

**U.S. BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF VIRGINIA**

**Honorable Rebecca B. Connelly**

**Thursday, March 12, 2015**

*Current as of 3/11/2015 at 3:16 PM*

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**Lynchburg  
Hearing**

**Lynchburg, US Courthouse, Room 210,  
1101 Court Street  
Lynchburg, VA 24504**

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9:30 AM **14-60230** John S Goode

Ch 7

Trustee: Goldstein(68)

**Moving:** Aaron Jordan

**Opposing:** Reginald R Yancey

**Matter:** **22) Motion for Relief From Stay filed by Specialized Loan Servicing LLC**  
**28) Response filed by Debtor**

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9:30 AM **14-61936** Dorothy Ruth Boyd Stone

Ch 7

Trustee: Schneider(79)

**Moving:** William F Schneider(79)

**Opposing:**

**Matter:** **15) Motion for Entry of Order to Abandon Real Property Filed by Trustee**

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9:30 AM **14-62334** Robert Arthur Smith, Sr.

Ch 13

Trustee: Beskin(82)

**Moving:**

**Opposing:**

**Matter:** **Doc# 26 Trustee's 341 Report and Show Cause and Certificate of Mailing Herbert L Beskin(82).**

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9:30 AM **15-60249** Nancy W Zappulla

Ch 7

Trustee: Goldstein(68)

**Moving:** Stephen E. Dunn

**Opposing:**

**Matter:** **11) Objection by Debtor to Notice of Ineligibility for Discharge**

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11:00 AM **09-63047** Angela Marie Lee

Ch 13

Trustee: Beskin(82)

**Moving:** Herbert L Beskin(82)

**Opposing:**

**Matter:** **58) Trustees Certification and Order**  
**60) Response filed by Debtor**

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11:00 AM **10-63248** Brenda Lee Pulley  
Ch 13  
Trustee: Beskin(82)

**Moving:** Herbert L Beskin(82)

**Opposing:**

**Matter:** **41) Trustees Certification and Order**  
**42) Answer filed by Debtor**

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11:00 AM **10-63670** John Edmund Price  
Ch 13  
Trustee: Beskin(82)

**Moving:** Sara A. John

**Opposing:** David E. Wright

**Matter:** **46) Motion for Relief From Stay filed by Creditor Virginia Credit Union, Inc.**  
**54) Answer filed by Debtor**

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11:00 AM **10-63670** John Edmund Price  
Ch 13  
Trustee: Beskin(82)

**Moving:** David E. Wright

**Opposing:**

**Matter:** **55) Application for Compensation - Debtors Counsel**

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11:00 AM **11-61103** Samuel D. Anderson  
Ch 13  
Trustee: Beskin(82)

**Moving:** Herbert L Beskin(82)

**Opposing:**

**Matter:** **76) Trustees Motion to Dismiss Case**  
**78) Amended Chapter 13 Plan filed by Debtor**

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11:00 AM **11-61206** David C Olds and  
Ch 13 Marilyn L Olds  
Trustee: Beskin(82)

**Moving:** Herbert L Beskin(82)

**Opposing:**

**Matter:** **73) Trustees Certification and Order**  
**75) Response filed by Debtors**  
**76) Amended Chapter 13 Plan filed by Debtors**

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11:00 AM **11-62962** Robert Lambert Irving, Jr. and  
Ch 13 Gracie Clark Irving  
Trustee: Beskin(82)

**Moving:** Janice Hansen

**Opposing:**

**Matter:** **72) Motion by Debtors to Determine Mortgage Fees and Expenses pursuant to Rule 3002.1**

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11:00 AM **11-63199** Gerald Keith Hodnett and  
Ch 13 Gwen Murphy Hodnett  
Trustee: Beskin(82)

**Moving:** Herbert L Beskin(82)

**Opposing:**

**Matter:** **109) Trustees Motion to Dismiss Case**

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11:00 AM **12-60630** Carol E Franklin and  
Ch 13 Sherry D Franklin  
Trustee: Beskin(82)

**Moving:** Herbert L Beskin(82)

**Opposing:**

**Matter:** **64) Trustees Motion to Dismiss Case**

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11:00 AM **12-61034** Spencer D Starling  
Ch 13  
Trustee: Beskin(82)

**Moving:** Stephen E. Dunn

**Opposing:**

**Matter:** **53) Application for Compensation - Debtor's counsel**

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11:00 AM **12-61034** Spencer D Starling  
Ch 13  
Trustee: Beskin(82)

