

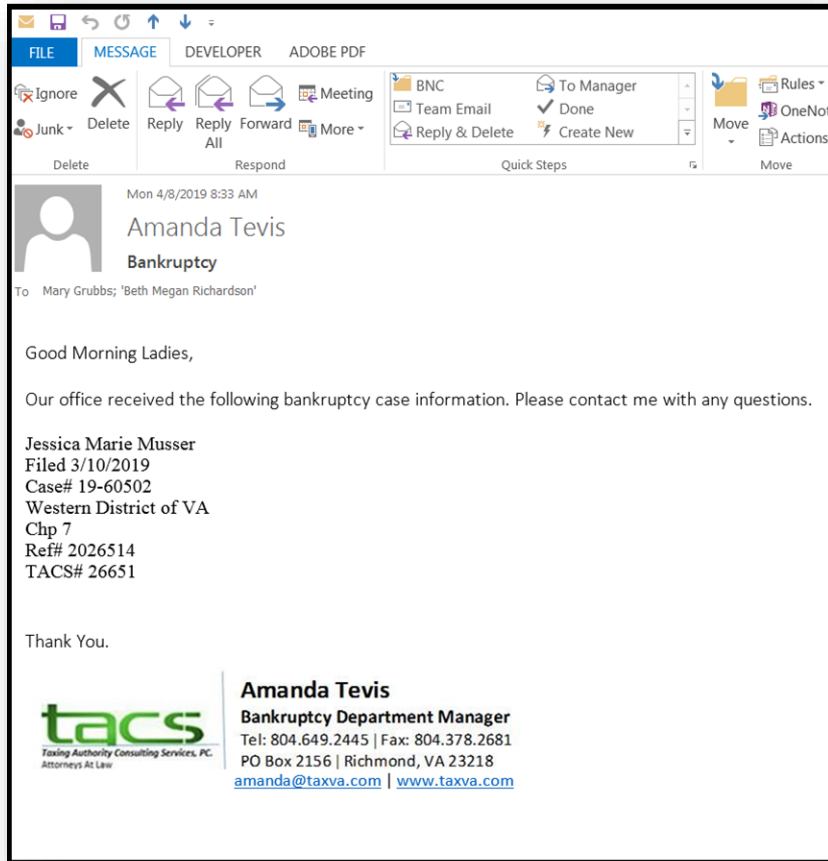
Bankruptcy

Fall 2024 Client Training Sessions



Notice of Filing

Notice of Bankruptcy Status



01

TACS receives bankruptcy information from locality

If the locality receives the bankruptcy case information first and sends it over to us, we will verify via PACER search.

We place the account on bankruptcy status.

02

TACS received bankruptcy information from taxpayer or counsel

If we receive communication via email/phone/letter notification from the taxpayer or bankruptcy counsel, we will verify the bankruptcy case information with the taxpayers SS# listed on their PACER account.

We place the account on bankruptcy status.

We email the locality of the bankruptcy case information.

Chapters of Bankruptcy

Chapter 7 (Liquidation)

A type of bankruptcy in which the debtor's assets are liquidated by a court appointed trustee, often referred to as "straight liquidation" or "straight" bankruptcy.

Corporation, partnerships, and individuals may file a Chapter 7 bankruptcy, though only an individual can receive discharge of their debts.

Information to identify the case:

Debtor 1 _____ Last 4 digits of Social Security number or EIN _____
 First Name Middle Name Last Name

Debtor 2 _____ Last 4 digits of Social Security number or EIN _____
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of _____ (Date case filed for chapter 7)
 (State) (Date case filed in chapter _____ MM / DD / YYYY)
 Case number: _____ Date case converted to chapter 7 _____ (MM / DD / YYYY)

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadline notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with this notice. However, the full numbers must not appear on any document filed with this notice.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with this notice.

About Debtor 1:	About Debtor 2:
1. Debtor's full name	
2. All other names used in the last 8 years	
3. Address	If Debtor 2 lives at a different address:
4. Debtor's attorney Name and address	Contact phone _____ Email _____
5. Bankruptcy trustee Name and address	Contact phone _____ Email _____

For more information, see page 2

Information to identify the case:

Debtor Name _____ EIN _____

United States Bankruptcy Court for the: _____ District of _____ (Date case filed for chapter 7)
 (State) (Date case filed in chapter _____ MM / DD / YYYY) OR
 Case number: _____ Date case converted to chapter 7 _____ (MM / DD / YYYY)

Official Form 309D (For Corporations or Partnerships)

Notice of Chapter 7 Bankruptcy Case — Proof of Claim Deadline Set

For the debtor listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtor or the debtor's property. For example, while the stay is in effect, creditors cannot sue, assert a deficiency, repossess property, or otherwise try to collect from the debtor. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees.

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Do not file this notice with any proof of claim or other filing in the case.

- Debtor's full name
- All other names used in the last 8 years
- Address
- Debtor's attorney
Name and address
Contact phone _____
Email _____
- Bankruptcy trustee
Name and address
Contact phone _____
Email _____
- Bankruptcy clerk's office
Documents in this case may be filed at this address.
You may inspect all records filed in this case at this office or online at www.pacer.gov.
Hours open _____
Contact phone _____
- Meeting of creditors
The debtor's representative must attend the meeting to be questioned under oath. Creditors may attend, but are not required to do so.
Date _____ at _____ Time _____ Location: _____
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

For more information, see page 2

Chapters of Bankruptcy

Chapter 11 (Reorganization)

A type of bankruptcy in which the debtor prepares a plan of reorganization to repay debts over a period of time. The plan must be approved by the Bankruptcy Court. A trustee is generally not appointed unless the creditors convince the Court that one is necessary.

Corporation, partnerships, and individuals may file a Chapter 11 bankruptcy, through this chapter was primarily designed for business reorganizations.

Information to identify the case:			
Debtor 1	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		District of (State)	
Case number:	Date case filed for chapter 11		MM/YY/YYYY
	Date case filed in chapter		MM/YY/YYYY
	Date case converted to chapter 11		MM/YY/YYYY

**Official Form 309E1 (For Individuals or Joint Debtors)
Notice of Chapter 11 Bankruptcy Case** 12/22

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages, and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:	About Debtor 2:
1. Debtor's full name	
2. All other names used in the last 8 years	
3. Address	If Debtor 2 lives at a different address:
4. Debtor's attorney Name and address	Contact phone _____ Email _____
5. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Hours open _____ Contact phone _____

For more information, see page 2 ▶

6. Meeting of creditors Debtors must attend the meeting to be questioned under oath, in a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	_____ at _____ Date Time Location: The meeting may be continued or adjourned to a later date, if so, the date will be on the court docket.
7. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint objecting to discharge or to challenge whether certain debts are dischargeable (see line 10 for more information): <ul style="list-style-type: none"> If you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3), the deadline is the first date set for hearing on confirmation of the plan. The court or its designee will send you notice of that date later. If you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6), the deadline is: _____. Deadline for filing proof of claim: _____ [Not yet set. If a deadline is set, the court will send you another notice.] or [date, if set by the court]. A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. Your claim will be allowed in the amount scheduled unless: <ul style="list-style-type: none"> your claim is designated as disputed, contingent, or unliquidated; you file a proof of claim in a different amount; or you receive another notice. If your claim is not scheduled or if your claim is designated as disputed, contingent, or unliquidated, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled. You may review the schedules at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.
8. Creditors with a foreign address	If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
9. Filing a Chapter 11 bankruptcy case	Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.
10. Discharge of debts	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(g). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.
11. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.

Chapters of Bankruptcy

Chapter 13 (Wage Earner Plan)

A type of bankruptcy in which an individual prepares a plan of reorganization to repay creditors over a three-to-five-year period.

Only individuals owing less than certain amounts in unsecured debts or secured debts may file under Chapter 13. A standing trustee serves only as a disbursing agent to collect part of the debtor's income and pay it out under the plan.

Information to identify the case:

Debtor 1 First Name Middle Name Last Name Last 4 digits of Social Security number or ITIN
 Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Last 4 digits of Social Security number or ITIN
 United States Bankruptcy Court for the District of (State) [Date case filed for chapter 13 MM / DD / YYYY OR
 Case number: [Date case filed in chapter MM / DD / YYYY
 Date case converted to chapter 13 MM / DD / YYYY]

Official Form 3091
Notice of Chapter 13 Bankruptcy Case 12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.
 This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:	About Debtor 2:
1. Debtor's full name	
2. All other names used in the last 6 years	
3. Address	If Debtor 2 lives at a different address:
4. Debtor's attorney Name and address	Contact phone _____ Email _____
5. Bankruptcy trustee Name and address	Contact phone _____ Email _____
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Hours open _____ Contact phone _____

For more information, see page 2 ▶

Official Form 3091 Notice of Chapter 13 Bankruptcy Case page 1

Debtor _____ Case number # _____

7. Meeting of creditors
 Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.
 Creditors may attend, but are not required to do so.

Date _____ at _____ Time _____ Location: _____

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

8. Deadlines
 The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts: _____ Filing deadline: _____
 You must file:
 a motion if you assert that the debtors are not entitled to receive a discharge under 11 U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units): _____ Filing deadline: _____
 Deadline for governmental units to file a proof of claim: _____ Filing deadline: _____

Deadlines for filing proof of claim:
 A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.
 Secured creditors retain rights in their collateral regardless of whether they file a proof of claim.
 Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions: _____ Filing deadline: 30 days after the meeting of creditors
 The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

[The debtor has filed a plan, which is attached. The hearing on confirmation will be held on: _____ at _____ Date _____ Time _____]
 ☐ [The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.]
 ☑ [The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.]

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan (as included with this notice) or (if sent to you later), and (the confirmation hearing will be held on the date shown in line 9 of this notice) or (the court will send you a notice of the confirmation hearing). The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

Notice of Chapter 13 Bankruptcy Case page 2

Electronic Notice of Filing



Why Electronic Noticing



Time

Information is given the day of the docket entry. No more waiting on notices to come through the snail mail. Know when cases are discharged or dismissed so collection can resume immediately.



Records

Emails can be stored for information for a later date. Have a question about when you received a notice, you will have that in your email.



