Tammy L. Terry's 341 Hearing Docket for **Tuesday, November 10, 2026**

Debtor's counsel, if you do not see an asterisk * after your firm's name on a case below, WE DO NOT HAVE a copy of the **debtor's social security number and government issued photo identification. Please upload the "identification" documents as a single PDF document on a single page; even for a jointly filed case to https:// www.bkdocs.us** using the "341 Proof of ID" document form type. Ban1kruptcy Documents (bkdocs.us) protects the debtor(s) personal information while complying with the U.S. Trustee requirement to provide the debtor(s) identity and social security number verification **14-days** before the §341 meetings.

For our 341 Hearings: All Participants (Debtors, Debtor's Attorney and Creditors) will connect to the single Zoom Meeting.

Zoom Meeting ID: 469 625 5529
Passcode: 4483106473
URL: https://us02web.zoom.us/j/4696255529?pwd=TUM0dU5qQ0tMZzE0TGdDSERIVlJUUT09

DEBTOR ATTORNEYS:
1. **You must share the below Room Assignment with your Clients:**
2. **After the debtor is sworn in to testify, you will proceed with asking the debtor the required questions listed below and found at: https://www.det13.net/questions**

*** RECEIVED copy of Identity And Social Security Number documents**

9:00 am - Breakout Room 1
(#) - CASE NUMBER - DEBTOR(S) - ATTORNEY
(1) - 26-50689-PRH - **DENATI DEAN** - ACCLAIM LEGAL SERVICES, PLLC *****
(2) - 26-41617-PRH - **JOSHUA KONADU** - FREGO & ASSOCIATES *** , Int Req'd: TWI**
(3) - 26-46738-PRH - **PAMALA EADDY** - FREGO & ASSOCIATES *****
(4) - 26-47937-MLO - **MOLLY DEGOWSKI** - FREGO & ASSOCIATES *****
4.00 Total Cases in Room 1

9:00 am - Breakout Room 2
(#) - CASE NUMBER - DEBTOR(S) - ATTORNEY
(1) - 26-50680-MLO - **WENDY GOLDEN** - BOC Law Group PC *****
(2) - 26-50687-MLO - **DUSTIN PETERSON** - Law Offices of J L Haddock PLLC
(3) - 26-50630-MLO - **BRIAN CHILES** - FAIRMAX LAW *****
(4) - 26-50712-MLO - **CHELAY BOSTIC** - FAIRMAX LAW *****
(5) - 26-50818-PRH - **MILAD SHAFO & N SCRANTON** - FAIRMAX LAW *****
5.00 Total Cases in Room 2

9:00 am - Breakout Room 3
(#) - CASE NUMBER - DEBTOR(S) - ATTORNEY
(1) - 26-50674-MLO - **CRYSTAL WEGIEL** - BABUT LAW OFFICES PLLC *****
(2) - 26-50637-MLO - **SEAN & JENNIFER HATALA** - CONSUMER PROTECTION ATTORNEYS OF MICHIGAN PLLC *****
(3) - 26-48500-MLO - **IBTIHAL ALNAKASH** - FELDMAN GARCIA LESHINSKY & MILJUS, LLC *****
(4) - 26-50808-PRH - **ANDY KORY, JR.** - KALLABAT & ASSOCIATES, PC *****
(5) - 26-41826-MLO - **VENUS JETER** - MARSHALL D SCHULTZ *****
(6) - 26-50767-PRH - **JOHN CAMPBELL & K BEAN-CAMPBELL** - MARSHALL D SCHULTZ *****
6.00 Total Cases in Room 3

9:00 am - Breakout Room 4
(#) - CASE NUMBER - DEBTOR(S) - ATTORNEY
(1) - 26-50721-MLO - **CYNTHIA WILLIAMS** - ARDELEAN & DUNNE, PLLC *****
(2) - 26-48348-PRH - **DARIN WEAVER** - KOSTOPOULOS & ASSOCIATES, PLLC *****
(3) - 26-50723-MLO - **DARREN MITCHELL** - REDD LAW PLC *****
(4) - 26-50693-MLO - **TARIONO GREEN** - STEINBERGER CIMMINO P C *****
(5) - 26-50628-PRH - **TONYA RAPLEY** - SWEENEY LAW OFFICES PLLC *****
(6) - 26-49963-MLO - **FATIM CHAHINE** - THE LAW OFFICE OF AFAN BAPACKER PC *****
6.00 Total Cases in Room 4

