IT IS SO ORDERED.

Dated: February 20, 2026

Tyson A. Crist
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION

In re:	:	
	:	Case No. 25-32371
Lisa Denise Pergrem,	:	Chapter 13
	:	Judge Crist
Debtor.	:	
	:	

MEMORANDUM OPINION AND ORDER CONCERNING CHAPTER 13 CASE FILED IN VIOLATION OF PRIOR COURT ORDER BARRING DEBTOR FROM REFILING, SPECIFICALLY:

(I) GRANTING CHAPTER 13 TRUSTEE'S MOTION TO DISMISS WITH A 1-YEAR BAR TO RE-FILING (DOC. 25), SUBJECT TO BEING INCREASED TO 2 YEARS;

(II) VACATING ORDER APPROVING PAYMENT OF FILING FEE IN INSTALLMENTS (DOC. 15);

(III) DENYING APPLICATION TO PAY FILING FEE IN INSTALLMENTS (DOC. 7);

(IV) DENYING REQUEST FOR MOTION TO STAY (DOC. 19);

(V) DENYING MOTION FOR ORDER EXTENDING TIME TO FILE MISSING DOCUMENTS (DOC. 21);

(VI) SCHEDULING HEARING FOR MARCH 19, 2026 TO CONSIDER SANCTIONS FOR VIOLATING THE PRIOR 180-DAY BAR TO FILING THIS BANKRUPTCY CASE; AND

(VII) TO SHOW CAUSE WHY DEBTOR HAS NOT VIOLATED FEDERAL RULE OF BANKRUPTCY PROCEDURE 9011(b) BY FILING THE BANKRUPTCY PETITION IN THIS CASE

I. Introduction

As the lengthy title to this Memorandum Opinion and Order may suggest, this case is a prime example of what abuse of the bankruptcy process looks like, and why legislative efforts intended to curtail abuse do not always work in practice.

The matter now before this Court is Lisa Denise Pergrem's ("Debtor" and "Ms. Pergrem") fourth *pro se* bankruptcy case since December 30, 2024. She filed this bankruptcy, her fourth chapter 13 case in less than a year, in direct violation of a 180-day bar that this Court imposed in her prior, third chapter 13 case, in the *Order: (1) Granting Pre-Confirmation Dismissal with a 180-Day Bar to Refiling (Doc. 25); and (2) Denying Motions to Extend Time to File Missing Documents (Doc. 20)* (Doc. 28) (the "Dismissal and Bar Order").[1] *In re Pergrem*, No. 25-31536, 2025 Bankr. LEXIS 2755, 2025 WL 2985747 (Bankr. S.D. Ohio Oct. 21, 2025). Because she has continued the very same conduct that led to this Court barring her from filing the present, fourth chapter 13 case, apparently choosing to disregard the Court's prior Dismissal and Bar Order in order to abuse the bankruptcy process for the purpose of frustrating and delaying a foreclosure of real property with no intention of actually reorganizing her financial affairs, the Court has determined to grant the Chapter 13 Trustee's unopposed *Motion to Dismiss Case for Cause or for Other Appropriate Relief and Notice of Hearing* (Doc. 25) (the "Motion to Dismiss"), filed on January 8, 2026.

Initially, however, the Court will impose a further 1-year bar, which may increase to two (2) years if Ms. Pergrem fails to appear for the show cause hearing set by this Order. And on that point, the Court is, *sua sponte*, also setting a hearing to consider imposing sanctions against her pursuant to Rule 9011(b) and (c)(3) of the Federal Rules of Bankruptcy Procedure (the "Bankruptcy Rules") and this Court's inherent civil contempt powers due to her violation of the prior Dismissal and Bar Order of this Court by virtue of filing this fourth chapter 13 case in less than a year. For this reason, the Court will retain jurisdiction to conduct the hearing on **Thursday, March 19, 2026 at 10:30 a.m. (Eastern Prevailing Time)** to address these matters.

[1] *See* Notice of Debtor's Prior Filings (Doc. 13) (listing four (4) prior cases: (1) Case No. 25-31536 (chp. 13), filed on Aug. 1, 2025, dismissed for abuse on Oct. 22, 2025; (2) Case No. 25-30552 (chp. 13), filed on Mar. 28, 2025, dismissed for failure to file information on May 14, 2025; (3) Case No. 24-32537 (chp. 13), filed on Dec. 30, 2024, dismissed for failure to file information on Feb. 18, 2025; and (4) Case No. 04-14318 (chp. 7), filed on June 2, 2004, standard discharge on Oct. 5, 2004).