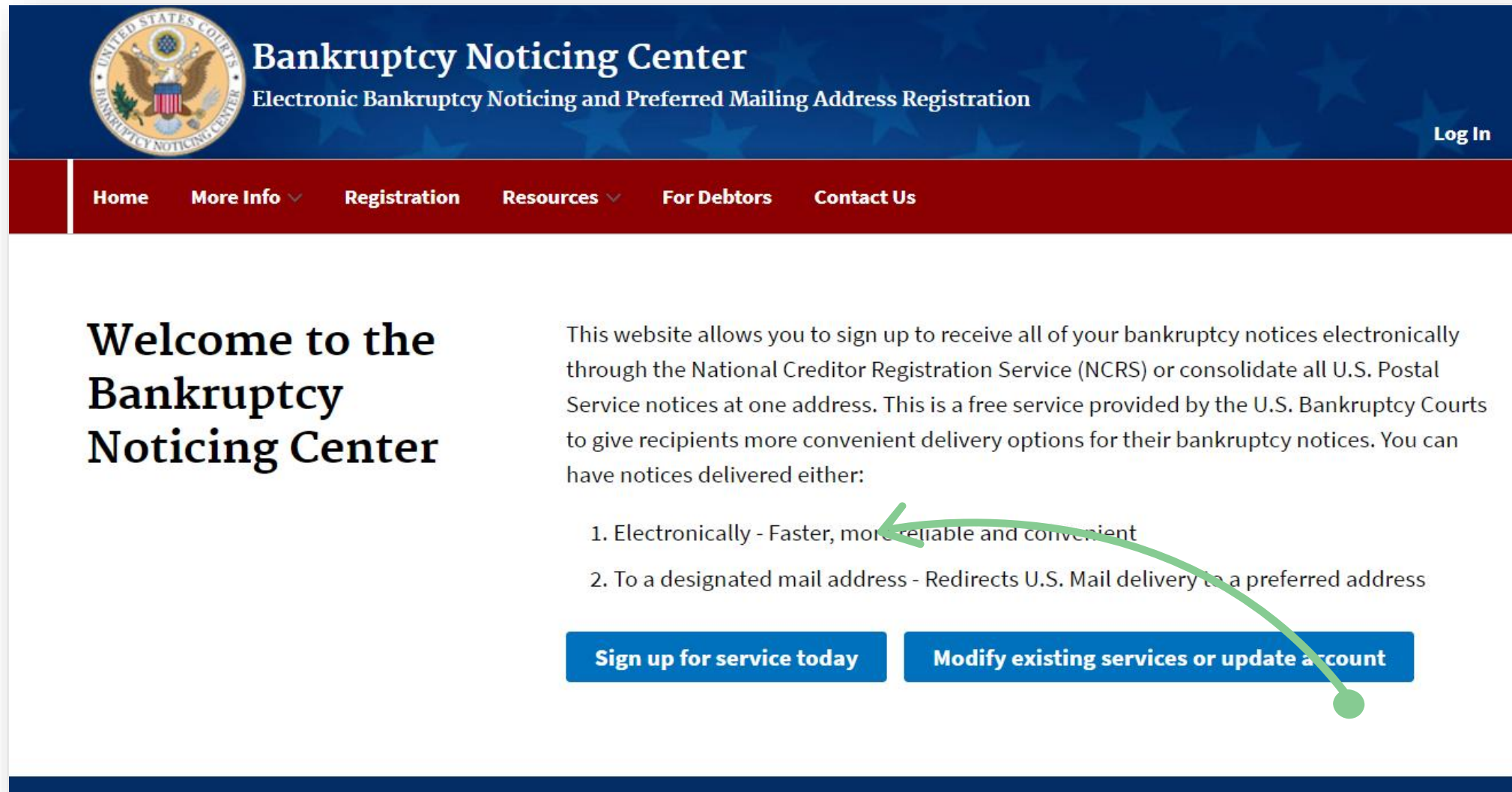
Reliability

Signing up for Electronic notices will allow an email address to receive bankruptcy notices daily, eliminating reliance on the USPS for receipt of notices.



Registering for Electronic Notices

<https://bankruptcynotices.uscourts.gov/>



The screenshot shows the homepage of the Bankruptcy Noticing Center. At the top left is the official seal of the United States Courts Bankruptcy Noticing Center. To its right, the text reads "Bankruptcy Noticing Center" in a large font, with "Electronic Bankruptcy Noticing and Preferred Mailing Address Registration" below it. A "Log In" link is positioned in the top right corner. A dark red navigation bar contains the following menu items: "Home", "More Info" (with a dropdown arrow), "Registration", "Resources" (with a dropdown arrow), "For Debtors", and "Contact Us".

Welcome to the Bankruptcy Noticing Center

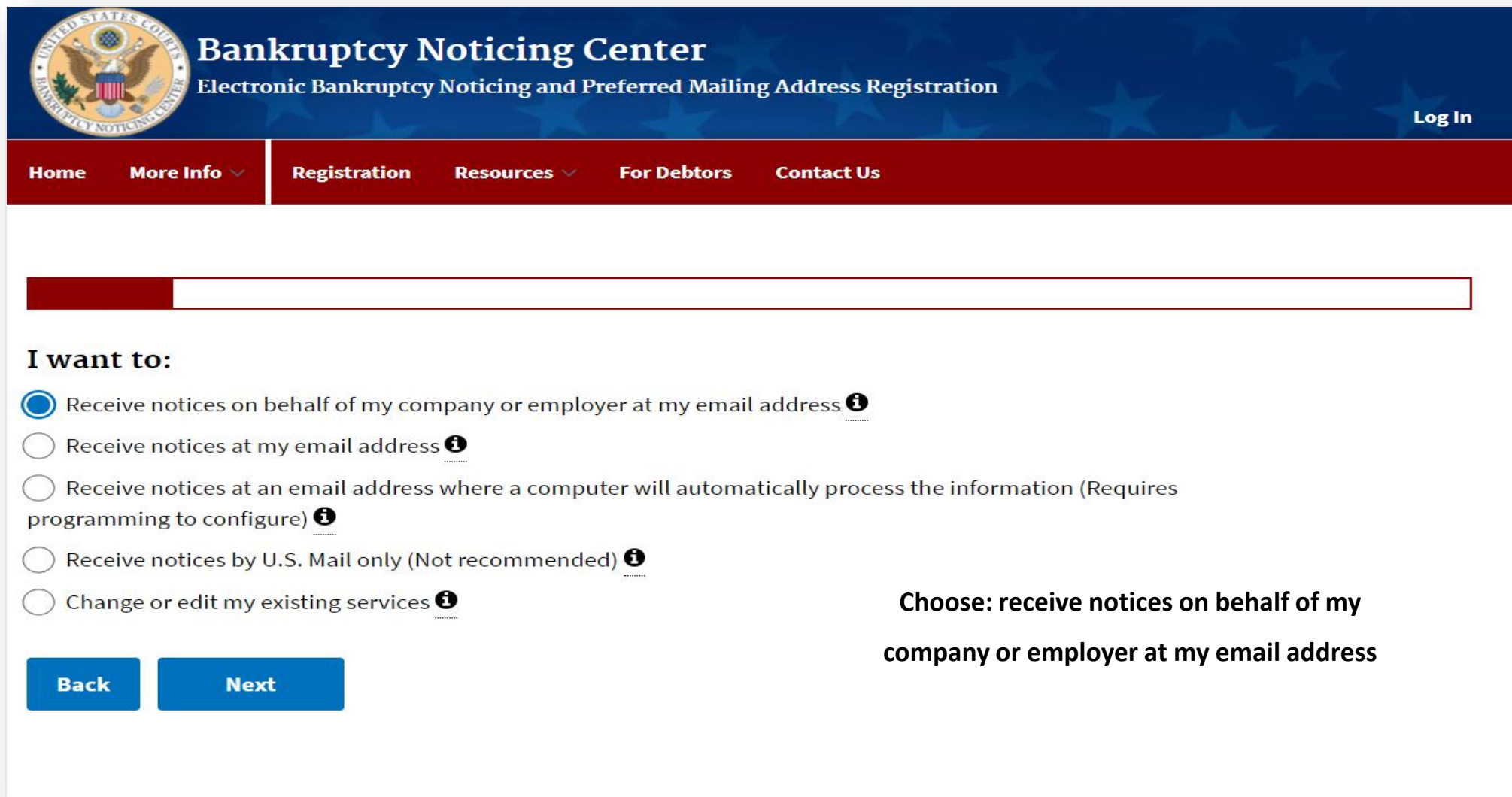
This website allows you to sign up to receive all of your bankruptcy notices electronically through the National Creditor Registration Service (NCRS) or consolidate all U.S. Postal Service notices at one address. This is a free service provided by the U.S. Bankruptcy Courts to give recipients more convenient delivery options for their bankruptcy notices. You can have notices delivered either:

1. Electronically - Faster, more reliable and convenient
2. To a designated mail address - Redirects U.S. Mail delivery to a preferred address

At the bottom of the main content area, there are two blue buttons: "Sign up for service today" and "Modify existing services or update account". A green arrow points from the second button to the first item in the list above.

Registering for Electronic Notices

Register for an account to receive emails



The screenshot shows the Bankruptcy Noticing Center website. At the top left is the seal of the United States Courts Bankruptcy Noticing Center. The main header reads "Bankruptcy Noticing Center" and "Electronic Bankruptcy Noticing and Preferred Mailing Address Registration". A "Log In" link is in the top right. A dark red navigation bar contains links for "Home", "More Info", "Registration", "Resources", "For Debtors", and "Contact Us". Below the navigation bar is a red progress bar. The main content area is titled "I want to:" and features five radio button options, each with an information icon. The first option is selected. At the bottom left are "Back" and "Next" buttons. On the right side, there is a bold instruction: "Choose: receive notices on behalf of my company or employer at my email address".

Bankruptcy Noticing Center
Electronic Bankruptcy Noticing and Preferred Mailing Address Registration

Log In

Home More Info Registration Resources For Debtors Contact Us

I want to:

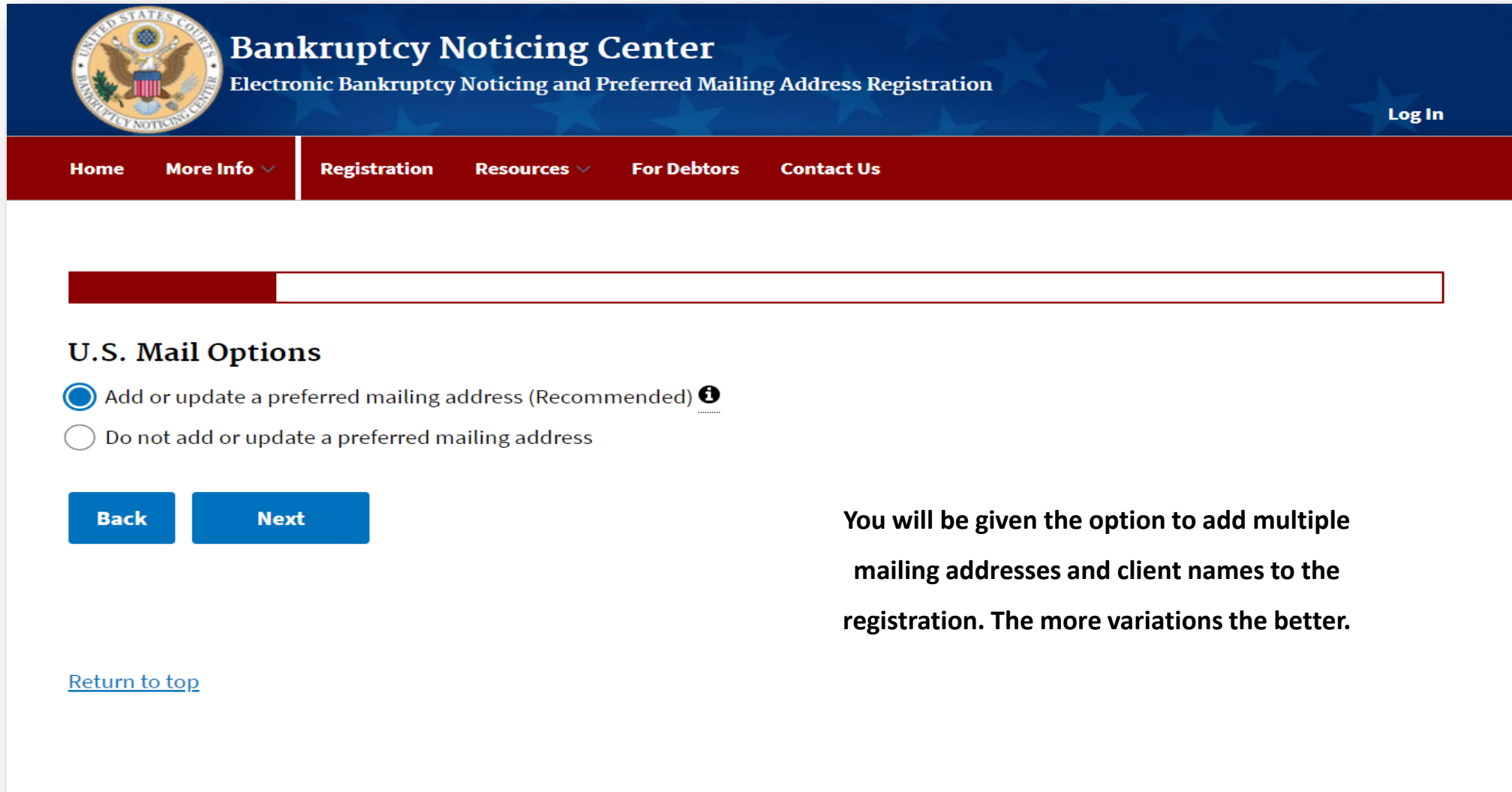
- Receive notices on behalf of my company or employer at my email address ⓘ
- Receive notices at my email address ⓘ
- Receive notices at an email address where a computer will automatically process the information (Requires programming to configure) ⓘ
- Receive notices by U.S. Mail only (Not recommended) ⓘ
- Change or edit my existing services ⓘ

Back Next

Choose: receive notices on behalf of my company or employer at my email address

Registering for Electronic Notices

Add or Update Preferred Mailing Address



The screenshot shows the Bankruptcy Noticing Center website. At the top left is the United States Court of Appeals seal. The main header reads "Bankruptcy Noticing Center" and "Electronic Bankruptcy Noticing and Preferred Mailing Address Registration". A "Log In" link is in the top right. A dark red navigation bar contains links for "Home", "More Info", "Registration", "Resources", "For Debtors", and "Contact Us". Below the navigation bar is a red progress bar. The main content area is titled "U.S. Mail Options" and features two radio button options: "Add or update a preferred mailing address (Recommended)" (which is selected) and "Do not add or update a preferred mailing address". Below these options are "Back" and "Next" buttons. A text box on the right states: "You will be given the option to add multiple mailing addresses and client names to the registration. The more variations the better." A "Return to top" link is at the bottom left.

