



IT IS ORDERED as set forth below:

Date: May 22, 2024

**Paul W. Bonapfel
U.S. Bankruptcy Court Judge**

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE:

BERNITA MARIE JEANETTE BANKS,

Debtor.

CASE NO. 23-58276-PWB

CHAPTER 7

ORDER

The Debtor has filed a ninety-nine page document, titled “Prayer for Relief” that is addressed to “Most High God.” [Doc. 85]. The document is an assortment of letters, IRS forms, bankruptcy forms, copies of Federal Rules, purported U.C.C. financing statements, and affidavits, some of which may have been filed in other state courts’ records, and much of which the Debtor has previously filed in this case.

The Court has rejected the Debtor's previous submission of a "discharge/dissolution bond" and her request that the Clerk of Court provide an accounting of the discharge/dissolution bond. [Doc. 69, 83]. This newly-filed "Prayer for Relief," like the other documents and for the reasons stated in the Court's previous orders, fails to state any legally cognizable claim for relief and is utter nonsense.

The Court will not wade through and parse the specific recitations in the "Prayer for Relief" because it is a waste of the Court's resources and is an exercise in futility. But the Court will note three things.

First, the same arguments advanced by the Debtor regarding the discharge/dissolution bond remain meritless. Repetition does not change the outcome.

Second, the Debtor appears to have embraced other meritless and frivolous arguments such as references to being an "Internationally Protected Person," self-identified revocable and irrevocable trusts, nonapplicable international treaties, patents, and the notion that she has granted "credit" to the United States Treasury that is available for redemption. Many of these are borrowed from the sovereign citizen movement and have been soundly rejected by federal courts. *See In re Hardee*, 2021 WL 1186477 (Bankr. N.D. Ga. Mar. 26, 2021) (collecting cases). The Court concludes these arguments are meritless as well.¹

¹ The Debtor has included in her papers a "Notice of Constitutional Challenge of Statute," pursuant to Rule 5.1 of the Federal Rules of Civil Procedure. [Doc. 85 at 10]. The Debtor has cited Article 6 of the U.S. Constitution and the Uniform Commercial Code, but does not explain the relationship between these laws, her case, and the nature of the constitutional challenge, except to question "1.) Are the laws the defendants are accused of offending enacted by constitutionally qualified persons?"

Third, the filing of documents that lack any factual or legal merit may subject the Debtor to sanctions if she persists. FED. R. BANKR. P. 9011(b) and (c)(1)(B).

For the foregoing reasons, it is

ORDERED that the any and all relief requested in the Prayer for Relief is denied.

End of Order

Distribution List

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[and] 2.) Are the court's judicial and executive officers constitutionally qualified to prosecute and adjudicate the laws of Georgia.” The Court notes that (1) the Debtor is not a “defendant;” (2) no one has accused her of “offending” laws; and (3) this Court is qualified under the laws of the United States to hear and preside over bankruptcy cases and interpret Georgia law where made applicable under the Bankruptcy Code. In any event, there is no evidence the Debtor has complied with Rule 5.1’s service requirements and, therefore, the Court takes no action on the Notice.