Musselman. (Musselman, Carla) (Entered: 10/29/2018)
10/31/2018	<u>12</u> (1 pg)	Certificate of Debtor Education Concerning Financial Management Received from Agency Filed by one debtor ( <b>Bonnie K Kurowski-Alicea</b> ) in a joint case. . Date Course was Completed: October 30, 2018 . Filed by Debtor Bonnie K Kurowski-Alicea. (Coleman-Giddens, Faye) (Entered: 11/01/2018)
10/31/2018	<u>13</u> (2 pgs)	Certificate of Credit Counseling. Date Course was Completed: October 30, 2018. Filed by Joint Debtor Thomas Anthony Alicea, Debtor Bonnie K Kurowski-Alicea. (Coleman-Giddens, Faye) (Entered: 11/01/2018)
10/31/2018	<u>14</u> (4 pgs)	Schedule G,Schedule H, Filing Fee Not Paid or Not Required. Filed by Joint Debtor Thomas Anthony Alicea, Debtor Bonnie K Kurowski-Alicea (related document(s) <u>10</u> ). (Coleman-Giddens, Faye) (Entered: 11/01/2018)
10/31/2018	<u>15</u> (1 pg)	Motion to Reinstate Case Filed by Joint Debtor Thomas Anthony Alicea, Debtor Bonnie K Kurowski-Alicea (related document(s) <u>10</u> ). () (Entered: 11/01/2018)
11/01/2018	<u>16</u> (1 pg)	Order Abating Motion To Reinstate Case (Related Doc # <u>15</u> ). Service Instructions: Clerks Office to serve. (Coleman-Giddens, Faye) (Entered: 11/01/2018)
11/03/2018	<u>17</u> (2 pgs)	BNC Certificate of Mailing - Order (related document(s) (Related Doc # <u>16</u> )). Notice Date 11/03/2018. (Admin.) (Entered: 11/04/2018)
11/06/2018	<u>18</u> (12 pgs)	Reaffirmation Agreement Between Debtor and Santander Consumer USA Inc., dba Chrysler Capital. re: 18 JEEP CHEROKEE-4 C for the amount of \$36,477.05 /monthly payments in the amount of \$626.20 Filed by Bradley Halberstadt on behalf of Creditor Santander Consumer USA Inc., dba Chrysler Capital. (Halberstadt, Bradley) (Entered: 11/06/2018)
11/07/2018	<u>19</u> (2 pgs)	Amended Motion to Reinstate Case Filed by Joint Debtor Thomas Anthony Alicea, Debtor Bonnie K Kurowski-Alicea (related document(s) <u>16, 10</u> ). (Rutha) (Entered: 11/08/2018)
11/09/2018	<u>20</u> (1 pg)	Order Abating <i>Amended Motion to Reinstate Case</i> (related document(s) <u>19</u> ). Service Instructions: Clerks Office to serve. (Rutha) (Entered: 11/09/2018)
11/11/2018	<u>21</u> (2 pgs)	BNC Certificate of Mailing - Order (related document(s) (Related Doc # <u>20</u> )). Notice Date 11/11/2018. (Admin.) (Entered: 11/12/2018)

11/14/2018	<u>25</u> (6 pgs)	Certificate of Service Re: <i>Motion to Reinstate Case ( Amended)</i> Filed by Joint Debtor Thomas Anthony Alicea, Debtor Bonnie K Kurowski-Alicea (related document(s) <u>19</u> ). (Melanie) (Entered: 11/16/2018)
11/15/2018	<u>22</u> (1 pg)	Amended Order Abating <i>Amended Motion to Reinstate Case</i> (related document(s) <u>19</u> ). Service Instructions: Clerks Office to serve. (Rutha) (Entered: 11/15/2018)
11/15/2018	<u>23</u> (4 pgs)	Motion to Extend Automatic Stay <i>w/service to matrix</i> Filed by Joint Debtor Thomas Anthony Alicea, Debtor Bonnie K Kurowski-Alicea (Rutha) (Entered: 11/16/2018)
11/15/2018	<u>24</u> (4 pgs)	Amended Motion to Reinstate Case <i>w/service to matrix</i> Filed by Joint Debtor Thomas Anthony Alicea, Debtor Bonnie K Kurowski-Alicea (related document(s) <u>19, 20</u> ). (Rutha) (Entered: 11/16/2018)
11/16/2018	<u>26</u> (1 pg)	Order Granting Motion To Reinstate Case (Related Doc # <u>24</u> ). Service Instructions: Clerks Office to serve. (Rutha) (Entered: 11/16/2018)
11/17/2018	<u>27</u> (2 pgs)	BNC Certificate of Mailing - Order (related document(s) (Related Doc # <u>22</u> )). Notice Date 11/17/2018. (Admin.) (Entered: 11/18/2018)
11/18/2018	<u>28</u> (3 pgs)	BNC Certificate of Mailing - Order (related document(s) (Related Doc # <u>26</u> )). Notice Date 11/18/2018. (Admin.) (Entered: 11/19/2018)
11/20/2018	<u>29</u> (1 pg)	Notice of Requirement to File a Certification About a Financial Management Course. Failure to file the certification within 60 days after the first date set for the meeting of creditors will result in the case being closed without an entry of discharge <i>Jt. Debtor only</i> . (Rutha) (Entered: 11/20/2018)