Bankruptcy Noticing Center
Electronic Bankruptcy Noticing and Preferred Mailing Address Registration

Log In

Home More Info Registration Resources For Debtors Contact Us

U.S. Mail Options

Add or update a preferred mailing address (Recommended) **i**

Do not add or update a preferred mailing address


Back **Next**

You will be given the option to add multiple mailing addresses and client names to the registration. The more variations the better.

[Return to top](#)

Registering for Electronic Notices

Noticing Preference



Bankruptcy Noticing Center
Electronic Bankruptcy Noticing and Preferred Mailing Address Registration

[Log In](#)

[Home](#) [More Info](#) [Registration](#) [Resources](#) [For Debtors](#) [Contact Us](#)

Email Noticing Options

An email is sent for each court district from which you receive a notice.

One email per court with 1 link, multiple notices in the link for that court (Recommended)
[View Sample](#)

Email with multiple links, one notice per link
[View Sample](#)

Email with 1 link per email with 1 notice in the link
[View Sample](#)

Enter email address where notices will be sent

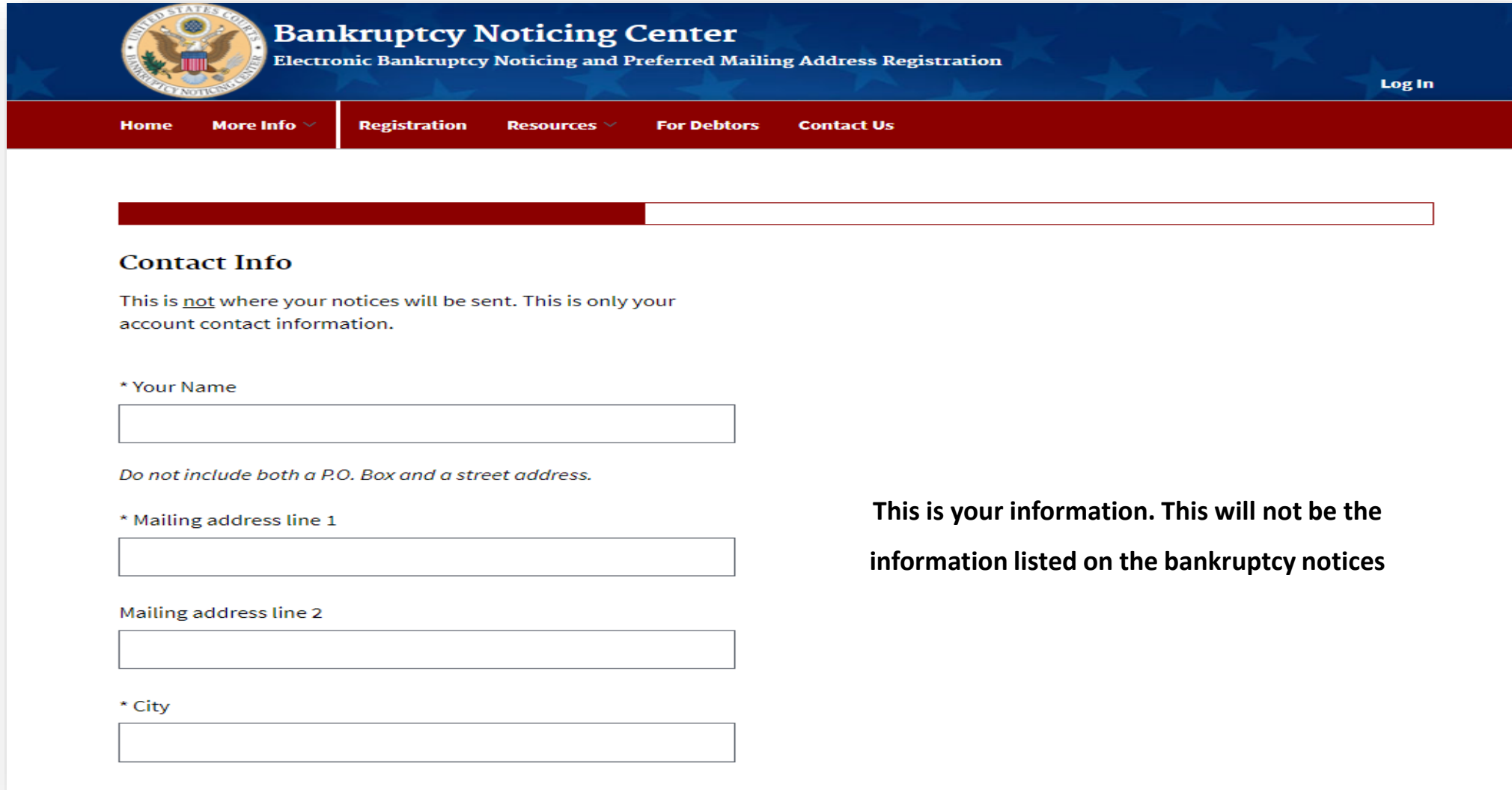
Confirm email address where notices will be sent

[Back](#) [Next](#)

Decide if you want one email a day with all of the notices at once, or if you'd like one email per notice.
***We suggest one email per notice.**

Registering for Electronic Notices

Contact Information



The screenshot shows the 'Bankruptcy Noticing Center' website header with the United States Courts logo and navigation links: Home, More Info, Registration, Resources, For Debtors, and Contact Us. A 'Log In' link is also present. Below the navigation is a red horizontal bar. The main content area is titled 'Contact Info' and includes the following text: 'This is not where your notices will be sent. This is only your account contact information.' The form contains several input fields: '* Your Name', '* Mailing address line 1', 'Mailing address line 2', and '* City'. A note states: 'Do not include both a P.O. Box and a street address.' To the right of the form, a bolded text box reads: 'This is your information. This will not be the information listed on the bankruptcy notices'.

Registering for Electronic Notices

Primary Account Info

Primary Account Info ⓘ

* Business Name/Individual Name

Business Name Line 2/Attn

Enter the following if different than contact info. Do not include both a P.O. Box and a street address.

Mailing address 1

Mailing address 2

City

State

ZIP

This will be the information listed on the notices. You will have another opportunity to add further names and addresses later.

Registering for Electronic Notices

Preferred Mailing Address Info

The screenshot shows the Bankruptcy Noticing Center website. The header includes the Department of Justice seal and the text 'Bankruptcy Noticing Center Electronic Bankruptcy Noticing and Preferred Mailing Address Registration'. A navigation bar contains links for Home, More Info, Registration, Resources, For Debtors, and Contact Us, along with a Log In link. The main content area is titled 'Preferred Mailing Address Info' and includes a warning: 'This is the address to which notices will be mailed. Do not use both P.O. Box and street address.' The form fields are: Business Name/Individual Name, Business Name Line 2/Attn, Mailing address 1, Mailing address 2, City, State (a dropdown menu), and ZIP. At the bottom are 'Back' and 'Next' buttons, and a 'Return to top' link.

This is where the notices are currently being mailed. Only include one address here either a physical or PO Box.

Registering for Electronic Notices

Additional Address Info

The screenshot shows the 'Bankruptcy Noticing Center' website. The header includes the U.S. Bankruptcy Court logo, the title 'Bankruptcy Noticing Center', and the subtitle 'Electronic Bankruptcy Noticing and Preferred Mailing Address Registration'. A 'Log In' link is in the top right. A navigation bar contains 'Home', 'More Info', 'Registration', 'Resources', 'For Debtors', and 'Contact Us'. The main content area is titled 'Additional Names' and features a checkbox for sending names via spreadsheet, a link to download an example spreadsheet, and a note that up to 25 names can be entered. Below this are ten numbered input fields (01-10). At the bottom are 'Add More', 'Back', and 'Next' buttons, and a 'Return to top' link.

Additional Names

I am sending additional names in a spreadsheet attachment by email to ebn@baesystems.com

[Download example spreadsheet](#)

You may enter up to 25 names. Don't put address info here!

01

02

03

04

05

06

07

08

09

10


[Add More](#) [Back](#) [Next](#)

[Return to top](#)

Here you will enter any and all additional addresses used by your locality. Please use all variations of the addresses.

Registering for Electronic Notices

You are not a third party processor



Bankruptcy Noticing Center
Electronic Bankruptcy Noticing and Preferred Mailing Address Registration

[Log In](#)

[Home](#) [More Info](#) [Registration](#) [Resources](#) [For Debtors](#) [Contact Us](#)

I am not a third party processor

I am an authorized third party processor completing this form on behalf of a client

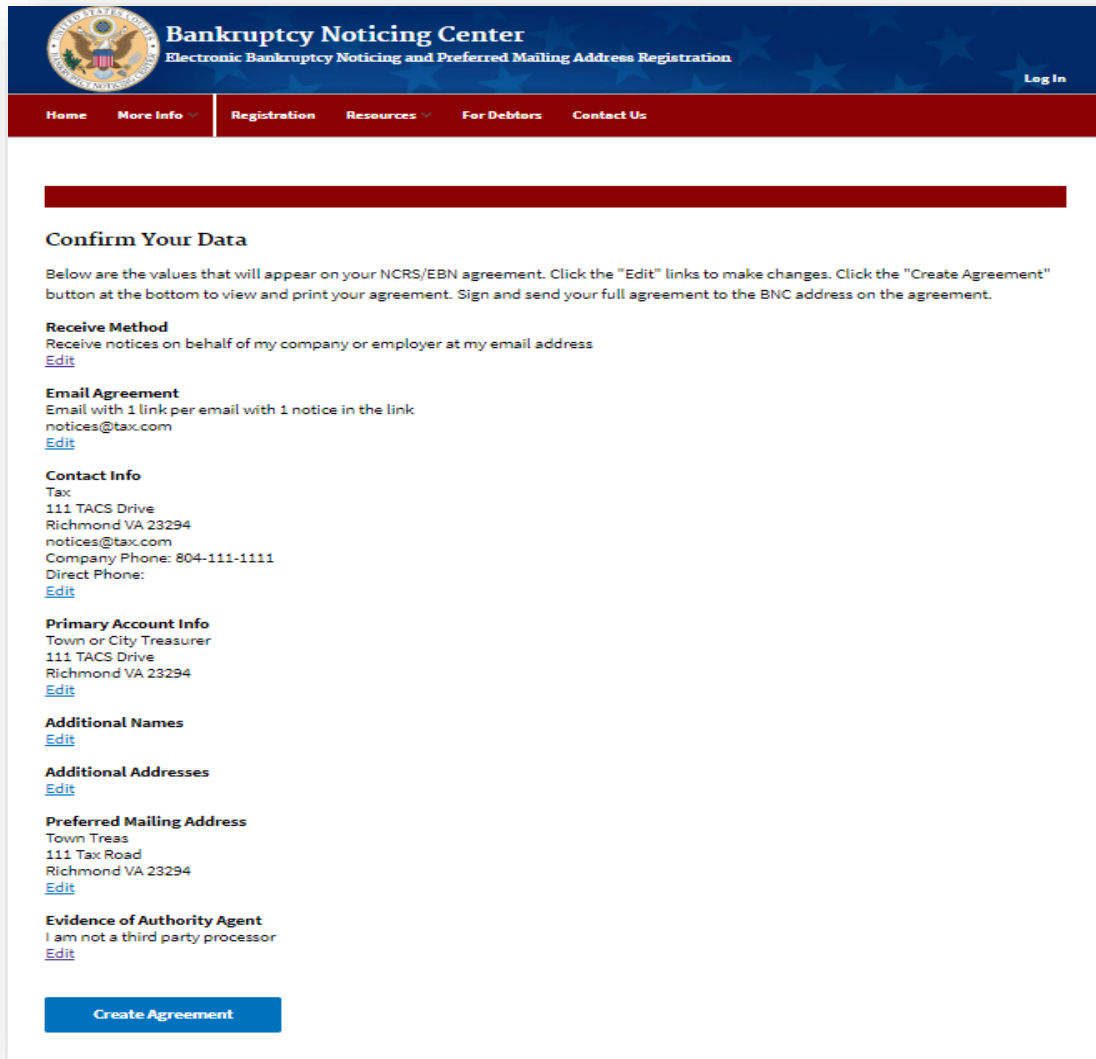
If you are a third party processor, an addendum will be added to the end of the form.