10:00 am - Breakout Room 1
(#) - CASE NUMBER - DEBTOR(S) - ATTORNEY
(1) - 26-50811-MLO - **RYAN HELME** - DANIELA DIMOVSKI *****
(2) - 26-47781-MLO - **LATAWNYA MAJOR** - FREGO & ASSOCIATES *****
(3) - 26-50738-MLO - **TENEYA BROWN** - FREGO & ASSOCIATES *****
(4) - 26-50862-MLO - **MICHAEL HICKS** - FREGO & ASSOCIATES *****
(5) - 26-50868-PRH - **ANSON ELLIOTT** - FREGO & ASSOCIATES *****
(6) - 26-50730-MLO - **FALAH & MAHASEN SALMAN** - Gold, Lange, Majoros & Smalarz, P.C. *****
6.00 Total Cases in Room 1

10:00 am - Breakout Room 2
(#) - CASE NUMBER - DEBTOR(S) - ATTORNEY
(1) - 26-50743-MLO - **THOMAS CLIFTON** - FAIRMAX LAW *****
(2) - 26-47017-PRH - **PHILLIP RAUCH & C ROLLET** - HS&A P.C. *****
(3) - 26-50785-MLO - **PETER CABELL, II** - LAW OFFICES OF WALTER A. METZEN *****
(4) - 26-50778-MLO - **CECILIA LUMPKIN** - LAW OFFICES OF WALTER A. METZEN & ASSOCIATES *****
(5) - 26-47542-MLO - **MARQUITA SMITH** - Metro Detroit Bankruptcy Law Group *****
(6) - 26-50732-MLO - **RONALD ENOCHS** - PRO SE *****
6.00 Total Cases in Room 2

10:00 am - Breakout Room 3
(#) - CASE NUMBER - DEBTOR(S) - ATTORNEY
(1) - 26-50735-MLO - **JOHN & SYLVIA BEATTY** - BABUT LAW OFFICES PLLC *****
(2) - 26-50839-MLO - **ALICIA LORICK** - BERMAN & BISHOP PLLC *****
(3) - 26-50816-MLO - **ARI WHEELER** - FELDMAN GARCIA LESHINSKY & MILJUS, LLC *****
(4) - 26-50758-MLO - **FOUAD & NATASHA BATAYEH** - KALLABAT & ASSOCIATES, PC *****
(5) - 26-50817-MLO - **CHRISTINE JOHNSTON** - KOSTOPOULOS & ASSOCIATES, PLLC *****
(6) - 26-48049-MLO - **CHRISTOPHER PRANIS & B THOMPSON** - MARSHALL D SCHULTZ *****
(7) - 26-50774-MLO - **QUINCY EJOBEH** - THE LAW OFFICE OF AFAN BAPACKER PC *****
7.00 Total Cases in Room 3

11:00 am - Breakout Room 1
(#) - CASE NUMBER - DEBTOR(S) - ATTORNEY
(1) - 26-50999-MLO - **APRIL COLLICK** - ACCLAIM LEGAL SERVICES, PLLC *****
(2) - 26-51005-MLO - **YONG & SOON KIM** - ACCLAIM LEGAL SERVICES, PLLC *** , Int Req'd: KOREAN**
(3) - 26-50959-PRH - **CARLA LACEY** - FIREBAUGH & ANDREWS PLLC *****
(4) - 26-50884-MLO - **JEFFERY & RACHELL WATERSTRADT** - JOSEPH L. GRIMA & ASSOCIATES PC *****
4.00 Total Cases in Room 1

11:00 am - Breakout Room 2
(#) - CASE NUMBER - DEBTOR(S) - ATTORNEY
(1) - 26-51137-PRH - **MARKETTA JACKSON** - Fairmax Law *****
(2) - 26-43180-MLO - **CHRISTOPHER POMEROY** - GIGLIOTTI & ASSOCIATES PLLC *****
(3) - 26-51041-MLO - **DENISE COOK** - HS&A P.C. *****
(4) - 26-50937-PRH - **RAYMOND WIGGINS, JR & S WIGGINS** - PARKER LAW FIRM PLLC *****
(5) - 26-48666-MLO - **TRACY CAPUTO** - THAV GROSS PC *****
(6) - 26-51049-MLO - **SEAN BAYES** - THAV LAW OFFICE, PLLC *****
(7) - 26-50387-MLO - **WAKAISHA KING** - PRO SE *****
(8) - 26-51085-MLO - **GORAN & NADICA RISTOVSKI** - PRO SE
8.00 Total Cases in Room 2

11:00 am - Breakout Room 3
(#) - CASE NUMBER - DEBTOR(S) - ATTORNEY
(1) - 26-42769-PRH - **REGINA BAKER** - FREGO & ASSOCIATES *****
(2) - 26-48705-MLO - **ANTHONY PAGE** - FREGO & ASSOCIATES *****
(3) - 26-50888-PRH - **MONIQUE HILL** - FREGO & ASSOCIATES
(4) - 26-51000-MLO - **STARIA SHEGOG** - FREGO & ASSOCIATES *****
(5) - 26-51031-MLO - **DAMON STAFFORD** - FREGO & ASSOCIATES
(6) - 26-51095-MLO - **AARANISHA BROWN** - FREGO & ASSOCIATES