**Moving:** Herbert L Beskin(82)

**Opposing:**

**Matter:** **47) Trustees Motion to Dismiss Case**  
**48) Amended Chapter 13 Plan filed by Debtor**

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11:00 AM **12-61410** Barry W Mayhew and  
Ch 13 Karen R Mayhew  
Trustee: Beskin(82)

**Moving:** Melissa M. Watson Goode

**Opposing:**

**Matter:** **118) Motion for Approval of Loan Modification filed by Creditor Green Tree Servicing LLC**

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11:00 AM **12-61540** Mary Margaret Daniel  
Ch 13  
Trustee: Beskin(82)

**Moving:** Sara A. John

**Opposing:**

**Matter:** **147) Notice of Default/Termination of Stay filed by Creditor Green Tree Servicing LLC**  
**148) Response filed by Debtor**

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11:00 AM **12-61983** Nicholas E. Hall  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Herbert L Beskin(82)  
**Opposing:**  
**Matter: 40) Trustees Motion to Dismiss Case**

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11:00 AM **12-62838** William Lynn Smith  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Darren T. Delafield  
**Opposing:**  
**Matter: 71) Amended Chapter 13 Plan filed by Debtor**

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11:00 AM **13-60500** Gordon Jackson Mays  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Herbert L Beskin(82)  
**Opposing:**  
**Matter: 31) Trustees Certification and Order  
32) Answer filed by Debtor**

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11:00 AM **13-60654** Amber M Tuck  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Herbert L Beskin(82)  
**Opposing:**  
**Matter: 38) Trustees Motion to Dismiss Case**

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11:00 AM **13-60748** Teddy H Davis and  
Ch 13 Cynthia N Davis  
Trustee: Beskin(82)  
**Moving:** Herbert L Beskin(82)  
**Opposing:**  
**Matter: 51) Trustees Motion to Dismiss Case**

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11:00 AM **13-61267** Randy Leon Wilson and  
Ch 13 Shavon Elizabeth Wilson  
Trustee: Beskin(82)  
**Moving:** Herbert L Beskin(82)  
**Opposing:**  
**Matter: 75) Trustees Certification and Order  
77) Response filed by Debtors**

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11:00 AM **13-61281** Rochelle L Walker, Jr.  
Ch 13  
Trustee: Beskin(82)

**Moving:** Herbert L Beskin(82)

**Opposing:**

**Matter:** **55) Trustees Certification and Order**  
**57) Response filed by Debtor**

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11:00 AM **13-61585** John H. Fuqua  
Ch 13  
Trustee: Beskin(82)

**Moving:** Herbert L Beskin(82)

**Opposing:**

**Matter:** **34) Trustees Motion to Dismiss Case**

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11:00 AM **13-61777** Kelly Ann Campbell  
Ch 13  
Trustee: Beskin(82)

**Moving:** Sara A. John

**Opposing:** Janice Hansen

**Matter:** **52) Motion for Relief From Stay filed by Creditor Virginia Credit Union, Inc.**  
**57) Answer filed by Debtor**

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11:00 AM **13-61777** Kelly Ann Campbell  
Ch 13  
Trustee: Beskin(82)

**Moving:** David E. Wright

**Opposing:**

**Matter:** **59) Application for Compensation - Debtors Counsel**

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11:00 AM **13-61853** Jason E Davis and  
Ch 13 Tammy J Davis  
Trustee: Beskin(82)

**Moving:** Herbert L Beskin(82)

**Opposing:**

**Matter:** **77) Trustees Motion to Dismiss Case**

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11:00 AM **13-61956** Catherine B Hall  
Ch 13  
Trustee: Beskin(82)

**Moving:** Brandon R. Jordan

**Opposing:** Stephen E. Dunn

**Matter:** **76) Motion for Relief From Stay and Motion for Relief from Co-Debtor Stay filed by Creditor**  
**Bank of America, N.A.**  
**81) Answer filed by Debtor Catherine B Hall**

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11:00 AM **13-61956** Catherine B Hall  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Stephen E. Dunn  
**Opposing:**  
**Matter:** **82) Application for Compensation - Debtors Counsel**

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11:00 AM **13-61967** Theodore Thomas Crider, Jr. and  
Ch 13 Stacy Vassal Crider  
Trustee: Beskin(82)  
**Moving:** Sara A. John  
**Opposing:**  
**Matter:** **95) Notice of Default/Termination of Stay filed by Creditor The Bank of New York Mellon Trust Company, N.A.**  
**96) Response filed by Debtors**