In summary, and as further explained below, the Court will dismiss this bankruptcy as being filed in violation of the prior 180-day bar established in the Dismissal and Bar Order entered in her prior chapter 13 case, will impose a further minimum 1-year bar to her filing any further bankruptcy cases under any chapter, but will retain jurisdiction to conduct a show cause hearing to determine whether sanctions, including but not limited to increasing the further 1-year bar to 2 years and potentially requiring her to pay all of the unpaid filing fees she has incurred through her series of chapter 13 cases, should be imposed upon Ms. Pergrem for contempt of this Court's prior Dismissal and Bar Order barring her from filing this bankruptcy and for violating Rule 9011(b) by filing this frivolous bankruptcy for the improper purposes of causing unnecessary delay and needlessly increasing litigation costs and the use of judicial resources.

To be clear, Ms. Pergrem's latest bankruptcy has no legitimate purpose. She has abused the ability to file a bankruptcy petition, using it solely to further her on-going campaign to forestall a foreclosure without any good faith intention to reorganize, even when it was readily apparent that no automatic stay arose, as discussed below. And by doing so, she has violated Bankruptcy Rule 9011(b) by not only filing this chapter 13 case in blatant violation of a prior Court order, but in also failing to identify, in her Petition, the three (3) prior bankruptcies she filed *pro se* in the last eight (8) years, as well as advancing a dubious explanation[2] why she was "duped" into filing four consecutive *pro se* bankruptcies. To give Ms. Pergrem full and fair notice, these are the bases (as further described below) upon which the Court is issuing the show cause portion of this Order under Bankruptcy Rule 9011(c)(3), pursuant to which the Court may exercise its power to hold her in contempt and impose appropriate sanctions upon her, but it will give her an opportunity to appear and explain her conduct before imposing a further bar (beyond 1 year) or sanctions.

II. Background

On November 21, 2025, Ms. Pergrem, appearing *pro se*, filed a skeletal Voluntary Petition (Doc. 1) (the "Petition") under chapter 13, without any of the accompanying schedules, statement of financial affairs, or other required documents, which initiated this bankruptcy case, her fourth since December 30, 2024 – a period of less than one (1) year. In her latest serial Petition, she

[2] Although the Court finds her explanation to be facially dubious, it will reserve judgment and give her an opportunity to explain and provide further details at the show cause hearing.

checked the "No" box in item 9, thereby stating, under penalty of perjury, that she had not "filed for bankruptcy within the last 8 years." *See* Petition at 3, item 9.

Contrary to her stark omission, Ms. Pergrem has filed three (3) prior chapter 13 cases in this Court within the preceding year, going back to December 30, 2024, all of which were dismissed due to her failure to file required documentation in accordance with Title 11 of the United States Code (the "Bankruptcy Code"), the Bankruptcy Rules, and the Local Bankruptcy Rules ("LBR"). *See supra* note 1. Not only did she fail to disclose those prior cases, all of which she filed *pro se*, she filed the present case in blatant violation of the Dismissal and Bar Order entered in her most recent prior case – her third case – which decreed that Ms. Pergrem was thereby "**BARRED** from filing any bankruptcy under Title 11 of the United States Code (the "Bankruptcy Code") for a period of 180 days after the date of entry of this Order[,]" which entry date was October 22, 2025. Therefore, Ms. Pergrem was barred from filing any further bankruptcy petitions through and including **April 20, 2026.**

Notwithstanding the 180-day bar, the Debtor filed this instant case just **thirty (30) days** after her prior case was dismissed, well within the six (6) month bar period, in yet another effort, according to the statements in her Request (as defined below), to stop the foreclosure sale of the property known as 30 Clearbrook Drive, Franklin, Ohio 45006. This is also despite an *Order Granting Motion for Relief from Stay and the Co-Debtor Stay Pursuant to 11 U.S.C. §§ 362(d)(1), 362(d)(2), and 1301(c)(3), and In Rem Relief under 11 U.S.C. § 362(d)(4) as to Real Property Located at 30 Clearbrook Drive, Franklin, OH 45005* (Doc. 27, Case No. 25-31536) (the "In Rem Stay Relief Order") that was entered on October 21, 2025, the day before the Dismissal and Bar Order was entered, which, if recorded as permitted by § 362(d)(4),[3] would have excluded this real property from the protection of the automatic stay and codebtor stay in any bankruptcy filed within two (2) years of the entry of the In Rem Stay Relief Order.