(7) - 26-47748-PRH - **KAILAH STEVENSON** - MARSHALL D SCHULTZ *****
(8) - 26-50936-MLO - **JAMONE & SHARON MURRAY** - SWEENEY LAW OFFICES PLLC *****
8.00 Total Cases in Room 3

1:00 pm - Breakout Room 1
(#) - CASE NUMBER - DEBTOR(S) - ATTORNEY
(1) - 26-51097-PRH - **ANTHONY SMITH** - ARDELEAN & DUNNE, PLLC *****
(2) - 26-51111-MLO - **CATEIA JOHNSON** - GIGLIOTTI & ASSOCIATES PLLC *****
(3) - 26-51087-PRH - **DASHA LONG** - KALLABAT & ASSOCIATES, PC
(4) - 26-51151-MLO - **BRIANA GASORSKI** - STEPHEN D PARKER *****
(5) - 26-51144-MLO - **KRISTINA ADAMS** - THOMAS P. RILEY LAW OFFICE, PLC *****
5.00 Total Cases in Room 1
65.00 - Total Cases for the Docket

Be advised that connecting via Zoom video conferencing is the required method. However, if the debtor does not have access to Zoom technology, please contact the US Trustee's office for further guidance.

REVISED ZOOM PROCEDURES FOR 341 HEARINGS FOR CHAPTER 13 TRUSTEE - TAMMY L TERRY

As of Tuesday, October 10, 2023, all scheduled 341 hearings will be conducted by our office via a single Zoom meeting ID and password and will use breakout rooms to hold concurrent hearings. See the below instructions to participate in the hearings:

- The 341 Room Assignments will be posted to our **Dockets** page under 341 Information tab on our **website**. https://www.det13.net/dockets/ The Meeting ID and Passcode are the same for all hearing rooms. Breakout rooms 1, 2, and 3 will be assigned on the Room Assignment PDF for each hearing room. We will also continue to post this information to the Detroit Consumer Bankruptcy Listserv.

- **Debtor's counsel MUST share the Breakout Room assignment** with the Debtor to allow for them to Join the correct breakout room. The Petition and Notice of 341 Hearing will contain our meeting ID and passcode. *Be sure your client is familiar with this information and can use Zoom teleconferencing* ***before*** *the day of the hearing.*

- **We strongly recommend debtor's counsel practice with their clients before the day of the hearing.** However, if you determine after practicing with your client that the Debtor may have technical difficulties on the day of the hearing, we strongly recommend that the debtor come into your office for the hearing so that the hearing can move forward without delay.

- **You must upload a copy of the debtor's government issued identification and acceptable proof of the debtor's social security number 14 days before** the scheduled 341 hearing **to https://www.bkdocs.us** using the "341 Proof of ID" document form type. See United States Trustee's list of Acceptable Photo Identification and Social Security Number Documents at https://www.det13.net/identity/

- **Creditors** who wish to participate in a §341 hearing will continue to obtain the Room Assignments from our Website under the Dockets page for the hearing room number they wish to join.

There are several ways parties may participate in the Zoom 341 hearings; Smart Device, Computer, or Telephone line:

CONNECTING FROM SMART DEVICE

Connecting with video using a Smartphone or Tablet using the URL link obtained from the PDF on the Dockets page at https://www.det13.net/dockets/

- If you do not have the Zoom app downloaded, it will ask that you download it first from your app store.
- Stay on mute until you are admitted into the meeting.
- Once our office starts the meeting, your app will prompt you for your name.
- Type your name exactly the way it appears on your case.
- You will be prompted for your audio preference (Wi-Fi or Cellular Data or Dial in)
- Click Wi-Fi or Cellular Data
- Click Breakout Rooms icon and Click Join on the Breakout room number you are assigned to.
- Your camera will be off, and your microphone will be muted.
- You will remain muted until your case is called.
- When your case is called, Click on Unmute
- When your case is called, Click on Start Video

Connecting with video using a Smartphone or Tablet using the Meeting ID and Passcode from the Dockets page at <https://www.det13.net/dockets/>

- Open the Zoom app
- Click the button that says, "Join a meeting".
- Enter the Meeting ID in the first field.
- Type your name exactly the way it appears on your case.
- Enter the Meeting Passcode and Click OK
- Stay on mute until you are admitted into the meeting.
- Once our office starts the meeting, You will be prompted for your audio preference (Wi-Fi or Cellular Data or Dial in)
- Click Wi-Fi or Cellular Data
- Click Breakout Rooms icon and Click Join on the room number you are assigned to.
- Your camera will be off and your microphone will be muted.
- You will remain muted until your case is called.
- When your case is called, Click on Unmute

- When your case is called, Click on Start Video

CONNECTING FROM COMPUTER

Connecting with video using a desktop or laptop computer using the URL link obtained from the Dockets page at <https://www.det13.net/dockets/>

If you do not have the Zoom app downloaded, it will ask that you download it first.