[Back](#) [Next](#)

[Return to top](#)

Registering for Electronic Notices

Confirmation of Information



The screenshot shows the Bankruptcy Noticing Center website. The header includes the Department of Justice seal and the text 'Bankruptcy Noticing Center' and 'Electronic Bankruptcy Noticing and Preferred Mailing Address Registration'. A navigation bar contains links for Home, More Info, Registration, Resources, For Debtors, and Contact Us. The main content area is titled 'Confirm Your Data' and contains the following sections:

Confirm Your Data
Below are the values that will appear on your NCRS/EBN agreement. Click the "Edit" links to make changes. Click the "Create Agreement" button at the bottom to view and print your agreement. Sign and send your full agreement to the BNC address on the agreement.

Receive Method
Receive notices on behalf of my company or employer at my email address
[Edit](#)

Email Agreement
Email with 1 link per email with 1 notice in the link
notices@tax.com
[Edit](#)

Contact Info
Tax
111 TACS Drive
Richmond VA 23294
notices@tax.com
Company Phone: 804-111-1111
Direct Phone:
[Edit](#)

Primary Account Info
Town or City Treasurer
111 TACS Drive
Richmond VA 23294
[Edit](#)

Additional Names
[Edit](#)

Additional Addresses
[Edit](#)

Preferred Mailing Address
Town Treas
111 Tax Road
Richmond VA 23294
[Edit](#)

Evidence of Authority Agent
I am not a third party processor
[Edit](#)

[Create Agreement](#)

- Here you will create the agreement to receive the electronic notices.
- You will be able to go back and alter names and addresses once your account is created.
- You will receive an email in the next 24 hours confirming your agreement.
- USPS notices should cease within the next 30 days after setting up your account, you should expect to receive duplicates of the information for a while

Registering for Electronic Notices

Examples of emails

Option 3 - Single Notice Link per E-mail

***NOTE: You may view the following bankruptcy notice once without charge. Additional viewings are available through the court's electronic public access service; fees may apply. To avoid incurring charges, download a copy of the document during this first viewing. Notices must be downloaded within 30 days.

JOHN AND JANE SMITH
123 1ST STREET
CITY STATE ZIP

This E-mail contains a link to 1 notice totaling 1 page.
Your E-mails are serialized; this is number 1.

Please do not reply to this E-mail; it was generated automatically.

To retrieve the notice, [click here](#).

Case#, Court form code, Originating court, Title of document filed

17-0000, 163, Greensboro, "Notice of Tentative Hearing"
District: North Carolina - Middle
Office: Greensboro
Court: NCM02
Chapter: 11
Judge: cra
JOHN AND JANE SMITH
123 1ST STREET
CITY STATE ZIP

Option 1 - Single Link to Multiple Notices per E-mail

***NOTE: You may view the following bankruptcy notices once without charge. Additional viewings are available through the court's electronic public access service; fees may apply. To avoid incurring charges, download a copy of the documents during this first viewing. Notices must be downloaded within 30 days.

JOHN AND JANE SMITH
123 1ST STREET
CITY STATE ZIP

This E-mail contains a link to 3 notices totaling 3 pages.
Your E-mails are serialized; this is number 4.

Please do not reply to this E-mail; it was generated automatically.

To retrieve the notices, [click here](#).

Case#, Court form code, Originating court, Title of document filed

17-0000, pdford02, Jackson, "Order on Motion to Dismiss Case"
District: Tennessee - West
Office: Jackson
Court: TNW01
Chapter: 13
Judge: jlc
JOHN AND JANE SMITH
123 1ST STREET
CITY STATE ZIP

17-0002, combrel, Jackson, "Notice Of Hearing"
District: Tennessee - West
Office: Jackson
Court: TNW01
Chapter: 7
Judge: jlc
JOHN AND JANE SMITH
123 1ST STREET
CITY STATE ZIP

17-0003, combrel, Jackson, "Notice Of Hearing"
District: Tennessee - West
Office: Jackson
Court: TNW01
Chapter: 7
Judge: jlc
JOHN AND JANE SMITH
123 1ST STREET
CITY STATE ZIP

The emails will come in with the information about the case. Each link expires after opening once. Should you step away from your computer with the multiple link open, you will not be able to go back and retrieve the notices, you will have to contact the court directly for another link to be sent. With one link you are able to open each case notification one at a time and work that case and move to the next.

Registering for Electronic Notices

Questions?

- EBN Staff is helpful with any account questions
- They can resend notices to your verified email address should you have an issue with a notice
- Contact them if you are locked out of your account



The screenshot shows the Bankruptcy Noticing Center website. The header features the U.S. Bankruptcy Court logo and the text "Bankruptcy Noticing Center" and "Electronic Bankruptcy Noticing and Preferred Mailing Address Registration". A navigation bar includes links for Home, More Info, Registration, Resources, For Debtors, and Contact Us. The main content area is titled "Contact the EBN Staff" and provides contact information: toll-free phone number (877) 837-3424, email ebn@baesystems.us, mailing address (BAE SYSTEMS, Bankruptcy Noticing Center, 45479 Holiday Drive, Sterling, VA 20166-9411), and fax number (571) 392-9103. It also directs users to the PACER Service Center website (https://pacer.uscourts.gov) and provides a call number (800) 676-6856. A "Return to top" link is at the bottom.

Bankruptcy Noticing Center
Electronic Bankruptcy Noticing and Preferred Mailing Address Registration

Log In

Home More Info Registration Resources For Debtors Contact Us

Contact the EBN Staff

Call us toll-free Weekdays, 9:00 am to 5:00 pm Eastern Time
(877) 837-3424

Email us at: ebn@baesystems.us

Our mailing address:

BAE SYSTEMS
Bankruptcy Noticing Center
45479 Holiday Drive
Sterling, VA 20166-9411

Our fax number: (571) 392-9103

For access to notices through Public Access to Court Electronic Records visit the PACER Service Center web site at:
<https://pacer.uscourts.gov>

Or call: **(800) 676-6856**

If you have a question about a notice you have received, please call the court. Court contact information can be found on the PACER Service Center site.

[Return to top](#)

PACER


Public Access to Court Electronic Records

An official website of the United States government [Here's how you know](#) [Log in to...](#)


PACER Public Access to Court Electronic Records

Register for an Account **▼** Find a Case **▼** File a Case **▼** My Account & Billing **▼** Pricing Help **▼** Search **▼**


What can we help you accomplish?

- 


Search for a Case

Learn options to find case information.
- 

Filing Electronically

Find court specific information to help you file a case electronically and developer resources.
- 

Manage Your Account

Create a PACER account or log in to manage your account and pay a bill.
- 

Sign up for an Account

Register for a PACER account to begin searching for or filing federal court records online.

Registering for PACER

Sign up for an account

 Search for a Case > Learn options to find case information.	 Filing Electronically > Find court specific information to help you file a case electronically and developer resources.
 Manage Your Account > Create a PACER account or log in to manage your account and pay a bill.	 Sign up for an Account > Register for a PACER account to begin searching for or filing federal court records online.

- Provides electronic public access to federal court records. PACER provides the public with instantaneous access to more than 1 billion documents filed at all federal courts.
- Registered users can: Search for a case in the federal court where the case was filed, or Search a nationwide index of federal court cases.



- < Sign up for an Account
- Case Search Only
- Attorney Filers
- Non-attorney Filers
- Group Billing

Registering for PACER

Sign up for an account



Who do I register as?

The treasurer or their agent (collector) may register as a Non-Attorney Filer



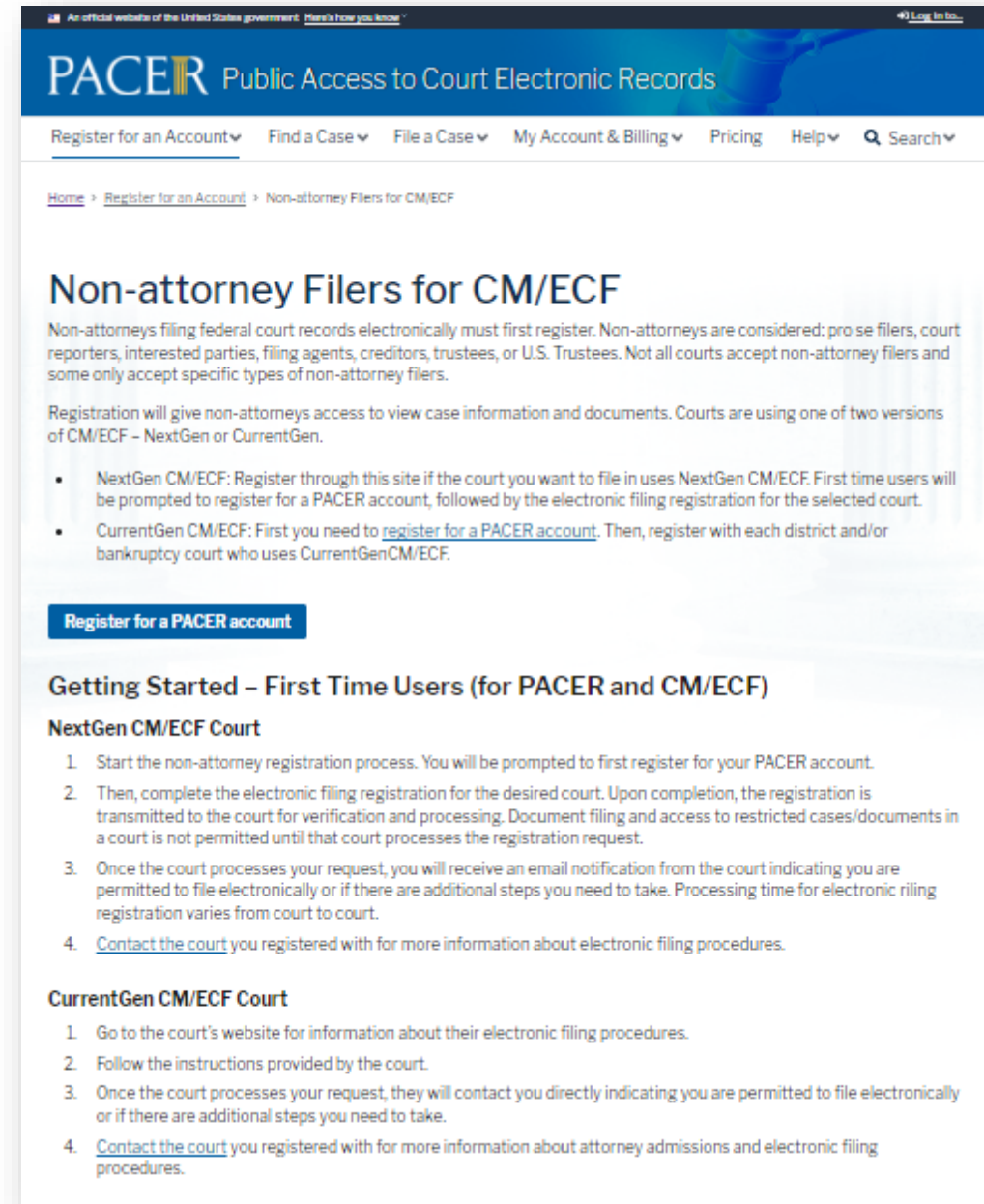
Why?