[3] The Court does not have anything in the record in this chapter 13 case to indicate whether the In Rem Stay Relief Order was recorded with the Warren County, Ohio Recorder's Office. Moreover, it is odd that the mortgagee went to the effort of obtaining the In Rem Stay Relief Order in Ms. Pergrem's prior chapter 13 case – her second since December 2024 – but appears to not have utilized that In Rem Stay Relief Order to press forward with the foreclosure action. Moreover, because of Ms. Pergrem's serial filings, pursuant to 11 U.S.C. § 362(c)(4), which is applicable when "2 or more . . . cases of the debtor were pending within the previous year but were dismissed," the automatic stay did "not go into effect upon the filing of [this] later case[.]" Accordingly, there are two reasons why this bankruptcy filing should not have stopped the foreclosure action, but alas it did.

The Court takes judicial notice, pursuant to Federal Rule of Evidence 201(c)(1), made applicable to this bankruptcy case by Bankruptcy Rule 9017, that on December 2, 2025, eleven (11) days after Ms. Pergrem filed this fourth bankruptcy, and notwithstanding that an automatic stay did not go into effect pursuant to 11 U.S.C. § 362(c)(4) and that the In Rem Stay Relief Order had been issued in her prior chapter 13 bankruptcy pursuant to § 362(d)(4), counsel for Plaintiff Wells Fargo Bank, National Association as Trustee for Option One Mortgage Loan Trust 2005-5, Asset-Backed Certificates, Series 2005-5, in the foreclosure action pending against Franklin S. Pergrem and Ms. Pergrem in the Court of Common Pleas, Warren County, Ohio, Case No. 24CV097570,[4] filed a *Motion to Withdraw Foreclosure Sale* on the alleged basis that "Defendant Lisa D. Pergrem filed for bankruptcy on November 21, 2025 in Case Number 3:25-BK-32371 and as such, Plaintiff is barred from proceeding to sale at this time."[5] As a result, the Common Pleas Court entered an *Order Withdrawing Sheriff's Sale* on December 4, 2025, withdrawing the sale set for December 1, 2025, and withdrawing the provisional sale scheduled for December 15, 2025. And, as of December 9, 2025, the online docket for the foreclosure action indicates it is closed.

On or about November 26, 2025, the Chapter 13 Trustee, John G. Jansing, received a handwritten letter, which appears to be from Ms. Pergrem, with the subject line "RE: Case: 3:25-BK-32371 request for Motion to Stay" (the "Request"). The Request was directed to "Judge John Jansing." Perhaps the Debtor is unaware that Mr. Jansing is the Chapter 13 Trustee, given that she has not attended a meeting of creditors in this case or any of her prior three cases. *See* Mot. to Dismiss at 2 (stating that "Debtor did not appear at the 341 Meeting of Creditors held on Tuesday, January 6, 2026"). In any event, Mr. Jansing's office dutifully delivered the Request to the Court on December 1, 2025, and it was filed in the record of this case. (*See* Doc. 19.) In the Request, Ms. Pergrem asks Mr. Jansing to "lift the barred restriction on my filing" and states that she has been "working with a foreclosure defense company and a person named Chris Wilson. [T]hey filled out

[4] Copies of prior *Notices of Sale* filed in this foreclosure action on December 16, 2024, March 21, 2025, and July 21, 2025, were attached as Exhibits C, D and E to the *Motion of Wells Fargo Bank, National Association as Trustee for Option One Mortgage Loan Trust 2005-5, Asset-Backed Certificates, Series 2005-5 for Relief from Stay in Rem Pursuant to 11 U.S.C. Section 362(d)(4)(B) for Real Property Located at 30 Clearbrook Drive, Franklin, OH 45505 and Co-Debtor Stay* (Doc. 18), filed in Case No. 25-31536 on August 14, 2025, which Ms. Pergrem did not oppose and resulted in the In Rem Stay Relief Order.

[5] Counsel who filed the above-referenced *Motion to Withdraw Foreclosure Sale* is the same counsel that obtained the In Rem Stay Relief Order in Ms. Pergrem's prior bankruptcy case, such that the Court cannot discern why neither relief pursuant to § 362(d)(4) nor § 362(c)(4) was considered sufficient for the foreclosure action to proceed.

all my paperwork and sent me in to file the chapter 13 and assured me they would handle everything moving forward." Request at 1. She also claims that she "was dupped[,] [sic] [a]ll they did was take my money and kept sending me in to re-file." *Id.* Now in her fourth *pro se* bankruptcy, she claims to have realized "this was a hoax" and that she had an "appt [sic] later this week with an actual bankruptcy attorney but my property is scheduled to be sold on 12/1/2025."[6] *Id.* Because of this, she asked "to please let the stay on my property at 30 Clearbrook Dr.[,] Franklin[,] Ohio 45005 go into effect and give me [t]ime to work with an actual bankruptcy attorney and do it correctly." *Id.* 1-2. But, not surprisingly, and as pointed out by the Chapter 13 Trustee, Ms. Pergrem has still not filed anything within this illicit chapter 13 case that seeks to accomplish anything other than to further delay matters and obtain as long of a "stay" in bankruptcy before being kicked out, again.

