

**SO ORDERED**



*Michelle M. Harner*  
MICHELLE M. HARNER  
U.S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND**  
(Baltimore Division)

In re:

**SHANTEL GILCHRIST,**

Debtor.

Bankruptcy Case No.: 20-10976-MMH

Chapter 7

**ORDER ENJOINING EBONY SIGGERS FROM  
ACTING AS BANKRUPTCY PETITION PREPARER**

On February 1, 2020, only after Ebony Siggers (“Ms. Siggers”) failed to respond to an Order That Bankruptcy Petition Preparer Show Cause Why Fees Should Not Be Refunded (Doc. 10), this Court entered an Order directing her to refund fees (Doc. 29, the “Refund Order”).<sup>1</sup>

On August 20, 2020, only after Ms. Siggers failed to comply with the terms of the Refund Order, this Court entered an order (Doc. 33) requiring Ms. Siggers to appear before this Court on September 29, 2020, and show cause why she should not be further sanctioned under 11 U.S.C. § 110 for her failure to comply with the Refund Order.

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<sup>1</sup> Pursuant to section 110(h)(1) of the U.S. Bankruptcy Code and Federal Rules of Bankruptcy Procedure 2016(c) and 9029, Local Rule 2016-2(b) of this Court provides that “a fee not exceeding \$125.00 shall be presumed reasonable for bankruptcy petition preparation services.” The Local Rule also provides that a bankruptcy petition preparer who charges a fee in excess of \$125 must disclose to the Court, among other things, the fee paid by the debtor, the tasks performed by the bankruptcy petition preparer, and the justifications for the higher fee. *See* Local Rule 2016-2(a). Ms. Siggers did not file this disclosure with the Court or otherwise explain her fees or actions in connection with this case. Specifically, Ms. Siggers did not file Official Forms 118 and 2800. The Court entered the Refund Order in response to these deficiencies.

Ms. Siggers did not appear at the hearing and, to date, has still not filed any certification confirming that she made any refund to the Debtor in this case.

The U.S. Trustee did appear at the hearing and presented evidence that Ms. Siggers' continuing failure to comply with the Refund Order is knowing and intentional. The U.S. Trustee's presentation confirmed Ms. Siggers' knowledge of the Refund Order and the hearing. *See Tr.'s Ex. 3, Order to Show Cause, ECF 33; BNC Cert. of Mailing, ECF 34; Protocol and Supplemental Protocol for Hrg., ECF 35, 36; BNC Cert. of Mailing, ECF 37, 38.*

Ms. Siggers' continued failure to comply with the Refund Order in this case constitutes cause for the entry of an injunction prohibiting her from acting as a bankruptcy petition preparer.

Based on the presentation and arguments made at the September 28, 2020 hearing, this Court finds that Ms. Siggers is in continuing violation of the Refund Order.

**THEREFORE**, it is, by the United States Bankruptcy Court for the District of Maryland, **ORDERED**, that pursuant to the provisions of 11 U.S.C. § 110(j)(2)(B), for her failure to disgorge fees as ordered by this Court, Ebony Siggers is, for a period of 2 years from the date of entry of this order, ENJOINED from acting in any jurisdiction of the United States as a bankruptcy petition preparer, as defined in 11 U.S.C. § 110;

This Injunction prohibits Ebony Siggers from, inter alia, engaging in any of the following activity:

- 1) Acting as a bankruptcy petition preparer as defined in 11 U.S.C. § 110;
- 2) Using or directing any agent, representative, entity, corporation, partnership, association or structure of any kind or any name, fictitious or otherwise, to act as a bankruptcy petition preparer, as defined in 11 U.S.C. § 110;
- 3) Accepting any fees, in any jurisdiction of the United States, for acting as a Bankruptcy Petition Preparer;

- 4) Assisting any person or entity in drafting or preparing any petition, schedule, motion, pleading or other document to be submitted to any court on a debtor's behalf, or under a debtor's signature. For purposes of this paragraph, the term "assist" includes, in addition to any other action that would constitute assistance under the ordinary usage of the term: (i) the gathering of information for the purpose of drafting or preparing any petition, schedule, motion, pleading or document to be filed in any court; (ii) the provision to a debtor of a completed petition, schedule, motion, pleading or document for the purpose filing the petition, schedule, motion, pleading or document in any court; and/or (iii) the provision to any person of a form petition, schedule, motion, pleading or document, obtained via the internet, form book, data bank, or other similar source; and
- 5) Otherwise participating in any form or fashion in any jurisdiction of the United States in the rendering of legal advice, consultation, consideration and/or preparation of any petition or document which is contemplated to be filed as or in a case under Title 11 of the United States Code; and it is further

**ORDERED**, that nothing in this order shall be deemed or interpreted to prohibit, limit or otherwise abridge Ebony Siggers' rights to proceed pro se in any legal proceeding and that the restrictions above shall not apply to any petition, pleading, motion or document that Ebony Siggers prepares or files in any court on her own behalf; and it is further,

**ORDERED**, that any and all prior orders of this Court directing Ebony Siggers to take any action, pay any fine, and/or refund any fees remain in full force and effect.

cc: Katherine Levin, Office of the U.S. Trustee  
Debtor  
BPP – Ebony Siggers  
Marc Baer, Chapter 7 Trustee

**End of Order**