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11:00 AM **13-62155** Dan Cabell Watson, Jr. and  
Ch 13 Belinda Floyd Watson  
Trustee: Beskin(82)  
**Moving:** Herbert L Beskin(82)  
**Opposing:**  
**Matter:** **26) Trustees Motion to Dismiss Case**

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11:00 AM **13-62228** George A Padgett  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Stephen E. Dunn  
**Opposing:**  
**Matter:** **59) Application for Compensation - Debtors Counsel**

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11:00 AM **13-62541** Phyllis C. Bland  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Robert B. Duke Jr.  
**Opposing:**  
**Matter:** **56) Amended Chapter 13 Plan filed by Debtor**

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11:00 AM **14-60274** Steve M Oulds, III  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Herbert L Beskin(82)  
**Opposing:**  
**Matter:** **23) Trustees Motion to Dismiss Case**

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11:00 AM **14-60598** Vinane Eloris Adams  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Herbert L Beskin(82)  
**Opposing:**  
**Matter:** **26) Trustees Motion to Dismiss Case**  
**35) Amended Chapter 13 Plan filed by Debtor**

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11:00 AM **14-60636** Charlene H Thornton  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **36) Amended Chapter 13 Plan filed by Debtor**  
**23) Trustees 341 Report and Show Cause**

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11:00 AM **14-60636** Charlene H Thornton  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **27) Motion to Incur Debt filed by Debtor**  
**28) Motion to Shorten Notice Requirement**

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11:00 AM **14-60636** Charlene H Thornton  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **29) Application for Administrative Expenses by Counsel for Debtor**

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11:00 AM **14-60702** Oscar David Turner and  
Ch 13 Debra Anne Turner  
Trustee: Beskin(82)  
**Moving:** Heidi B. Shafer  
**Opposing:**  
**Matter:** **47) Amended Chapter 13 Plan filed by Debtors**

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11:00 AM **14-60859** Randy P Carr  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **24) Amended Chapter 13 Plan filed by Debtor**  
**16) Trustees 341 Report and Show Cause**

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11:00 AM **14-60859** Randy P Carr  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **36) Application for Administrative Expenses filed by counsel for Debtor**

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11:00 AM **14-61067** Patricia A Powell  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Herbert L Beskin(82)  
**Opposing:**  
**Matter:** **21) Trustees Motion to Dismiss Case**

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11:00 AM **14-61179** Sylvia Melissa Dawson  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Sara A. John  
**Opposing:** Margaret C. Valois  
**Matter:** **21) Motion for Relief From Stay filed by Creditor Credit Acceptance Corp.**  
**29) Response filed by Debtor**

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11:00 AM **14-61291** Henry P Ellis  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **22) Amended Chapter 13 Plan filed by Debtor**  
**18) Trustees 341 Report and Show Cause**

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11:00 AM **14-61394** Marion Hilber Douglas  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Herbert L Beskin(82)  
**Opposing:**  
**Matter:** **16) Trustees Motion to Dismiss Case (no provision issue)**

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11:00 AM **14-61394** Marion Hilber Douglas  
Ch 13  
Trustee: Beskin(82)  
**Moving:** David D. Embrey  
**Opposing:**  
**Matter:** **17) Motion for Relief From Stay filed by Creditor Beacon Credit Union**  
**23) Response filed by Debtor**

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11:00 AM **14-61432** Rodney Taylor Davis and  
Ch 13 Amy Katherine Davis  
Trustee: Beskin(82)  
**Moving:** Heidi B. Shafer  
**Opposing:**  
**Matter:** **36) Amended Chapter 13 Plan filed by Debtors**

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11:00 AM **14-61483** James A. Mann and  
Ch 13 Virginia W Mann  
Trustee: Beskin(82)  
**Moving:** Herbert L Beskin(82)  
**Opposing:**  
**Matter:** **23) Trustees Motion to Dismiss Case**

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11:00 AM **14-61495** David A. Milford and  
Ch 13 Amanda L Milford  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **11) Chapter 13 Plan filed by Debtors**  
**15) Trustees 341 Report and Show Cause**

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11:00 AM **14-61621** Charles B Cunningham  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **24) Application for Compensation - Debtors Counsel**

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11:00 AM **14-61739** Shelley Cash Cumbie  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Jon Michael Ahern  
**Opposing:** Heidi B. Shafer  
**Matter:** **24) Motion for Relief From Stay filed by Creditor, Seterus, Inc.**  
**31) Answer filed by Debtor**