Non-attorneys filing federal court records electronically must first register. Non-attorneys include: pro se filers, court reporters, interested parties, filing agents, creditors, trustees, or U.S. Trustees. Not all courts accept non-attorney filers and some only accept specific types of non-attorney filers.

Registering for PACER

Non-Attorney E-File Registration

What to Expect



An official website of the United States government. [Here's how you know](#) Log In to

PACER

 Public Access to Court Electronic Records

Register for an Account Find a Case File a Case My Account & Billing Pricing Help Search

Home > Register for an Account > Non-attorney Filers for CM/ECF

Non-attorney Filers for CM/ECF

Non-attorneys filing federal court records electronically must first register. Non-attorneys are considered: pro se filers, court reporters, interested parties, filing agents, creditors, trustees, or U.S. Trustees. Not all courts accept non-attorney filers and some only accept specific types of non-attorney filers.

Registration will give non-attorneys access to view case information and documents. Courts are using one of two versions of CM/ECF - NextGen or CurrentGen.

- NextGen CM/ECF: Register through this site if the court you want to file in uses NextGen CM/ECF. First time users will be prompted to register for a PACER account, followed by the electronic filing registration for the selected court.
- CurrentGen CM/ECF: First you need to [register for a PACER account](#). Then, register with each district and/or bankruptcy court who uses CurrentGenCM/ECF.

[Register for a PACER account](#)

Getting Started - First Time Users (for PACER and CM/ECF)

NextGen CM/ECF Court

- Start the non-attorney registration process. You will be prompted to first register for your PACER account.
- Then, complete the electronic filing registration for the desired court. Upon completion, the registration is transmitted to the court for verification and processing. Document filing and access to restricted cases/documents in a court is not permitted until that court processes the registration request.
- Once the court processes your request, you will receive an email notification from the court indicating you are permitted to file electronically or if there are additional steps you need to take. Processing time for electronic filing registration varies from court to court.
- [Contact the court](#) you registered with for more information about electronic filing procedures.

CurrentGen CM/ECF Court

- Go to the court's website for information about their electronic filing procedures.
- Follow the instructions provided by the court.
- Once the court processes your request, they will contact you directly indicating you are permitted to file electronically or if there are additional steps you need to take.
- [Contact the court](#) you registered with for more information about attorney admissions and electronic filing procedures.

Registering for PACER

Non-Attorney E-File Registration

The Form:

- Here you will register the user for the account.
- Fill in all information and click next.

The screenshot shows the PACER Registration page for Non-Attorney E-File Registration. The page has a blue header with the PACER logo and the text "Public Access To Court Electronic Records" and "Registration". Below the header is a blue bar with the text "Non-Attorney E-File Registration". The main content area is titled "Account Information" and contains a form with the following fields:

- Prefix: Select Prefix (dropdown)
- First Name *
- Middle Name
- Last Name *
- Generation: Select Generation (dropdown)
- Suffix: Select Suffix (dropdown)
- Date of Birth * (calendar icon, help icon)
- Firm/Office
- Unit/Department (help icon)
- Address * (multiple lines)
- Room/Suite
- City *
- State * (dropdown, help icon)
- Zip/Postal Code *
- Country * (dropdown, United States of America)
- Primary Phone * (help icon)
- Alternate Phone (help icon)
- Text Phone (help icon)
- Fax Number (help icon)
- Email * (help icon)
- Confirm Email * (help icon)
- User Type * (dropdown, help icon)

Below the form is a checkbox: Check here if this account will be used by an attorney appointed to the CJA Attorney Panel.

At the bottom is a "User Verification" section with a checkbox: I'm not a robot, a CAPTCHA icon, and links for "Privacy" and "Terms".

At the very bottom are three buttons: "Next", "Reset", and "Cancel".

Registering for PACER

Non-Attorney E-File Registration

User Type Error:

- You will be asked the User Type
- Here you would need to fill out Local Government, however it will not allow that at this time.
- You will need to register as an Individual.
- Then contact PACER directly once you've been given a login.

The screenshot shows a registration form with the following elements:

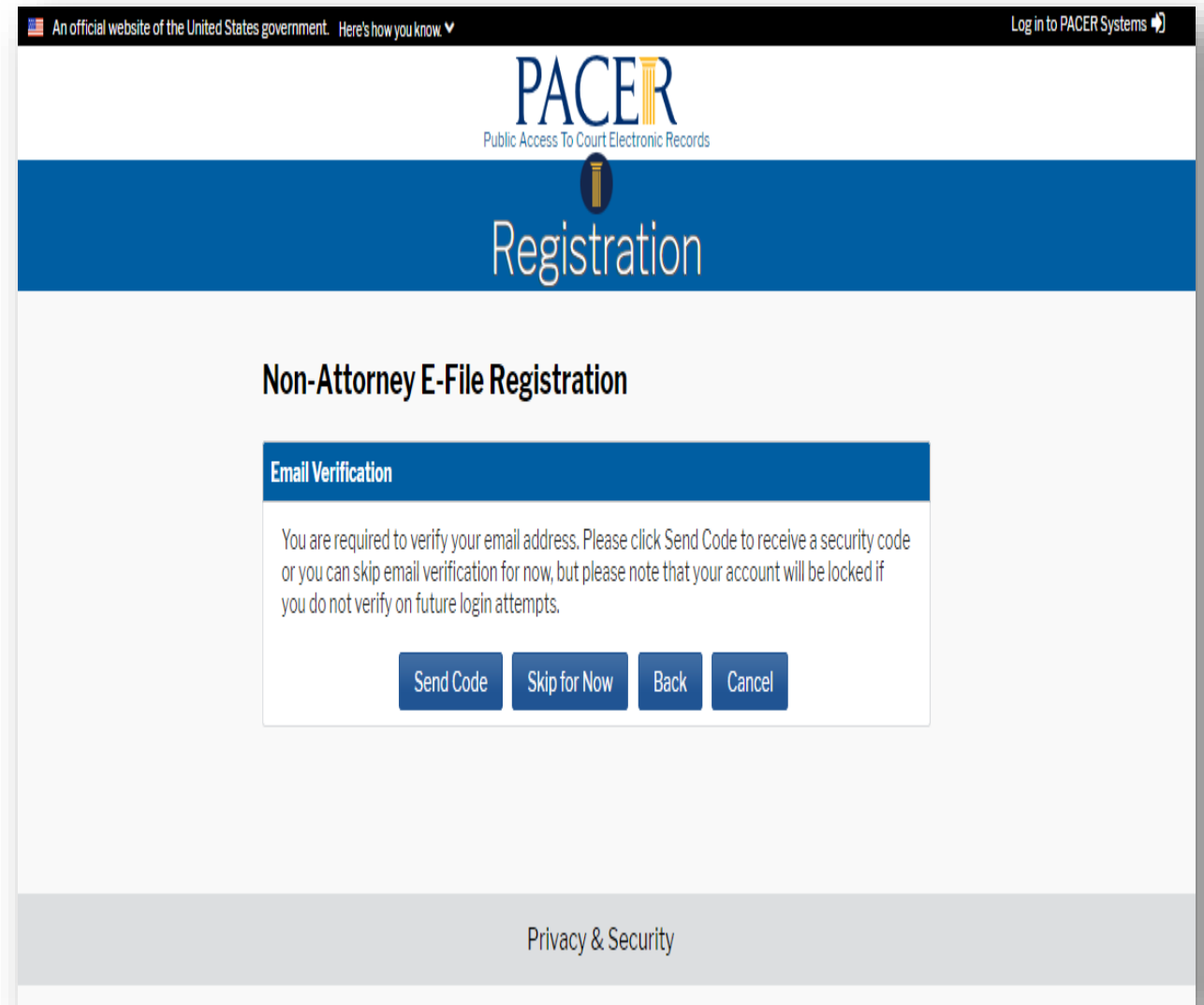
- User Type ***: A dropdown menu currently set to "STATE OR LOCAL GOVERNMENT".
- Error Message**: A red box with the text: "You currently cannot register as a government account. Please choose an alternate registration description to continue your registration as a private account. Upon receiving verification of your account, please call the PACER Service Center to verify your eligibility as a government account."
- Check here if this account will be used by an attorney appointed to the CJA Attorney Panel**: An unchecked checkbox.
- User Verification ***: A reCAPTCHA widget with the text "I'm not a robot" and a "reCAPTCHA Privacy - Terms" link.
- Buttons**: "Next", "Reset", and "Cancel" buttons.

Registering for PACER

Non-Attorney E-File Registration

Email Verification:

You will receive a code to verify your email address.



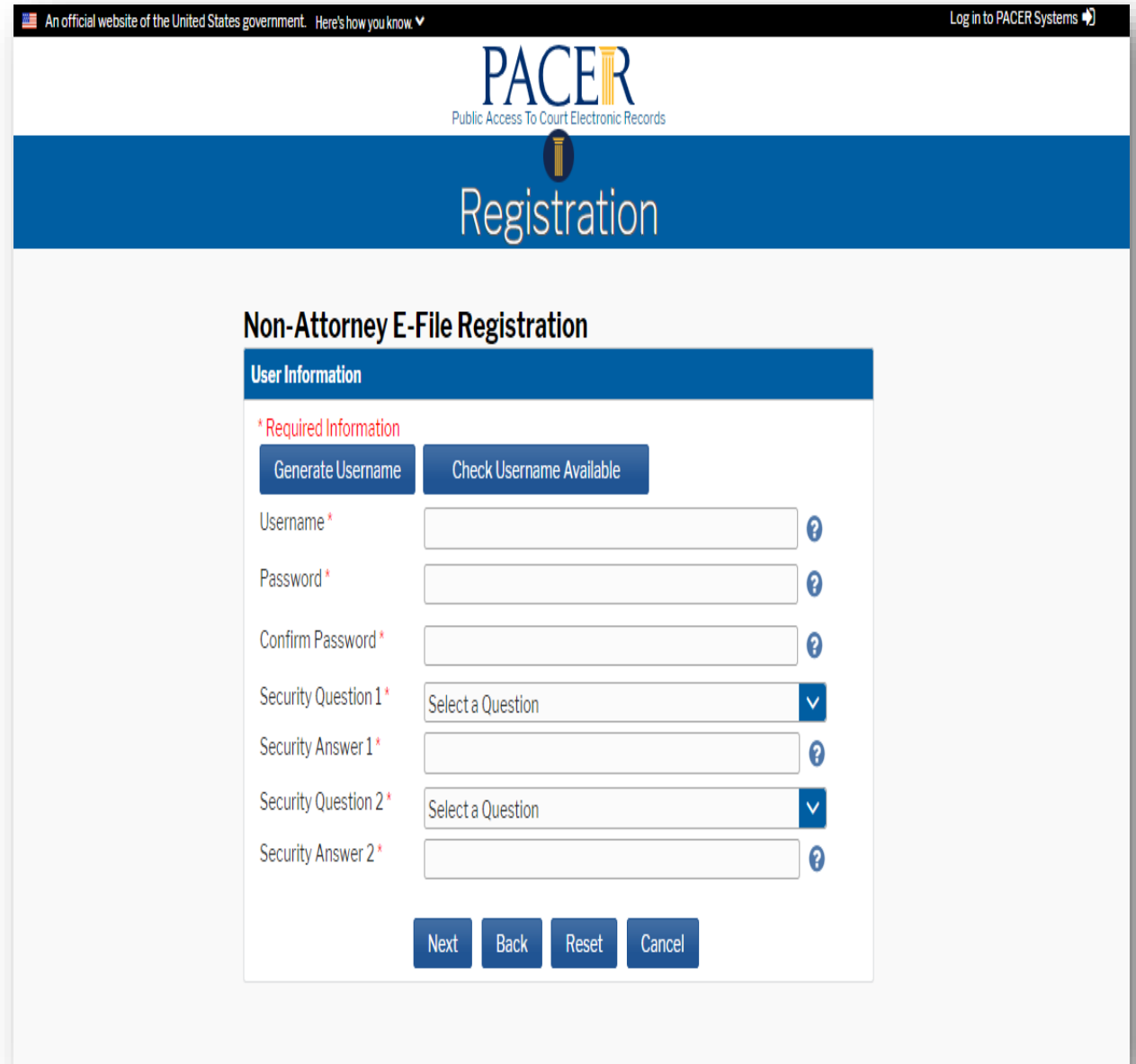
The screenshot shows the PACER website's registration process. At the top, there is a black navigation bar with the text "An official website of the United States government. Here's how you know." on the left and "Log in to PACER Systems" on the right. Below this is the PACER logo, which includes the text "PACER" in a large blue font and "Public Access To Court Electronic Records" in a smaller blue font below it. A blue horizontal bar with the word "Registration" in white text is positioned below the logo. The main content area is white and features the heading "Non-Attorney E-File Registration" in bold black text. Below this heading is a blue-bordered box titled "Email Verification" in white text. Inside this box, the following text is displayed: "You are required to verify your email address. Please click Send Code to receive a security code or you can skip email verification for now, but please note that your account will be locked if you do not verify on future login attempts." At the bottom of the box are four blue buttons with white text: "Send Code", "Skip for Now", "Back", and "Cancel". At the very bottom of the page, there is a grey footer bar with the text "Privacy & Security" in white.