The Chapter Trustee has opposed the Request through the *Chapter 13 Trustee's Response to Debtor's Request for Motion to Stay (Doc. 19)* (Doc. 22) (the "Response to Request"), filed on December 11, 2025, in which he asserts that "Debtor was not eligible to file any bankruptcy case until after April 19, 2026[,]" such that this bankruptcy case should be dismissed.

On December 9, 2025, also similar to what she has done in her prior bankruptcy cases, Ms. Pergrem filed *Debtor's Motion for Order Extending Time to File Missing Documents* (Doc. 21) (the "Motion to Extend Time"), pursuant to Bankruptcy Rule 1007(c), to file her Schedules (A-J), Statement of Financial Affairs, Statement of Current Monthly Income, Debtor's Certification of Employment Income, and Chapter 13 Plan. She requested an extension to and including December 20, 2025. In fact, her Motion to Extend Time was almost exactly the same as the Motion to Extend Time that she filed in her prior cases, with just a few handwritten differences, but otherwise alleging the exact same bases, such as, "[g]iven the complexity of my financial situation, finding an attorney with the requisite experience has proven challenging" and "I have several consultations set up with qualified [a]ttorneys, however, none were able to see me before the deadline to file remaining case documents." Mot. to Ext. Time at 1. In fact, it is quite clear that she simply recycled

[6] A *Notice of Sale* filed in the foreclosure action pending in the Court of Common Pleas, Warren County, Ohio, Case No. 24CV097570, confirms that "[t]he Real Property located at 30 Clearbrook Drive, Franklin, OH 45005" was scheduled for an online auction with a "sale date of December 1, 2025." Notice of Sale, *Wells Fargo Bank, Nat'l Ass'n as Tr. for Option One Mort. Loan Trust 2005-5, Asset-Backed Certificates, Series 2005-5 v. Pergrem*, Warren C.P. No. 24CV097570 (Warren Cnty., Ohio Nov. 26, 2025).

a form she used in an earlier chapter 13 case, No. 25-30552 (Doc. 19), given that the caption identified the predecessor Bankruptcy Judge.

The canned statements in her recycled Motion to Extend Time that she "fully recognize[s] the importance of complying with the Court's requirements and [I] am taking steps to ensure that all necessary documents will be prepared and filed in a timely and complete manner" and "[t]he requested extension will allow me to present a well-prepared Chapter 13 plan that will benefit both myself and the creditors by providing a viable path forward" have not aged well. Mot. to Ext. Time at 2. In fact, she never filed any of those "necessary documents" in any of her cases, and she never filed a Chapter 13 Plan, which partly resulted in the dismissal of her prior cases. Moreover, these recycled statements, as well as her added handwritten note that she was "scheduled now on 12/19/25 to complete the need[ed] papers with [the attorney] and they will file them[,]" contradict her newest assertion in the Request (Doc. 19) that she sent to the Chapter 13 Trustee two weeks before filing the recycled Motion to Extend Time, in which she claimed she had been duped into believing that the foreclosure defense company would take care of everything. Mot. to Ext. Time at 2. In fact, just two weeks later she filed the Motion to Extend Time in which Ms. Pergrem once again claimed she would be meeting with an attorney to complete the documents.

Similar to his opposition to the Request the Chapter 13 Trustee opposed the Motion to Extend Time on the basis that Debtor was barred from filing this bankruptcy and it should be dismissed. *See Chapter 13 Trustee's Response to Debtor's Motion for Order Extending Time to File Missing Documents (Doc. 21)* (Doc. 23) (the "Response to Motion to Extend Time"). He also pointed out that this Motion to Extend Time was the same as what she had filed in her past three (3) cases. *Id.* And true to form, the Debtor has not filed any of the documents in this case for which she filed the Motion for Extension of Time, by the deadline of December 20, 2025 that she requested, or since then, nearly two months later.