11/22/2018	<u>30</u> (2 pgs)	BNC Certificate of Mailing. (related document(s) (Related Doc # <u>29</u> )). Notice Date 11/22/2018. (Admin.) (Entered: 11/23/2018)
11/24/2018		Withdrawal of Report of No Distribution. <i>Case Reinstated</i> Filed by Trustee Carla P Musselman. (Musselman, Carla) (Entered: 11/24/2018)
11/27/2018	<u>31</u> (1 pg)	Notice of Hearing on Reaffirmation Agreement with Santander Consumer USA Inc., dba Chrysler Capital (related document(s) <u>18</u> ). Reaffirmation Agreement hearing to be held on 1/15/2019 at 11:00 AM at Orlando, FL - Courtroom 6D, 6th Floor, George C. Young Courthouse, 400 W. Washington Street. (Scott) (Entered: 11/27/2018)
11/29/2018	<u>32</u> (2 pgs)	BNC Certificate of Mailing - Notice of Hearing (related document(s) (Related Doc # <u>31</u> )). Notice Date 11/29/2018. (Admin.) (Entered: 11/30/2018)
12/04/2018	<u>33</u> (10 pgs)	Reaffirmation Agreement Between Debtor and Navy Federal Credit Union. with Presumption of Undue Hardship re: 2013 Chevrolet Camaro for the amount of \$17,535.15 /monthly payments in the amount of \$349.43 Filed by Creditor Navy Federal Credit Union. (Gough, Susan) (Entered: 12/04/2018)
12/18/2018	<u>34</u> (1 pg)	Notice of Hearing on Reaffirmation Agreement with Navy Federal Credit Union (related document(s) <u>33</u> ). Reaffirmation Agreement hearing to be held on 1/15/2019 at 11:00 AM at Orlando, FL - Courtroom 6D, 6th Floor,

		George C. Young Courthouse, 400 W. Washington Street. (Adrienne) (Entered: 12/18/2018)
12/20/2018	<u>35</u> (2 pgs)	BNC Certificate of Mailing - Notice of Hearing (related document(s) (Related Doc # <u>34</u> )). Notice Date 12/20/2018. (Admin.) (Entered: 12/21/2018)
12/26/2018	<u>36</u> (1 pg)	Certificate of Debtor Education Concerning Financial Management Received from Agency for Thomas Anthony Alicea. Date Course was Completed: 10/31/2018 . Filed by Joint Debtor Thomas Anthony Alicea. (Scott) (Entered: 12/26/2018)
01/02/2019	<u>37</u> (2 pgs)	Notice of Appearance and Request for Notice Filed by David E Hicks on behalf of Creditor M&T Bank. (Hicks, David) (Entered: 01/02/2019)
01/02/2019	<u>38</u> (15 pgs; 5 docs)	Motion for Relief from Stay (Fee Paid.) Re: 2017 FOREST RIVER SUNSEEKER, VIN: 1FDXE4FS9HDC13321. Contains negative notice. Filed by David E Hicks on behalf of Creditor M&T Bank (Attachments: # <u>1</u> Contract # <u>2</u> Title # <u>3</u> Affidavit # <u>4</u> NADA) (Hicks, David) (Entered: 01/02/2019)
01/02/2019		Receipt of Filing Fee for Motion for Relief From Stay(6:18-bk-05944- CCJ) [motion,mrlfsty] ( 181.00). Receipt Number 59321612, Amount Paid \$ 181.00 (U.S. Treasury) (Entered: 01/02/2019)
01/03/2019		The trustee appointed in this case states that the initial meeting of creditors was held and continued to allow further examination of the debtor(s) and/or the records of the debtor(s). The continued meeting of creditors will be held Filed by Trustee Carla P Musselman. Section 341(a) meeting to be held on 1/9/2019 at 11:30 AM at Orlando, FL (687) Suite 1203B, George C. Young Courthouse, 400 West Washington Street. (Musselman, Carla) (Entered: 01/03/2019)
01/10/2019		Meeting of Creditors Held and Concluded on 1/9/2019. Chapter 7 Trustee's Report of No Distribution: I, Carla P Musselman, having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the estate; and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties as trustee. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 4 months. Assets Abandoned (without deducting any secured claims): \$ 508050.00, Assets Exempt: Not Available, Claims Scheduled: \$ 721409.00, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): \$ 721409.00. (Musselman, Carla) (Entered: 01/10/2019)