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11:00 AM **14-61739** Shelley Cash Cumbie  
Ch 13  
Trustee: Beskin(82)  
**Moving:** David E. Wright  
**Opposing:**  
**Matter:** **33) Application for Compensation - Debtors Counsel**

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11:00 AM **14-61871** Richard A Snead and  
Ch 13 Erica Price Snead  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **14) Chapter 13 Plan filed by Debtors**  
**22) Trustees 341 Report and Show Cause**  
**Comment** **28) Amended Plan filed - set for 3/26/2015**

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11:00 AM **14-61871** Richard A Snead and  
Ch 13 Erica Price Snead  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **27) Application for Compensation - Debtors Counsel**

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11:00 AM **14-61904** Thomas O Elder  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **14) Chapter 13 Plan filed by Debtor**  
**15) Trustees 341 Report and Show Cause**  
**19) Supplemental Trustees 341 Report and Show Cause**

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11:00 AM **14-61918** James D. Vaughan  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **28) Amended Chapter 13 Plan filed by Debtor**  
**16) Trustees 341 Report and Show Cause**

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11:00 AM **14-61926** Johnnie O Dungee  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **31) Amended Chapter 13 Plan filed by Debtor**  
**20) Trustees 341 Report and Show Cause**

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11:00 AM **14-61996** Tabitha L Blanton  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Stephen E. Dunn  
**Opposing:** Paul J Feinman  
**Matter:** **12) Chapter 13 Plan filed by Debtor**  
**15) Trustees 341 Report and Show Cause**  
**29) Objection to confirmation filed by Shoppes at College Park, LLC**

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11:00 AM **14-61996** Tabitha L Blanton  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Stephen E. Dunn  
**Opposing:**  
**Matter:** **25) Application for Compensation - Debtors Counsel**  
**Comment** **Order lodged granting application**

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11:00 AM **14-62017** Allen Warren McCormick and  
Ch 13 Elizabeth Tyler McCormick  
Trustee: Beskin(82)  
**Moving:** David E. Wright  
**Opposing:** Ana B. Schepens  
**Matter:** **24) Amended Chapter 13 Plan filed by Debtors**  
**17) Objection to Confirmation of the Plan filed by Farmers Bank of Appomattox**  
**18) Trustees 341 Report and Show Cause**

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11:00 AM **14-62041** Richard Douglas Baldwin and  
Ch 13 Angela Crawford Baldwin  
Trustee: Beskin(82)  
**Moving:** H. David Cox  
**Opposing:**  
**Matter:** **3) Chapter 13 Plan filed by Debtors**  
**15) Trustees 341 Report and Show Cause**

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11:00 AM **14-62050** Khiesa C Adams  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **23) Debtor Objection to Claim #1 of US Treasury-IRS**

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11:00 AM **14-62050** Khiesa C Adams  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **24) Amended Chapter 13 Plan filed by Debtor**  
**27) Trustees 341 Report and Show Cause**  
**37) Trustee's Certification and Order**  
**39) Response filed by Debtor**

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11:00 AM **14-62052** Kenneth W Tucker and  
Ch 13 Michele B Tucker  
Trustee: Beskin(82)

**Moving:** Reginald R Yancey

**Opposing:**

**Matter:** **19) Chapter 13 Plan filed by Debtors**  
**23) Trustees 341 Report and Show Cause**

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11:00 AM **14-62053** Felicia Ann Ware  
Ch 13  
Trustee: Beskin(82)

**Moving:** Heidi B. Shafer

**Opposing:**

**Matter:** **17) Amended Chapter 13 Plan filed by Debtor**  
**15) Trustees 341 Report and Show Cause**

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11:00 AM **14-62075** Mark McFarland Witt and  
Ch 13 Jackie McGuire Witt  
Trustee: Beskin(82)

**Moving:** Linda Gale Willis

**Opposing:**

**Matter:** **13) Chapter 13 Plan filed by Debtor**  
**26) Trustees 341 Report and Show Cause**

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11:00 AM **14-62085** Clarence Richard Canode, Jr. and  
Ch 13 Linda Mullins Canode  
Trustee: Beskin(82)

**Moving:** David E. Wright

**Opposing:**

**Matter:** **9) Chapter 13 Plan filed by Debtors**  
**22) Trustees 341 Report and Show Cause**

**Comment** **Proposed order lodged to continue to 4/30/2015**

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11:00 AM **14-62270** Gregory Darnell Trent and  
Ch 13 Betsy Lee-Henson Trent  
Trustee: Beskin(82)