The meeting of creditors that was scheduled for January 6, 2026 (Doc. 14) was not held. *See* Docket Entry dated Jan. 7, 2026 ("Meeting of Creditors Not Held (Jansing, John)"). And on January 8, 2026 the Chapter 13 Trustee filed the Motion to Dismiss (Doc. 25), pursuant to 11 U.S.C. § 1307(c), in which he also moved for a 2-year bar from the entry of any dismissal order, prohibiting the Debtor from filing a case under any chapter of Title 11 of the United States Code.

Despite proper service and notice of the Motion to Dismiss to Ms. Pergrem, she did not file a response.

Finally, as she has done in all her recent chapter 13 cases, on November 21, 2025, Ms. Pergrem filed her *Application for Individuals to Pay the Filing Fee in Installments* (Doc. 7) in this case, seeking to pay the $313 filing fee in four (4) installments of one payment of $79, followed by three payments of $78. Due to an apparent error, perhaps because she paid the full filing fee in her immediately prior case, the Court entered the *Order Approving Payment of Filing Fee in Installments* (Doc. 15) on November 24, 2025. The first installment of $79 would have been due on December 12, 2025, but it was not paid. And no fee has been paid since. Notably, the Court denied a similar application in her last chapter 13 case, No. 25-31536 (Doc. 7), based on her failure to pay one or more installments after an Application to Pay the Filing Fee in Installments had been granted in her case prior to that one. *See Order Denying Application to Pay Filing Fee in Installments (Doc. No. 7)* (Doc. 17), Case No. 25-31536. And in her second overall chapter 13 case, her Application to Pay the Filing Fee in Installments had also been denied, again because she had failed to pay all her filing fee installment payments. *See Order Denying Application to Pay Filing Fee in Installments (Doc. No. 8)* (Doc. 10), Case No. 25-30552. The same should have happened in this present case given that she failed to pay the full fee in her two earlier cases,[7] and given that this case was filed in violation of the 180-day bar.

III. Analysis

As a preliminary matter, this case should not have stopped the foreclosure action, at least not based upon an automatic stay, which did not arise in this case or as to Ms. Pergrem's real property, pursuant to 11 U.S.C. § 362(c)(4) and (d)(4), and this Court's prior *Order Granting Motion for Relief from Stay and the CoDebtor Stay Pursuant to 11 U.S.C. §§ 362(d)(1), 362(d)(2), and 1301(c)(3), and In Rem Relef Under 11 U.S.C. § 362(d)(4) as to Real Property Located at 30 Clearbrook Drive, Franklin, Ohio 45005 (Docs. 18 & 19)* (Doc. 27) entered in Ms. Pergrem's

[7] In her earliest two chapter 13 cases, Nos. 24-32537 and 25-30552, Ms. Pergrem paid only one installment of approximately $80 toward the total $313 filing fee. (Technically, in Case No. 24-32537 she paid $79.25, such that she owes $233.75.) Thus, she did not pay $466.75 of the filing fees for those two cases. In her immediate past case, No. 25-31536, she paid the full $313 fee in two installments. However, in the present case Ms. Pergrem has not paid any of the $313 filing fee, which brings her accumulated total outstanding fee tab to $779.75 and could be construed as a tacit acknowledgement that this case was improperly filed, destined to be short-lived, and was not worth an investment of $80 of Ms. Pergrem's money.

prior (third) bankruptcy case, No. 25-31536, on October 21, 2025. And no stay would automatically arise in any future case that Ms. Pergrem would file on or before October 21, 2026, pursuant to 11 U.S.C. § 362(c)(4)(A)(i), although Ms. Pergrem is hereby barred from filing any further bankruptcy cases until at least after **Friday, February 19, 2027.**

Dismissing Ms. Pergrem's present (fourth) chapter 13 bankruptcy case, filed in violation of the Dismissal and Bar Order entered in her prior (third) chapter 13 bankruptcy, "is the only logical means of enforcing the bar against her refiling." Order Dismissing Case with Prejudice, *In re Strain*, No. 24-50609 (Bankr. S.D. Ohio Feb. 23, 2024) (ECF No. 12) (citing *In re Murphy*, No. 18-71012, 2022 WL 2288241, at *2 (Bankr. C.D. Ill. June 23, 2022) (noting that the Court had previously used dismissal to enforce a bar against refiling)). However, because this situation is both egregious and, if Ms. Pergrem's assertions have any truth, disturbing, the Court will retain jurisdiction in order to consider whether there are issues concerning a "bankruptcy petition preparer" that need to be addressed under 11 U.S.C. § 110, whether there are fees Ms. Pergrem has paid to the alleged foreclosure defense company that should be returned pursuant to 11 U.S.C. § 329, and whether sanctions, most likely for the amount of the unpaid filings fees and potentially also to increase the 1-year bar to a 2-year bar, should be imposed upon Ms. Pergrem pursuant to Bankruptcy Rule 9011(b) and 11 U.S.C. § 105(a).

