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FILED & JUDGMENT ENTERED

Christine F. Winchester

September 18 2025

Clerk, U.S. Bankruptcy Court
Western District of North Carolina

Shley A Ein

Ashley Austin Edwards United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF NORTH CAROLINA SHELBY DIVISION

In re:)	
)	
RUSSELL WADE GILBERT,)	Chapter 13
)	Case No. 25-40195
Debtor.)	
)	

ORDER TO APPEAR AND SHOW CAUSE

THIS MATTER is before the Court on review of the Debtor's voluntary bankruptcy petition, filed on August 29, 2025, under Chapter 13 of the Bankruptcy Code. This is the Debtor's third Chapter 13 case in fourteen months and three weeks.

The Debtor filed Case No. 24-40130, on June 24, 2024. That case was dismissed on October 2, 2024, due to the Debtor's plan failing to cover a priority debt, the Debtor's failure to pay first monies, and the Debtor's failure to file required tax returns for the prior four years. On November 21, 2024, approximately seven weeks later, the Debtor filed Case No. 24-40248. That case was dismissed on July 15, 2025, for default in plan payments. On August 29, 2025, six weeks after the second dismissal, the Debtor filed the present case.

Given the dismissal of two prior cases within the preceding year, the Court finds cause to question whether this case was filed in good faith and whether it constitutes an abuse of the bankruptcy process.

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Accordingly, the Court will conduct a hearing on October 24 2025, at 9:30 a.m. at the

Cleveland County Courthouse, 100 Justice Place, Shelby North Carolina 28150, to determine

whether the Debtor's latest bankruptcy filing serves a legitimate purpose under the Bankruptcy

Code.

The Debtor is hereby **ORDERED** to **APPEAR** at the hearing and **SHOW CAUSE** why

United States Bankruptcy Court

this case should not be dismissed. Additionally, pursuant to 11 U.S.C. § 362(c)(4)(A)(i), because

the Debtor has had two or more cases dismissed within the preceding year, the automatic stay is

not in effect in this case. The Court will determine at the show cause hearing whether any stay

should be imposed uder 11 U.S.C. § 362(c)(4)(B).

IT IS SO ORDERED.

This Order has been signed electronically. The Judge's signature and Court's seal

appear a the top of this Order.

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