**Moving:** David E. Wright

**Opposing:**

**Matter:** **16) Amended Chapter 13 Plan filed by Debtors**  
**21) Trustees 341 Report and Show Cause**

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11:00 AM **14-62293** Dietmar G Blank and  
Ch 13 Veronica L Blank  
Trustee: Beskin(82)

**Moving:** Reginald R Yancey

**Opposing:**

**Matter:** **12) Chapter 13 Plan filed by Debtors**  
**17) Trustees 341 Report and Show Cause**  
**32) Trustees 341 Report and Show Cause**

**Comment** **30) Amended Plan filed - set for 3/26/2015**

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11:00 AM **14-62293** Dietmar G Blank and  
Ch 13 Veronica L Blank  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **23) Application for Compensation - Debtors' counsel**

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11:00 AM **14-62293** Dietmar G Blank and  
Ch 13 Veronica L Blank  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **34) Motion by Debtors to Extend Time to Comply with Order of Continuance**

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11:00 AM **14-62334** Robert Arthur Smith, Sr.  
Ch 13  
Trustee: Beskin(82)  
**Moving:** T Henry Clarke IV  
**Opposing:**  
**Matter:** **2) Chapter 13 Plan filed by Debtor**  
**13) Trustees 341 Report and Show Cause**  
**23) Supplemental Trustees 341 Report and Show Cause**  
**Comment** **18) Amended Plan filed - set for 3/26/2015**

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11:00 AM **14-62343** Trinita Denise Harris-Turner  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Janice Hansen  
**Opposing:**  
**Matter:** **3) Chapter 13 Plan filed by Debtor**  
**17) Trustees 341 Report and Show Cause**

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11:00 AM **14-62362** Paula C Molesky-Davis  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Stephen E. Dunn  
**Opposing:**  
**Matter:** **12) Chapter 13 Plan filed by Debtor**  
**16) Trustees 341 Report and Show Cause**

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11:00 AM **14-62373** Tracey D. Cooter  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Stephen E. Dunn  
**Opposing:**  
**Matter:** **12) Chapter 13 Plan filed by Debtor**  
**15) Trustees 341 Report and Show Cause**

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11:00 AM **14-62416** Marty Marshall Neal and  
Ch 13 Karen Inscore Neal  
Trustee: Beskin(82)  
**Moving:** T Henry Clarke IV  
**Opposing:**  
**Matter:** **2) Chapter 13 Plan filed by Debtors**  
**11) Trustees 341 Report and Show Cause**  
**13) Supplemental Trustees 341 Report and Show Cause**  
**Comment** **14) Amended Plan filed - set for 3/26/2015**

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11:00 AM **14-62444** Orville N Peterson, Jr. and  
Ch 13 Felicia D Peterson  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:** David D. Embrey  
**Matter:** **20) Chapter 13 Plan filed by Debtors**  
**24) Trustees 341 Report and Show Cause**  
**26) Objection to Confirmation of the Plan filed by Creditor Central Virginia Federal Credit Union**  
**27) Trustees 341 Report and Show Cause)**

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11:00 AM **14-62446** Michelle V Ford  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Reginald R Yancey  
**Opposing:**  
**Matter:** **28) Chapter 13 Plan filed by Debtor**  
**35) Trustees 341 Report and Show**  
**44) Supplemental Trustees 341 Report and Show Cause**  
**Comment** **39) Amended Chapter 13 Plan filed - set for 3/26/2015**

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11:00 AM **14-62450** Jeffrey A Wade and  
Ch 13 Karri A Wade  
Trustee: Beskin(82)  
**Moving:** Stephen E. Dunn  
**Opposing:**  
**Matter:** **12) Chapter 13 Plan filed by Debtors**  
**17) Trustees 341 Report and Show Cause**

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11:00 AM **14-62453** Samuel W. Davis, Jr.  
Ch 13  
Trustee: Beskin(82)  
**Moving:** Stephen E. Dunn  
**Opposing:**  
**Matter:** **12) Chapter 13 Plan filed by Debtor**  
**14) Trustees 341 Report and Show Cause**

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11:00 AM **14-70993**  
Ch 11

Donald K Slone and  
Hilda J Slone

**Moving:** Stephen E. Dunn

**Opposing:** Stephen E. Dunn

**Matter:** **42) Objection by Debtor to Claim 7-1 of M&T Bank**  
**46) Response filed by Creditor M&T Bank (Stark)**

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