One of the primary reasons that bankruptcy exists is to help the "honest but unfortunate debtor . . . ." *Local Loan Co. v. Hunt*, 292 U.S. 234, 244 (1934) (quoted in *In re Jones*, 632 B.R. 138, 141 (Bankr. S.D. Ohio 2021) (Hopkins, J.)). "What the law does not do[,] however, is give a debtor . . . unrestrained freedom to run roughshod over the court system[.]' " *In re Nyamusevya*, 654 B.R. 581, 589 (Bankr. S.D. Ohio 2023) (quoting *In re Jones*, 632 B.R. at 141 (cleaned up)). Moreover, although courts do sometimes afford latitude to *pro se* parties, primarily due to access to justice concerns, it is well-established that they are still subject to Bankruptcy Rule 9011. *See, e.g.*, *In re Lane*, No. 17-32237(1)(13), 2018 Bankr. LEXIS 2671, 2018 WL 4210234, at *3-4 (Bankr. W.D. Ky. Sept. 4, 2018) (imposing sanctions against *pro se* parties under Rule 9011), *aff'd*, 604 B.R. 23 (B.A.P. 6th Cir. 2019) (cited in *In re Jones*, 632 B.R. at 147). Rule 9011 exists primarily "to 'deter baseless filings in bankruptcy court and thus avoid unnecessary judicial effort, the goal being to make proceedings . . . more expeditious and less expensive.' " *In re Jones*, 632 B.R. at 146 (quoting 10 Collier on Bankr. ¶ 9011.01 (Richard Levin & Henry J. Sommer eds. 16th

ed.); also citing *Cooter & Gell v. Hartmarx Corp.*, 496 U.S. 384, 393 (1990)). In addition, the Court has the power to hold a *pro se* party in contempt for violating a prior order.

"In order to prevent abuse of the bankruptcy process by bad-faith filings, courts have the authority to dismiss bankruptcy cases, enjoin future filings, and impose sanctions under §§ 105(a) and 109(g)(1), and permanently [bar] discharge of specific debts or a class of debts under § 349(a)." *In re Freeman*, 224 B.R. 376, 379 (Bankr. S.D. Ohio 1998) (citations omitted). Moreover, Bankruptcy Rule 9011(b) applies to a debtor "who has filed a petition for an improper purpose, which includes bad-faith filings." *Id.* The Court has the authority to bar Ms. Pergrem from filing bankruptcy for periods longer than 180 days, including the two (2) year period requested in the Trustee's Motion to Dismiss. *See Cusano v. Klein* (*In re Cusano*), 431 B.R. 726, 737 (B.A.P. 6th Cir. 2010) ("Where there is sufficient cause, bankruptcy courts have the authority . . . to prohibit bankruptcy filings in excess of 180 days."). And the Court has the authority to require Ms. Pergrem, as a sanction, to pay all the outstanding filing fees due for her previous and current bankruptcy cases. *See, e.g.*, *In re Wilcoxon*, No. 18-62228-rk, 2018 Bankr. LEXIS 3616, at *3-4 (Bankr. N.D. Ohio Nov. 15, 2018) (Kendig, J.) (concluding there is no "provision within the Code that would explicitly prevent [the Court] from ordering the payment of filing fees from previous bankruptcy cases" (citing *In re Gilbert*, 2016 U.S. Dist. LEXIS 18867 (E.D. Mich. 2016)) and that "to do so would be an 'appropriate' way to 'enforce or implement' the bankruptcy rules, as 'it would substantially strain the system if debtors were permitted to file several petitions without paying the filing fee.' "); *see also In re Freeman*, 224 B.R. at 380 (sanctioning the debtors pursuant to Bankruptcy Rule 9011 and requiring them "to pay the balance of filing fees from all their chapter 7 filings, totaling $980.00").