Registering for PACER

Non-Attorney E-File Registration

Your Information:

You will need to create a username, password and security questions for your account here.



The screenshot shows the PACER website's registration page. At the top, there is a navigation bar with the PACER logo and the text "Public Access To Court Electronic Records". Below this is a blue banner with the word "Registration" in white. The main content area is titled "Non-Attorney E-File Registration" and contains a form with a blue header "User Information". The form includes several fields: "Username", "Password", "Confirm Password", "Security Question 1", "Security Answer 1", "Security Question 2", and "Security Answer 2". Each field is marked with an asterisk to indicate it is required. There are also two buttons: "Generate Username" and "Check Username Available". At the bottom of the form, there are four buttons: "Next", "Back", "Reset", and "Cancel".

An official website of the United States government. Here's how you know. Log in to PACER Systems

PACER
Public Access To Court Electronic Records

Registration

Non-Attorney E-File Registration

User Information

* Required Information

Generate Username Check Username Available

Username * ?

Password * ?

Confirm Password * ?

Security Question 1 * Select a Question ?

Security Answer 1 * ?

Security Question 2 * Select a Question ?

Security Answer 2 * ?

Next Back Reset Cancel

Registering for PACER

Non-Attorney E-File Registration

Payment:

- There is no registration fee.
- All registered users will be charged as follows:
 - **\$.10 per-page charge and is capped at \$3.00 for single documents and case-specific reports that are more than 30 pages** Judicial opinions accessed via PACER will not generate a charge.
- If your usage does not exceed \$30 in a quarter, fees are waived.
- Providing a credit card is optional. If you would like to register without providing a credit card, click Next without entering any information on this screen.
- For instant access to PACER, it will validate the credit card information you provide here. There is no registration charge; however, the credit card will be charged quarterly for any fees incurred.
- If you submit your registration request without providing credit card information, you will receive an activation code by U.S. mail in 7-10 business days.

The screenshot shows the PACER website's registration page. At the top, it says "An official website of the United States government" and "Here's how you know". The PACER logo is prominently displayed, with the tagline "Public Access To Court Electronic Records". Below the logo, the word "Registration" is written in a large, blue font. The main heading is "Non-Attorney E-File Registration". Underneath, there is a section titled "Payment Information" which explains that there is no registration fee but that users will be charged for access to information. It lists several charges: a \$.10 per-page charge capped at \$3.00 for documents over 30 pages, a \$2.40 per-file charge for audio files, and no charge for judicial opinions. It also states that if usage exceeds \$30 in a quarter, fees are waived. A note indicates that providing a credit card is optional and that users can click "Next" without providing card information for instant access, though a quarterly charge will still apply. A red asterisk note says: "** Credit card data is optional here. However, if you do provide a credit card, the marked fields below are required." Below this, there are input fields for Account Holder Name, Card Type (a dropdown menu), Account Number, and Card Expiration Date (with dropdowns for month and year). There are also checkboxes for "Use billing address" and "I authorize the PACER Service Center to charge the above credit card once a quarter for any PACER fees due." Address fields for City, State (dropdown), and Zip/Postal Code are present, along with a Country dropdown set to "United States of America". At the bottom, there is a "Note" about SSL security and four buttons: "Next", "Back", "Reset", and "Cancel".

Accessing PACER

PACER Login

An official website of the United States government. Here's how you know. Log in to PACER Systems

PACER
Public Access To Court Electronic Records

Login

Your browser must be set to accept cookies to log in to this site. If your browser is set to accept cookies and you are experiencing problems with the login, delete the stored cookie file in your PC. Close and reopen your browser before trying again.

➔ PCL Login
** Required Information*

Username *

Password *

Client Code

[Need an account?](#) | [Forgot password?](#) | [Forgot username?](#)

This is a restricted government website for official PACER use only. All activities of PACER subscribers or users of this system for any purpose, and all access attempts, may be recorded and monitored by persons authorized by the federal judiciary for improper use, protection of system security, performance of maintenance and for appropriate management by the judiciary of its systems. By subscribing to PACER, users expressly consent to system monitoring and to official access to data reviewed and created by them on the system. If evidence of unlawful activity is discovered, including unauthorized access attempts, it may be reported to law enforcement officials.

**You will not need a client code,
but add one if your want to
track expenses pertaining to a
specific search**

Accessing PACER

PACER Login

The screenshot shows the PACER Case Locator web application. At the top, there is a black navigation bar with the text "An official website of the United States government. Here's how you know." on the left and "Log in to PACER Systems" with a right-pointing arrow on the right. Below this is the PACER logo, which includes the word "PACER" in a large blue serif font, "Public Access To Court Electronic Records" in a smaller blue sans-serif font below it, and a red circular icon with a white pillar inside. The main header is a blue bar with the text "PACER Case Locator" in white. Below the header is a light gray navigation bar with links for "New Search", "Saved Items", "Court Information", and "Settings", each with a downward arrow. On the right side of this bar is the name "Mark Ames" with a downward arrow. The main content area has a breadcrumb trail: a home icon, "Party Search" with a right arrow, and "Bankruptcy Search" in a blue box. Below the breadcrumb is a section titled "Tax Identification Information" with a red asterisk and the text "* Required information". To the right of this text are two links: "Party Search" and "Advanced Bankruptcy Search". Below this is a form field labeled "SSN or EIN" with a red asterisk, a text input box, and a question mark icon. To the right of the form field is the text "Here you will be able to search by Social Security Number". Below the form field is a "NOTE:" section stating: "Newly filed cases will typically appear on this system within 24 hours. Check the [Court Information](#) page for data that is currently available on the PCL. The most recent data is available directly from the court." At the bottom left are two buttons: "Search" and "Clear". Below these buttons is a checked checkbox followed by the text "Make this my PCL home page."

Accessing PACER

PACER Login

The screenshot shows the PACER Case Locator website. At the top, there is a black navigation bar with the text "An official website of the United States government. Here's how you know." on the left and "Log in to PACER Systems" with a right-pointing arrow on the right. Below this is the PACER logo, which includes the word "PACER" in a large blue serif font, "Public Access To Court Electronic Records" in a smaller blue sans-serif font, and a red circular icon with a white pillar symbol. The main heading "PACER Case Locator" is displayed in a large white serif font on a blue background. Below the heading is a navigation bar with "New Search" (highlighted with a red underline and an upward arrow), "Saved Items" (with a downward arrow), "Court Information", and "Settings" (with a downward arrow). On the right side of this bar is the name "Mark Ames" with a downward arrow. A drop-down menu is open under "New Search", listing "Case Search", "Advanced Case Search", "Party Search", "Advanced Party Search", and "Bankruptcy Search". The "Bankruptcy Search" option is highlighted with a blue background. Below the menu is a search input field with a question mark icon to its right. To the right of the input field are two blue buttons: "Bankruptcy Search" and "Advanced Bankruptcy Search". Below the search area is a "NOTE:" section with the text: "Newly filed cases will typically appear on this system within 24 hours. Check the [Court Information](#) page for data that is currently available on the PCL. The most recent data is available directly from the court." At the bottom of the page are two blue buttons: "Search" and "Clear". Below these buttons is a checked checkbox followed by the text "Make this my PCL home page."

By selecting from the drop-down menu of “New Search” you will have access to search by case number, names, and more advanced searches.

PACER Case Locator

33

CM ECF Query Reports Utilities Help Log Out



**U.S. Bankruptcy Court
Eastern District of Virginia
Official Court Electronic Document Filing System**

Operational Notice
VAEB (LIVE) CM/ECF 10.7.1.1

**** VERY IMPORTANT ANNOUNCEMENT ****

The Court has migrated to the Judiciary's Bankruptcy Next Generation CM/ECF System.
New CM/ECF login procedures are required. Click [here](#) for more information.

Standing Order 22-4 Public Notice-Announcements: Bankruptcy NextGen
CM/ECF Data Migration Shutdown Period & Linking PACER and CM/ECF Accounts Reminder.
Click [here](#) for more information.

**** Employment Opportunities ****

[Case Administrator II - Norfolk Division.](#)

PACER Case Locator

Query

Warning: you will be billed for the total number of pages (this report is not subject to the 30-page limit on PACER charges).

Search Clues

[Mobile Query](#)

Case Number	<input type="text" value="2:23-bk-70501"/>	
Last / Business Name	<input type="text"/>	(Examples: Desoto, Des*t)
First Name	<input type="text"/>	Middle Name <input type="text"/>
SSN / ITIN	<input type="text"/>	Tax ID / EIN <input type="text"/>
Type	<input type="text"/>	<input type="checkbox"/> Open cases <input type="checkbox"/> Closed cases
Filed Date	<input type="text"/> to <input type="text"/>	
Last Entry Date	<input type="text"/> to <input type="text"/>	
Nature of Suit (AP and MP cases only)	<input type="text" value="01 (Determination of removed claim or cause)"/> <input type="text" value="02 (Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy))"/> <input type="text" value="11 (Recovery of money/property - 542 turnover of property)"/> <input type="text" value="12 (Recovery of money/property - 547 preference)"/>	

PACER Case Locator

CM ECF Query Reports ▾ Utilities ▾ Help Log Out

23-70501-SCS Diane S. Summer-Clark
Case type: bk **Chapter:** 7 **Asset:** No **Vol:** v **Judge:** Stephen C. St. John
Date filed: 03/20/2023 **Date of last filing:** 07/28/2023
Debtor discharged: 07/21/2023
Date terminated: 07/28/2023

[Mobile Query](#)

Query

Aliases	Parties
Associated Cases	Related Transactions
Attorneys	Status
Case Summary	Trustee
Claims Register	View Document
List of Creditors	
Creditors	
Deadlines/Hearings	
Docket Report...	
Filers	
History/Documents	
Judge	
Notice of Bankruptcy Case Filing	

PACER Case Locator

CM ECF Query Reports ▾ Utilities ▾ Help Log Out

Docket Sheet

Case number (closed)

Filed to

Entered to

Documents to

Include:
 Terminated parties
 Page counts for documents

Document options:
 View multiple documents

Format:
 HTML
 Text

Sort by ▾

PACER Case Locator

**U.S. Bankruptcy Court
Eastern District of Virginia (Norfolk)
Bankruptcy Petition #: 23-70501-SCS**

Assigned to: Judge Stephen C. St. John
Chapter 7
Voluntary
No asset

Important Case information

Important Dates

Date filed: 03/20/2023
Date terminated: 07/28/2023
Debtor discharged: 07/21/2023
341 meeting: 04/26/2023
Deadline for objecting to discharge: 06/26/2023

Debtor disposition: Standard Discharge

Debtor
Diane S. Summer-Clark
15 Prospect Parkway
Portsmouth, VA 23702
PORTSMOUTH (CITY)-VA
SSN / ITIN: xxxx-xx-1763

Debtor's Information

Attorney's Information

represented by **Jeffrey C. Flax**
533 Newtown Road, Suite 101
Virginia Beach, VA 23462
757-499-9601
Fax : 757-499-2750
Email: kimberly@cflaw.com


Trustee
Thomas B. Dickenson
Chapter 7 Trustee
341 Dial 877-954-4229 Code: 6212802
533 Newtown Rd, Suite 101
Virginia Beach, VA 23462
757-489-1300