- Click "open file" to install
- Stay on mute until you are admitted into the meeting.
- Once our office starts the meeting, a popup box will open "Enter your Name"
- Type your name exactly the way it appears on your case.
- Click “Join Meeting”
- Click "Join with Computer Audio"
- Click Breakout Rooms icon and Click Join on the room number you are assigned to.
- Your camera will be off and your microphone will be muted.
- You will remain muted until your case is called.
- When your case is called, Click on Unmute
- When your case is called, Click on Start Video

Connecting with video using a desktop or laptop computer using the Meeting ID and Passcode from the Dockets page at https://www.det13.net/dockets/

- If you do not have the Zoom app, download it from zoom.us and install it.
- Open Zoom app
- Click “Join Meeting”
- Enter the Meeting ID in the first field.
- Type your name exactly the way it appears on your case.
- Click Join
- Enter the Meeting Passcode and Click Join Meeting
- Stay on mute until you are admitted into the meeting.
- Once our office starts the meeting, Click "Join with Computer Audio"
- Click Breakout Rooms icon and Click Join on the room number you are assigned to.
- Your camera will be off and your microphone will be muted.
- You will remain muted until your case is called.
- When your case is called, Click on Unmute
- When your case is called, Click on Start Video

QUESTIONS TO ASK THE DEBTOR AT SECTION 341 MEETING OF CREDITORS BY DEBTOR’S COUNSEL FOR CASES ASSIGNED TO TRUSTEE, TAMMY L . TERRY

1. State your appearance for the record.
   - If you are not a member of the Firm that filed the case, please state:
     The firm you work for, and
     Whether you have filed a Notice of Special Appearance and Statement of Attorney for debtor (s)

2. Let the record reflect that I have personally viewed Government issued photographic identification and proof of social security number for the debtor uploaded to the Trustee’s system and it matches the Petition and what was served out by the Bankruptcy Noticing center.
3. Verify the Chapter 13 Trustee Status Sheet info (Please forward a copy of same to your client in advance of the hearing)
   - Is your name spelled correctly on the Trustee’s Status Sheet?
   - Is your address and last four digits of your social security number accurate on the Trustee’s Status Sheet?
   - What year were you born?
   - What is your marital status?
     - If single, have you ever been married?
     - If divorced, date of Judgment of Divorce.

- Do you anticipate (or have you received) any property, cash or otherwise, as a result of the divorce or separation proceeding?

• How often are you paid? (weekly, biweekly, semi-monthly, monthly)?

* What are your sources of income?

4. Did you review and personally sign the bankruptcy petition, schedules, statements, and Chapter 13 Plan?
5. Did you read the petition, schedules, statements, the plan, and related documents BEFORE you signed them?
6. Debtor attorney to verify on the record that debtor (s) signed the petition
7. Have you made a full and complete disclosure of all your assets and everything you own? Does anyone hold property belonging to you?
8. Have you listed all of your liabilities and everyone you owe money to?
9. Have you filed your tax returns for the last four (4) calendar years before filing this bankruptcy case?
10. Have you lived in the State of Michigan continuously for the past two (2) years?
11. Are there any errors or omissions to bring to the Trustee's attention at this time?
12. Do you have a Domestic Support Obligation such as child support or spousal support? NOTE: The case cannot be confirmed without Certification filed prior to confirmation that this obligation is current.
13. Are you currently suing someone, or do you have a reason to sue anyone such as a slip and fall, car accident, or someone owes you money?
14. Do you currently have or anticipate the need to hire an attorney for any reason other than your bankruptcy or to sue someone? If yes, explain why and they name(s) of your attorney.
15. As a result of someone's death, do you have any interest in any pending probate estate, life insurance proceeds, or are otherwise expecting to receive funds or property from an inheritance?
16. Do you anticipate selling or transferring any personal or real property during the life of your Plan?
17. In the last year have you received: severance pay, employment bonus; profit sharing; pension funds or any other additional income other than the income disclosed on Schedule I? If yes, how much and what is the source?
18. Do you have insurance on all of your property such as your house, car, other assets to the extent required by contract or statute?
19. Do you understand that you are required to always carry insurance during your chapter 13 case?
20. Have you previously filed for bankruptcy?
21. Have you created an NDC (National Data Center) account?

Please proceed with questions raised by the 341 Status Sheet and any other questions relevant to this case.