Ms. Pergrem, whether of her own initiative or, as she now alleges, at the behest of "a foreclosure defense company," has followed the same playbook in each of her recent bankruptcies.[8] She files a skeletal petition without schedules, a statement of financial affairs, or other required documents, in order to obtain the benefit of an automatic stay (or the perception of

[8] Regardless of whose idea it was, Ms. Pergrem signed the documents under penalty of perjury and filed the documents with this Court, *pro se*, such that she is responsible for her actions. She is not claiming that she was forced to sign and file the documents under duress; rather, she is essentially saying she got bad advice. However, because she filed three (3) bankruptcy cases in a row, which were all dismissed for her failure to comply with her duties as a Debtor, the assertion that she was "duped" seems quite dubious, in which case there would be even more reason for this Court to impose sanctions under Bankruptcy Rule 9011(c).

an automatic stay), asks for all filing fee payments and deadlines to file required documents to be extended, and then takes no action and rides out the delay until the Court ultimately dismisses her case for failure to comply with her duties under the Bankruptcy Code, the Bankruptcy Rules, and the Local Bankruptcy Rules. Ms. Pergrem's prior, third bankruptcy chapter 13 case, No. 25-31536, was dismissed on the Chapter 13 Trustee's motions to dismiss (Docs. 24 and 25) because she: (1) failed to file a chapter 13 plan; (2) had not filed documents required by 11 U.S.C. § 521(a)(1); (3) failed to attend the meeting of creditors; and (4) did not commence payments to the Chapter 13 Trustee. *See* Dismissal and Bar Order at 1-2. True to course, Ms. Pergrem did not respond to the Chapter 13 Trustee's motions to dismiss. *Id.* at 2. Therefore, because of her multiple bankruptcy cases with the same deficiencies evidencing a pattern of bad-faith, her motion to extend time to file missing documents required by § 521(a)(1) (Doc. 20) was denied, her prior (third) bankruptcy case was dismissed pursuant to § 1307(c), and she was barred from filing another bankruptcy for 180 days, pursuant to § 109(g)(1). *See* Dismissal and Bar Order at 3.

Because the current (fourth) bankruptcy follows the same pattern and was filed in violation of a 180-day bar imposed pursuant to § 109(g)(1) in the Dismissal and Bar Order, dismissal of this case and the imposition of a longer bar to filing is the appropriate starting point. A further increase to the bar may also be appropriate in conjunction with considering whether to impose sanctions, and will be imposed if Ms. Pergrem does not appear for the show cause hearing. However, to err on the side of caution due to Ms. Pergrem's more recent assertion that she has been "duped" by a "foreclosure defense company," the Court will hold a hearing before further extending the bar or imposing any other sanctions.

Finally, notwithstanding the dismissal of this case, this Court can retain "clean up" jurisdiction to deal with the related issues of contempt and issuing sanctions under Bankruptcy Rule 9011(b), pursuant to 11 U.S.C. § 105. *See In re U.S. Corp. Co.*, No. 20-40375-KKS, 2021 Bankr. LEXIS 745, at *6, 2021 WL 1100078, at *4 (Bankr. N.D. Fla. Jan. 22, 2021). And under the circumstances of this case, the Court believes this is the best course of action.

IV. Conclusion

For the foregoing reasons, the Court concludes, and **IT IS HEREBY ORDERED** as follows:

1. Because this case, Debtor's fourth chapter 13 bankruptcy case within a year, was filed within the 180-day bar period established in the Dismissal and Bar Order entered in her prior case, and further noting the Debtor's failure to respond to the *Chapter 13 Trustee Motion to Dismiss for Cause or for Other Appropriate Relief and Notice of Hearing* (Doc. 25), this chapter 13 case is hereby **DISMISSED** pursuant to 11 U.S.C. § 1307(c);

2. The Chapter 13 Trustee shall refund to the Debtor any balance on hand at the entry of this Order after deducting any unpaid claim allowed under 11 U.S.C. § 503(b), although it appears (and is highly unlikely) that Ms. Pergrem has paid anything to the Chapter 13 Trustee;

3. Although Ms. Pergrem currently remains barred for 180 days from filing any further bankruptcy petition (under any chapter) until after Monday, April 20, 2026, pursuant to the prior Dismissal and Bar Order entered on October 22, 2025, due to the filing of this chapter 13 case in violation of the bar and for the reasons stated herein, the Court hereby **EXTENDS** the bar to Debtor filing any further bankruptcy petition (under any chapter) **for one additional year after the entry of this Memorandum Opinion and Order; so, until after Friday, February 19, 2027**, subject to further extending the bar for another year, depending upon the outcome of the Show Cause Hearing (as scheduled and defined below);

4. The prior *Order Approving Payment of Filing Fee in Installments* (Doc. 15) is hereby **VACATED** and the *Application for Individuals to Pay the Filing Fee in Installments* (Doc. 7) is hereby **DENIED,** as it should have previously been denied, consistent with the denial of Ms. Pergrem's similar application in her prior (third) bankruptcy case, as reflected in the *Order Denying Application to Pay Filing Fee in Installments (Doc. No. 7)* (Doc. 17) in Case No. 25-31536, due to her failure to pay filing fees in her prior bankruptcy cases, pursuant to Bankruptcy Rule 1006(b)(2) and 28 U.S.C. § 1930(f)(1);