Trustee's Information

U.S. Trustee
Gerard R. Vetter
Office of the U.S. Trustee, Region 4 -N
200 Granby Street, Room 625
Norfolk, VA 23510
757-441-6012

Filing Date	#	Docket Text
03/20/2023	1 (56 pgs)	Chapter 7 Voluntary Petition for Individuals Filed by Jeffrey C. Flax on behalf of Diane S. Summer-Clark. (Flax, Jeffrey)
03/20/2023	2 (1 pg)	Certificate of Credit Counseling filed by Jeffrey C. Flax on behalf of Diane S. Summer-Clark. (Flax, Jeffrey)
03/20/2023	3	U.S. Treasury receipt of Chapter 7 Voluntary Petition(23-70501) [misc,1125] (338.00) filing fee. Receipt number A35151432, amount \$ 338.00. (Re: Doc# 1) (U.S. Treasury)

PACER Case Locator

 Query Reports Utilities Help Log Out		
03/23/2023	3 (3 pgs)	Notice of Electronic Filing Procedure (Admin.) (Entered: 03/24/2023)
03/23/2023	8 (2 pgs)	Notice of Requirement to Complete Course in Personal Financial Management and to File Certification. (Admin.) (Entered: 03/24/2023)
03/24/2023	9 (1 pg)	Creditor Change of Address filed by Jeffrey C. Flax on behalf of Diane S. Summer-Clark. (Flax, Jeffrey)
03/29/2023	10 (1 pg)	Request for Notice/Service filed by Conn Appliances, Inc.(Bharatia, Shraddha)
04/19/2023	11 (9 pgs)	Reaffirmation Cover Sheet and Reaffirmation Agreement with C&F FINANCE COMPANY (Not Signed by Attorney for Debtor(s)) filed by C&F FINANCE COMPANY.(Drevitch, Tammy)
04/20/2023	12	Request for Notice of Hearing (Re: related document(s) 11 Reaffirmation Cover Sheet and Reaffirmation Agreement filed by C&F FINANCE COMPANY) Hearing scheduled for 5/18/2023 at 10:00 AM at Judge St. John's Courtroom, 600 Granby Street, 4th Floor, Courtroom 1, Norfolk, Virginia. (Avery, Demetria)
04/22/2023	13 (2 pgs)	Notice of Hearing (Re: related document(s) 12 Request for Notice of Hearing) (Admin.) (Entered: 04/23/2023)
04/24/2023	14 (1 pg)	Certification of Completion of Postpetition Financial Management Course filed by Jeffrey C. Flax on behalf of Diane S. Summer-Clark. (Flax, Jeffrey)
04/26/2023	15	Chapter 7 Trustee's Report of No Distribution: I, Thomas B. Dickenson, having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the estate; and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties as trustee. Meeting of Creditors and Examination of Debtor(s) Conducted. Debtor appeared. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 1 months. Assets Abandoned (without deducting any secured claims): \$ 34940.00, Assets Exempt: Not Available, Claims Scheduled: \$ 56037.00, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): \$ 56037.00. (Dickenson, Thomas)
05/11/2023	16 (1 pg)	Certification of Counsel (Re: related document(s) 11 Reaffirmation Cover Sheet and Reaffirmation Agreement filed by C&F FINANCE COMPANY) filed by Jeffrey C. Flax on behalf of Diane S. Summer-Clark. (Flax, Jeffrey)
05/15/2023	17	Hearing Cancelled by the Court; Order to be entered (Re: related document(s) 11 Reaffirmation Cover Sheet and Reaffirmation Agreement filed by C&F FINANCE COMPANY). (Brown, Tai)
05/15/2023	18 (1 pg)	Order on Reaffirmation Agreement: The court does not approve the reaffirmation agreement and the Court finds that the Debtor(s) have complied with the duties imposed by 11 U.S.C. §§ 521(a)(6) and 362(h) with respect to the creditors claim, and 11 U.S.C. § 521(d) is thus inapplicable. See In re Husain, 364 B.R. 211 (Bankr. E.D. Va. 2007); In re Isom, Case No. 07-31469, 2007 WL 2110318 (Bankr. E.D. Va. July 27, 2007). (Re: related document(s) 11 Reaffirmation Cover Sheet and Reaffirmation Agreement filed by C&F FINANCE COMPANY) (Avery, Demetria)
05/17/2023	19 (2 pgs)	BNC certificate of mailing of order (Re: related document(s) 18 Order on Reaffirmation Agreement) (Admin.) (Entered: 05/18/2023)
05/18/2023	20 (19 pgs)	Reaffirmation Cover Sheet and Reaffirmation Agreement with Conn Appliances, Inc. and Motion for Approval of Reaffirmation Agreement (Not Signed by Attorney for Debtor(s)) filed by Steven L. Brown of Tiffany & Brown on behalf of Conn Appliances, Inc.. (Brown, Steven)
05/18/2023	21	Request for Notice of Hearing (Re: related document(s) 20 Reaffirmation Cover Sheet and Reaffirmation Agreement filed by Conn Appliances, Inc.) Hearing scheduled for 6/22/2023 at 10:00 AM at Judge St. John's Courtroom, 600 Granby Street, 4th Floor, Courtroom 1, Norfolk, Virginia. (Avery, Demetria)

PACER Case Locator

United States Bankruptcy Court
Eastern District of Virginia
Norfolk Division
600 Granby St., Room 400
Norfolk, VA 23510

Case Number 23-70501-SCS
Chapter 7
Judge Stephen C. St. John

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
Diane S. Summer-Clark
15 Prospect Parkway
Portsmouth, VA 23702

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s),(if any):
Debtor: xxx-xx-1763

Employer Tax-Identification (EIN) No(s),(if any):
Debtor: NA

NOTICE OF HEARING

A

II – Reaffirmation Cover Sheet and Reaffirmation Agreement with C&F FINANCE COMPANY (Not Signed by Attorney for Debtor(s)) filed by C&F FINANCE COMPANY.(Drevitch, Tammy)

has been filed with the court.

Notice is hereby given that a hearing to consider and act upon said matter will be held at:

Date: May 18, 2023 **Time:** 10:00 AM

Location:

Judge St. John – Courtroom 1, U.S. Bankruptcy Court, 4th Floor, 600 Granby Street, Norfolk, VA 23510

Dated: April 20, 2023

For the Court,

William C. Redden, Clerk
United States Bankruptcy Court

Contacting PACER

Questions regarding your account

PACER offers many methods of contact. You may also use their online chat option for faster response.

Contact the PACER Service Center for assistance.

By Phone

[1-800-676-6856](tel:1-800-676-6856)

San Antonio: [210-301-6440](tel:210-301-6440)

Hours of operation: 7 a.m. to 6 p.m. CT, Monday-Friday

By Email

pacer@psc.uscourts.gov

By Mail

Inquiries and other correspondence

PACER Service Center

P.O. Box 780549

San Antonio, TX 78278

Send payments to:

U.S. Courts: PACER

P.O. Box 5208

Portland, OR 97208-5208

Send Us a Message:

Send us a message by filling out the form below.



Filing a Proof of Claim

Classifying Debts

Secured (Lien Interest in property includes tax penalty and interest)

- **Real Estate**
- **Personal Property** (still owned by the debtor able to filed under code 58.1-3942(C))
- **Business Personal Property Taxes**
- **Anything Treated As a Lien**
 - Property Cleanup Charges
 - Demolition Charges
 - Special Assessments

Unsecured Priority (includes tax and interest)

- **Personal Property Taxes** (no longer owned by the debtor due within 1 year of the bankruptcy filing date)
- **Business License Taxes** (due within 3 years of the bankruptcy filing date)
- **Meals and Custodial Taxes**

Unsecured Non-Priority

- **Personal Property** (due outside of the one-year rule)
- **Business License Tax** (due outside the 3-year rule)
- **Utility Bills** (if no lien)
- **Parking Tickets**
- **Other Government Debts**

Filing a Proof of Claim

Official Form 410

43

Fill in this information to identify the case:

Debtor 1 _____
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the _____ District of _____
Case number _____

Official Form 410 Proof of Claim

04/19

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?
Name of the current creditor (the person or entity to be paid for this claim) _____
Other names the creditor used with the debtor _____

2. Has this claim been acquired from someone else?
 No
 Yes. From whom? _____

3. Where should notices and payments to the creditor be sent?
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)
Name _____	Name _____
Number Street _____	Number Street _____
City State ZIP Code _____	City State ZIP Code _____
Contact phone _____	Contact phone _____
Contact email _____	Contact email _____

Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____

4. Does this claim amend one already filed?
 No
 Yes. Claim number on court claims registry (if known) _____ Filed on MM / DD / YYYY _____

5. Do you know if anyone else has filed a proof of claim for this claim?
 No
 Yes. Who made the earlier filing? _____

Official Form 410

Proof of Claim

page 1

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?
 No
 Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____

7. How much is the claim? \$ _____ Does this amount include interest or other charges?
 No
 Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim?
Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
Limit disclosing information that is entitled to privacy, such as health care information.

9. Is all or part of the claim secured?
 No
 Yes. The claim is secured by a lien on property.
Nature of property:
 Real estate. If the claim is secured by the debtor's principal residence, file a Mortgage Proof of Claim Attachment (Official Form 410-A) with this Proof of Claim.
 Motor vehicle
 Other. Describe: _____
Basis for perfection:
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)
Value of property: \$ _____
Amount of the claim that is secured: \$ _____
Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition: \$ _____
Annual Interest Rate (when case was filed) _____ %
 Fixed
 Variable

10. Is this claim based on a lease?
 No
 Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right of setoff?
 No
 Yes. Identify the property: _____

Official Form 410

Proof of Claim

page 2

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?
 No
 Yes. Check one:

	Amount entitled to priority
<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
<input type="checkbox"/> Up to \$3,025* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a) that applies. _____	\$ _____

* Amounts are subject to adjustment on 4/01/22 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 901(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:
 I am the creditor.
 I am the creditor's attorney or authorized agent.
 I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
 I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date MM / DD / YYYY _____

Signature _____

Print the name of the person who is completing and signing this claim:

Name First name Middle name Last name _____
Title _____
Company Identify the corporate servicer as the company if the authorized agent is a servicer. _____
Address Number Street _____
City State ZIP Code _____
Contact phone _____ Email _____

Print

Save As...

Add Attachment

Reset

Official Form 410

Proof of Claim

page 3

Electronic Filing of Proof of Claim

https://ecf.vawb.uscourts.gov/cgi-bin/autoFilingClaims.pl

- You'll be asked to upload your supporting documentation.
- This should be one PDF file that shows the years and balances.

United States Bankruptcy Court Western District of Virginia

You selected "FILED BY" as CREDITOR. If this is incorrect, [START OVER!!](#)

ALL "Yes/No" Questions MUST be ANSWERED

CONFIRM this is the CORRECT Case

Debtor 1 Priscilla Steppe
 Debtor 2 (Spouse, if filing)
 Case number: 18-61307

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Creditor Name **Louisa County Treasurer**
 PO BOX 523
 Louisa, VA 23093

Telephone Number:
 Email:

Other names the creditor used with the debtor

2. Has this claim been acquired from someone else? Yes No

3. Where should notices and payments to the creditor be sent? (Notice Address Completed in Section 1)
 Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

CHECK if Payment Address differs from Notice Address

Uniform claim identifier for electronic payments in chapter 13 (if you use one): [\(See instructions\)](#)

4. Does this claim amend one already filed? Yes No

5. Do you know if anyone else has filed a proof of claim for this claim? Yes No

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? Yes No

7. How much is the claim? (required) Does this amount include interest or other charges?
 No
 Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

If you have entered a claim amount of \$0, the claim amount is unknown, or the claim is unliquidated, please enter a brief explanation.

9. Is all or part of the claim secured? No
 Yes. The claim is secured by a lien on property.

10. Is this claim based on a lease? No
 Yes. Amount necessary to cure any default as of the date of the petition, \$

11. Is this claim subject to a right of setoff? No
 Yes. Identify the property:

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)? No
 Yes. Check all that apply: Amount entitled to priority

Documents: Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both.

Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d). [\(See instructions, and the definition of "redacted."\)](#)

Attachments:

- Necessary documentation can be attached to the Proof of Claim after the information for the form is submitted.
- Attachments to the Proof of Claim are required to be PDF files.
- Attachments to the Proof of Claim are NOT to exceed 20 Mb in size.
- Multiple attachments to the Proof of Claim are permitted.
- Do not upload a completed Proof of Claim form as an attachment to this filing. Attaching a completed Proof of Claim will result in multiple versions of the form being filed (the electronically created proof of claim form plus the proof of claim attached). If filing an Amended Proof of Claim, the attachment of the previously filed claim is allowed.

Note: You will have the option to select files to upload for this claim once you click on the "Submit Claim" button below

Do you wish to attach supporting documentation? Yes No

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 5011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571.

Check the appropriate box: (required)

I am the creditor.
 I am the creditor's attorney or authorized agent.
 I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
 I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Print the name of the person who is completing and signing this claim:

Signature* *Type Full Name (required)
 Title
 Company

Identify the corporate servicer as the company if the authorized agent is a servicer


Address
 Number and Street

(City, State, Zip) -

Contact Phone:

Email:

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

I'm not a robot 

Submit Claim Clear Form ** Verify debtor name(s) prior to submitting claim to be filed.

- Bankruptcy claims are filed based on the petition date. What happens when someone owes post-petition debt?
- They are violating the fresh start from completing a plan
- You can file a Motion to Dismiss the case
- In Chapter 13, you can file a claim under §1305 to include those debts in the bankruptcy
- The Chapter 13 trustees will look to find a way to pay you; which may require the debtor to put in more \$ or amend the plan

Fill in this information to identify the case:

Debtor 1 _____
 Debtor 2 (Spouse, if filing) _____
 United States Bankruptcy Court for the: _____ District of _____
 Case number _____

Official Form 410
Proof of Claim 04/19

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.
 Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.
 A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.
 Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?
 Name of the current creditor (the person or entity to be paid for this claim) _____
 Other names the creditor used with the debtor _____

2. Has this claim been acquired from someone else?
 No
 Yes. From whom? _____

3. Where should notices and payments to the creditor be sent?
 Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)
Name _____	Name _____
Number _____ Street _____	Number _____ Street _____
City _____ State _____ ZIP Code _____	City _____ State _____ ZIP Code _____
Contact phone _____	Contact phone _____
Contact email _____	Contact email _____

Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____

4. Does this claim amend one already filed?
 No
 Yes. Claim number on court claims registry (if known) _____ Filed on MM / DD / YYYY

5. Do you know if anyone else has filed a proof of claim for this claim?
 No
 Yes. Who made the earlier filing? _____

Official Form 410 Proof of Claim page 1

Post-Petition Claims

Dismissal

United States Bankruptcy Court
Eastern District of Virginia
Alexandria Division
200 South Washington Street
Alexandria, VA 22314

Case Number 16-10947-BFK
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Chowdhury K. Pervez
3359 Crosscut Lane
Dumfries, VA 22026

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):
Debtor: xxx-xx-9931

Employer Tax-Identification (EIN) No(s), (if any):
Debtor: NA

NOTICE OF DISMISSAL OF CASE

Notice is hereby given that an order was entered on September 11, 2018 dismissing the above-captioned case.

Dated: September 11, 2018

[VAN015vDec2009.jpg]

For the Court,
William C. Redden, Clerk
United States Bankruptcy Court

- Release the bankruptcy flag
- ALL DEBTS are still due
- It is like the case never happened

Information to identify the case:

Debtor 1 First Name Middle Name Last Name Last 4 digits of Social Security number or ITIN
EIN
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Last 4 digits of Social Security number or ITIN
EIN
United States Bankruptcy Court for the: District of (State)
Case number:

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

[Include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

By the court: United States Bankruptcy Judge
MM / DD / YYYY

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2

Information to identify the case:

Debtor 1 First Name Middle Name Last Name Last 4 digits of Social Security number or ITIN
EIN
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Last 4 digits of Social Security number or ITIN
EIN
United States Bankruptcy Court for the: District of (State)
Case number:

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

[Include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

By the court: United States Bankruptcy Judge
MM / DD / YYYY

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
debts for most student loans;
debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

Discharge

Determining Discharge

Questions to consider

Who?

Which debtor filed
bankruptcy?

* If there are multiple debtors
on the account, who has filed
and who has not

When?

What is the original petition
date of the case filing?

* Even if the case has been
converted

What?

What do they owe?

* What types of debts does
this debtor have remaining

Determining Discharge

Personal Property

- Due within 1 year from Bankruptcy Filing
- Anything due within 1 year prior to the petition date is still due
- Anything due for subsequent tax years is still due

Business License

- Return due within the first 3 years from the Petition Date
- Anything due within three years prior to the petition date are still due
- Anything due for subsequent tax years is still due

Utility Bills

- If a lien was **not** secured:
- Any debt incurred prior to bankruptcy is discharged
- Any debt incurred during or after the bankruptcy case is still due

Real Estate

- Secured Debt
- Real Estate Taxes are secured and therefore the lien follows the property

Meals Tax & Custodial Taxes

- Not Discharged
- These taxes are "Trust Taxes" a trust tax is required to be collected or withheld from third parties and are not discharged

Parking Tickets

- Not discharged
- They are a fine payable to a government unit

What if I don't receive notice of bankruptcy?

Chapter 13 vs Chapter 7 No Asset

No Case Notice

If the taxing authority is not included on the mailing matrix and is otherwise not notified of the bankruptcy, the usual rules requiring the filing of a claim to get paid and discharge rules do not apply. The debt is still subject to collection.



Included or Not on Mailing Matrix

WITH OR WITHOUT NOTICE

Whether you are included or not in the case, the discharge rules still apply.



Following Discharge: Collection and DMV Stops can resume on debt still owed by the debtors.

Statue of Limitations

Types of Debts after Discharge


Personal Property


Real Estate


Business License


Trust Taxes



All collection extended after discharge by the length of the bankruptcy case

Discharge and Judgments

What happens to judgements with discharged debt?



Judgements Docketed Prior to bankruptcy filing

- Keep the docketed judgment in place.
 - If there was RE to attach to prior to the bankruptcy, collection is possible



Records

- Maintain a record of judgments.
 - A judgment docketed prior to the bankruptcy attaches to RE and the resulting lien is generally not affected by bankruptcy.
 - Thus, the judgment may be collectible through the RE lien, even though the debtor's personally liability has been discharged



Not collectible

- Judgments cannot be docketed after the bankruptcy filing, so no enforceable lien is created.

Disposal of Property During Bankruptcy

What If a debtor disposes of Personal Property during a bankruptcy case?



The discharge/ no discharge rules for PP tax apply whether or not the debtor surrenders or otherwise disposes of the vehicles subject to the tax after the bankruptcy is filed.

Effects of the Automatic Stay

- 1 Precludes creditors from enforcing pre-petition judgments against the debtor
- 2 Creditors must cease perfecting or enforcing liens granted pre-petition
- 3 No foreclosing on collateral/distress/RE Sales



- 4 Letters to the debtor must cease
- 5 DMV Stops cannot be enforced
- 6 Pre-petition payment plans are now void

What if...

(Utilities)

What if they have an outstanding balance, can we shut off service?

- You may apply a customer's utility deposit made before the bankruptcy filing towards any outstanding delinquency existing at the time the bankruptcy is filed.
- It is also your right under Bankruptcy Code § 366 to demand a new deposit after the bankruptcy filing to provide reasonable assurance that the utilities will be kept current.
- There is a 20-day window from the date of bankruptcy filing for the debtor(s) to make these arrangements. If the debtor(s) fail to comply during this period, you can move forward to discontinue service for nonpayment.
- In Chapter 11 this period extends for 30 days

What if...

(Personal Property)

What if property is disposed or unsecured?

- If the property is disposed of in the bankruptcy, the trustee should pay any secured claims on property sold in the case
- If the debtor still has the property, the Treasurer has a secured claim
- If the debt is unsecured but was due within one year of the petition date, the debtor would still be liable after discharge.

What if...

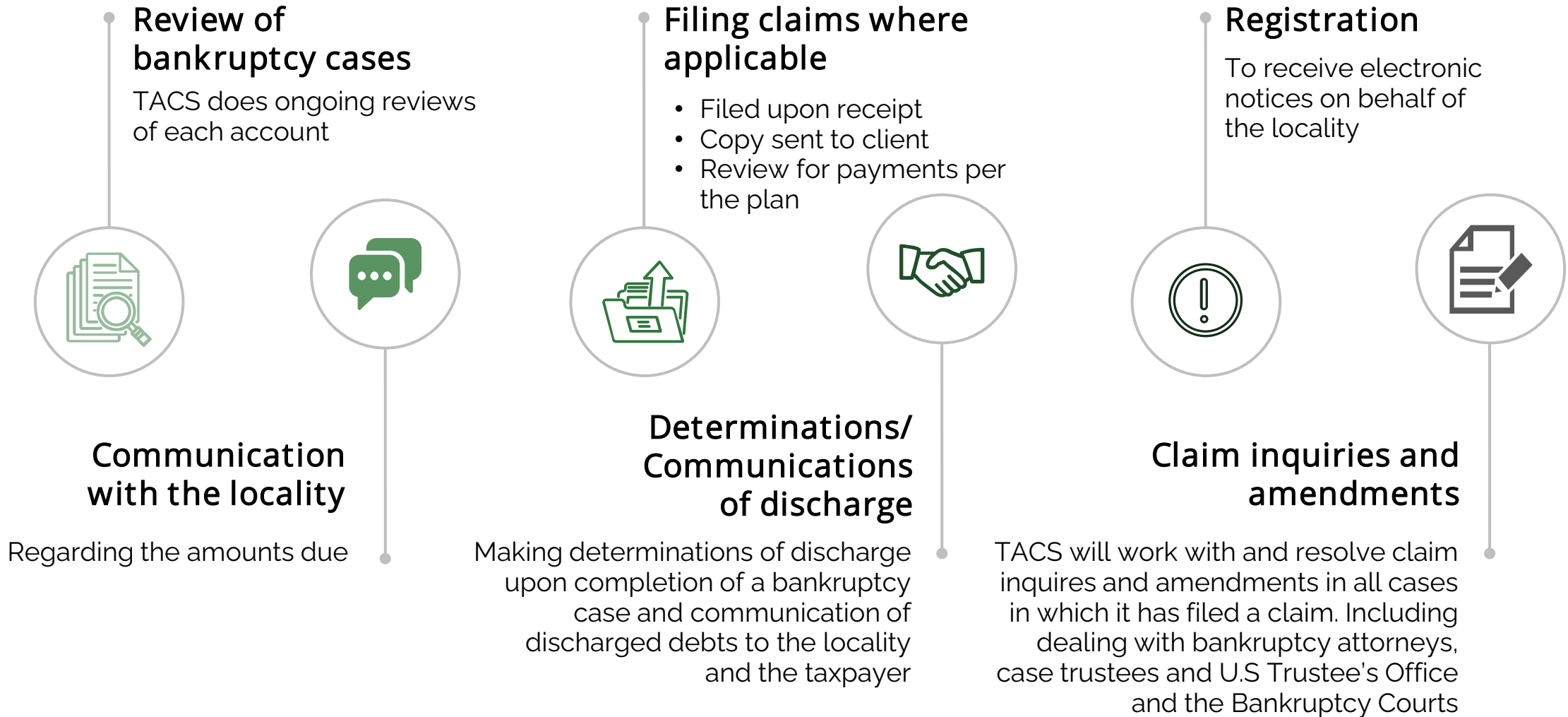
(Creditor Mailing Matrix Listing)

What if we are not listed as a creditor?

- The bankruptcy stay rules still apply to you once you have notice of the bankruptcy case.
- Chapter 13's: File a claim if you have time prior to the bar date, if you do not have time the debt will still be due following a discharge, as you were not given notice of the case in time to file a claim to be paid.
- Chapter 13 trustees advise to "File Anyway". There may be a way to pay you.
- Chapter 7: Discharge rules will still apply even if you were not listed in the bankruptcy case.

Bankruptcy Case Management

Case Monitoring and Claim Filing Service



tacs

**TAXING AUTHORITY
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Questions?

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