01/15/2019	<u>39</u> (2 pgs)	Hearing Proceeding Memo: Hearing Held - <b>APPEARANCES:</b> Thomas A Alicea: Joint Debtor (Pro Se) <b>RULING:</b> (1) Reaffirmation Agreement Between Debtor and Santander re: 18 JEEP CHEROKEE-4 C for the amount of \$36,477.05 /monthly payments i/a/o \$626.20 ( <b>Doc #18</b> ) - <b>Disapproved. Debtor rescinded in Court. Case Mgr to Prepare Order.</b> (2) Reaffirmation Agreement Between Debtor and Navy Federal CU with

		Presumption of Undue Hardship re: 2013 Chevrolet Camaro for the amount of \$17,535.15 /monthly payments i/a/o \$349.43 (Doc #33) - <b>Approved. Case Mgr to Prepare Order.</b> (WC) Proposed Orders, if applicable, should be submitted within three days after the date of the hearing - Local Rule 9072-1(c). <b>This docket entry/document is not an official order of the Court.</b> (Dkt) (Entered: 01/18/2019)
01/22/2019	<u>40</u> (1 pg)	Order Disapproving Reaffirmation Agreement with <i>Santander Consumer USA Inc., dba Chrysler Capital</i> . Service Instructions: Clerks Office to serve. (Melanie) (Entered: 01/22/2019)
01/22/2019	<u>41</u> (1 pg)	Order Approving Reaffirmation Agreement with <i>Navy Federal Credit Union</i> . Service Instructions: Clerks Office to serve. (Melanie) (Entered: 01/22/2019)
01/22/2019	<u>42</u> (2 pgs)	Discharge of Debtor . Service Instructions: Clerks Office to serve. (Melanie) (Entered: 01/22/2019)
01/24/2019	<u>43</u> (4 pgs)	BNC Certificate of Mailing - Order of Discharge. (related document(s) (Related Doc # <u>42</u> )). Notice Date 01/24/2019. (Admin.) (Entered: 01/25/2019)
01/24/2019	<u>44</u> (2 pgs)	BNC Certificate of Mailing - Order (related document(s) (Related Doc # <u>40</u> )). Notice Date 01/24/2019. (Admin.) (Entered: 01/25/2019)
01/24/2019	<u>45</u> (2 pgs)	BNC Certificate of Mailing - Order (related document(s) (Related Doc # <u>41</u> )). Notice Date 01/24/2019. (Admin.) (Entered: 01/25/2019)
01/29/2019	<u>46</u> (2 pgs)	Order Granting Motion For Relief From Stay ; <i>re: 2017 Forest River Sunseeker</i> (Related Doc # <u>38</u> ) Service Instructions: David Hicks is directed to serve a copy of this order on interested parties and file a proof of service within 3 days of entry of the order. (Heather L.) (Entered: 01/29/2019)
01/30/2019	<u>47</u> (1 pg)	Proof of Service of Order Granting Motion for Relief from Stay. Filed by David E Hicks on behalf of Creditor M&T Bank (related document(s) <u>46</u> ). (Hicks, David) (Entered: 01/30/2019)
04/09/2019		Adversary Case 6:18-ap-110 Closed. (Melanie) (Entered: 04/09/2019)
04/26/2019	<u>48</u> (10 pgs; 3 docs)	Motion for an Order Confirming No Automatic Stay is in Effect Contains negative notice. Filed by Andrew W Houchins on behalf of Creditor Santander Consumer USA Inc., dba Chrysler Capital (Attachments: # <u>1</u> Exhibit Contract # <u>2</u> Exhibit Title) (Houchins, Andrew) (Entered: 04/26/2019)
05/21/2019	<u>49</u> (2 pgs)	Order Granting Motion to Confirm Termination or Absence of Stay (Related Doc # <u>48</u> ) Service Instructions: Andrew Houchins is directed to serve a copy of this order on interested parties and file a proof of service within 3 days of entry of the order. (Linda L.) (Entered: 05/21/2019)
05/23/2019	<u>50</u> (1 pg)	Proof of Service of Order Granting Motion by Santander Consumer USA Inc. DBA Chrysler Capital for Order Confirming that no Automatic Stay is in Effect. <i>2018 Jeep Cherokee</i> Filed by Andrew W Houchins on behalf of Creditor Santander Consumer USA Inc., dba Chrysler Capital (related document(s) <u>49</u> ). (Houchins, Andrew) (Entered: 05/23/2019)

12/13/2019		Notice of Reassignment of Case to The Honorable Judge KJ. (Christine) (Entered: 12/13/2019)
01/17/2020	<u>51</u> (1 pg)	Order Approving Chapter 7 Account, Discharging Trustee, Canceling Bond and Closing Estate . Service Instructions: Clerks Office to serve. (Adrienne) (Entered: 01/17/2020)
01/17/2020		Bankruptcy Case Closed. (ADIClerk) (Entered: 01/17/2020)