5. The Debtor's *Request for Motion to Stay* (Doc. 19), which the Chapter 13 Trustee opposed in his Response to Request (Doc. 22), is hereby **DENIED** as Ms. Pergrem

was not eligible to file this chapter 13 case due to the prior Dismissal and Bar Order and she has not stated any good faith basis to lift the bar;

6. The *Debtor's Motion for Order Extending Time to File Missing Documents* (Doc. 21), which the Chapter 13 Trustee opposed in his Response to Motion to Extend Time (Doc. 23), is hereby **DENIED** as it cannot be granted within this improperly filed chapter 13 case, which must be dismissed;

7. Due to Ms. Pergrem's failure to comply with this Court's prior Dismissal and Bar Order, and due to the recent Trustee's Motion to Dismiss seeking a 2-year bar, the Court retains jurisdiction over this case and will consider whether to further extend the bar from 1 to 2 years, and whether to impose sanctions upon Ms. Pergrem, such as requiring her to pay all unpaid filing fees for her first, second, and fourth chapter 13 cases in the total amount of $779.75 pursuant to Rule 9011(c), 11 U.S.C. § 105(a), and this Court's inherent civil contempt powers, on **Thursday, March 19, 2026 at 10:30 a.m. (Eastern Prevailing Time)** (the "Show Cause Hearing") before United States Bankruptcy Judge Tyson A. Crist in the West Courtroom, First Floor, United States Bankruptcy Court, 120 West Third Street, Dayton, Ohio 45402. This will be an evidentiary hearing at which witnesses may testify.

Ms. Pergrem MUST attend the Show Cause Hearing in person. Her failure to attend the Show Cause hearing will be cause for the Court to proceed to extend the bar to her filing any future bankruptcy case (under any chapter) from 1 to 2 years, until after Saturday, February 19, 2028, and to impose sanctions upon her pursuant to Rule 9011(c), 11 U.S.C. § 105(a), and the Court's inherent civil contempt powers, including but not limited to ordering her to pay all outstanding filing fees incurred through her first, second, and fourth chapter 13 cases, in the total amount of $779.75, and to take any such further action against her as the Court deems appropriate under the circumstances, without further notice or a hearing.

Although this Court attempts to remain sensitive to procedural issues involving *pro se* parties who are unfamiliar with bankruptcy law, the case law of the Sixth Circuit requires that all parties, including *pro se* parties, comply with the

Bankruptcy Code, the Federal and Local Bankruptcy Rules, and the Orders of this Court.

Witness and Exhibit(s) Lists, and Exhibit(s). All pro se parties and counsel must be prepared to present all evidence, witnesses, and exhibits at the above scheduled Hearing, in accordance with General Order No. 62-1. All counsel, and any parties appearing pro se, who wish to present witnesses or other evidence at the above hearing shall, not later than **Thursday, March 12, 2026**, file with the Court and exchange with counsel, and any *pro se* party, completed witness [Form 7016-1 (Attachment A)] and exhibit [Form 7016-1 (Attachment B)] lists, together with complete copies of all proposed exhibits, including any reports, evaluations, or other documents submitted by experts, in accordance with the provisions of Local Bankruptcy Rule 7016-1. These Forms and the Instructions are also available in the Court's Local Bankruptcy Rules at pages 138 through 142, on the Court's website at https://www.ohsb.uscourts.gov/local-rules.

A copy of this Order shall be sent to Ms. Pergrem at the email address she identified in the *Debtor's Electronic Noticing Request (DeBN)* (Doc. 10).

IT IS SO ORDERED.

Copies to: All Creditors and Parties in Interest

John G. Jansing, Chapter 13 Office, 409 E. Monument Ave., Suite 410, Dayton, OH 45402 (Chapter 13 Trustee)

Erin Renneker, Chapter 13 Office, 409 E. Monument Ave., Suite 410, Dayton, OH 45402 (Counsel for the Chapter 13 Trustee)

Edward H. Cahill, Office of the US Trustee, 170 North High Street, Suite 200, Columbus, OH 43215-2417 (Assistant United States Trustee)

Nathan A. Wheatley, Office of the US Trustee, 170 North High Street, Suite 200, Columbus, OH 43215-2417 (Counsel for the United States Trustee)