



This guide contains information regarding changes to CM/ECF events and procedures submitted by Clerk’s Office staff through the Process Modification Request (PMR) process.

If you have any questions or need further assistance docketing events, contact the ECF Help Desk at (800) 442-6850.

Filing resources, including Federal and Local Rules, the ECF User Manual and online help is located on the Court’s website: <http://www.txnb.uscourts.gov/>.

The effective date is Tuesday, December 1, 2015.

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Quick reference guide included



CM/ECF Changes & Updates

This section includes information regarding changes and updates to CM/ECF events, menus and the way the system processes information.

General Overview of Changes

Many events have been modified to include docket text to indicate whether the case is for an individual or a non-individual (e.g. Individual Chapter 7 Voluntary Petition).

There are now separate petitions for individual (B101) and non-individual (B201) filers for chapters 7, 11, 12, and 13. Also, there are now separate involuntary petitions for individuals (B105) and non-individuals (B205). There is a new petition (B401) for Recognition of Foreign Proceeding (chapter 15).

All 341 Meeting Notices have now been changed from the B9x series to the B309x series of forms. All events that produce these meeting notices have been modified to produce the new forms.

All schedule references have been changed from the prior B6x version to the new B106x (individual), and B206x (non-individual) versions.

In addition:

- Schedule A and Schedule B are now Schedule A/B
- Schedule E and Schedule F are now Schedule E/F
- A new Schedule J-2 now exists
- The Summary of Schedules is now the Summary of Assets and Liabilities

ePOC (electronic proof of claim) module located on our internet site has been upgraded to produce the new Proof of Claim form (B410).

The Order discharging debtor(s) in a Chapter 7 case has been updated to use the new form B318 (formerly the B18). Orders discharging a debtor in chapters 11, 12 and 13 remain unchanged.

New events have been added to correspond to new filing directions provided in the petition events.

Events Containing Individual/Non-individual in Docket Text

The following events have been modified to include whether the event is being filed by an individual or non-individual. During the QC process, this will provide a visual cue as to the type of case and the required forms.

- Voluntary Petition Chapters 7, 11, and 13
- Involuntary Petition
- Amended Petition
- 20 Largest Unsecured Creditors
- Statement of Financial Affairs

Notable Differences in the New Petitions and Lead Events

The following grid outlines the new petitions. All petitions have a new “Look and feel”:

Old	New
B1 Voluntary Petition	B101 Voluntary Petition for an Individual
	B201 Voluntary Petition for a Non-individual
B5 Involuntary Petition	B105 Involuntary Petition for an Individual
	B205 Involuntary Petition for a Non-individual
N/A	B401 Petition for Recognition of a Foreign Proceeding (chapter 15)

1. New Petitions B101 and B201 do not include, nor reference, the filing of Exhibit D. This portion is now included in the petition itself at Part 5/section 15.

The question regarding Exhibit D within the voluntary petition events has changed to:

Have all debtors received a briefing from an approved credit counseling agency within 180 days of the filing of this petition?

Yes

No

Selecting “No” will produce the reminder below:

Remember to file the appropriate Motion for Waiver of Credit Counseling, or Certification of exigent circumstances.

The same ECF “background” actions will be produced as if the filer had selected box 3 or 4 while answering the “Exhibit D” question currently in use.

2. These new petition events also contain a reworded question about Tenant of a Residential Property at Part 2/section11. The new question is as follows:

Has your landlord obtained an eviction judgment against you AND do you want to stay in your residence?

Yes
 No

Selecting "Yes" will produce the reminder below:

Remember to fill out an Initial Statement About an Eviction Judgment Against You (Form 101A) and file it along with this petition.

The same ECF "background" actions will be produced as if the filer had selected "Yes" while answering the "Tenant of a Residential Property" question currently in use.

3. There are new options when the nature of debt selected is "business", and the type of debtor is NOT individual. Additional options are shown below:

<p>Prior filing within last 8 years <input type="text" value="yes"/></p> <p>Fee status <input type="text" value="Paid"/></p> <p>Nature of debt <input type="text" value="business"/></p> <p>Asset notice <input type="text" value="No"/></p> <p>Estimated number of creditors <input type="text" value="1 - 49"/></p> <p>Estimated assets <input type="text" value="\$0 to \$50,000"/></p> <p>Estimated liabilities <input type="text" value="\$0 to \$50,000 (\$0 to \$50,000)"/></p>	<p>Type of debtor</p> <ul style="list-style-type: none"><input type="radio"/> Individual<input checked="" type="radio"/> Corporation (includes LLC & LLP)<input type="radio"/> Partnership<input type="radio"/> Other <p>Nature of business</p> <ul style="list-style-type: none"><input type="radio"/> Health Care Business<input type="radio"/> Single Asset Real Estate<input type="radio"/> Railroad<input type="radio"/> Stockbroker<input type="radio"/> Commodity Broker<input type="radio"/> Clearing Bank<input type="radio"/> None of the above <p>Special categories</p> <ul style="list-style-type: none"><input type="checkbox"/> Tax-Exempt Entity<input type="checkbox"/> Investment Company<input type="checkbox"/> Investment Advisor <p>NAICS code</p> <input type="text" value=""/> <input type="text" value=""/>
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- A new nature of debt “other” has been added. This works the same in ECF as if the filer had selected “consumer”.
- Three higher limit “bands” ranging from 1 billion to more than 50 billion for both estimated assets and liabilities have been added.
- “Special categories” check boxes, and “NAICS” code will be completed by attorney filers and will not be a required field for opening cases received over the counter.

4. The “Summary of Assets and Liabilities and Certain Statistical Information” screen appears below:

Summary of Assets and Liabilities and Certain Statistical Information			
Report the totals from Schedules A/B, D, E/F, I, J, Forms 122, and Nondischargeable Debt in the boxes provided.			
NAME OF SCHEDULE/FORM	ASSETS	LIABILITIES	OTHER
Schedule A/B - Total Real Estate/Property	<input type="text"/>		
Schedule A/B - Total Personal Property	<input type="text"/>		
Schedule D - Total Secured Claims		<input type="text"/>	
Schedule E/F - Total Priority Unsecured Claims		<input type="text"/>	
Schedule E/F - Total Nonpriority Unsecured Claims		<input type="text"/>	
Schedule I - Monthly Income			<input type="text"/>
Schedule J - Monthly Expenses			<input type="text"/>
Current Monthly Income (Official Form 122A-1, 122B or 122C-1)			<input type="text"/>
Total Unsecured Claims Amount (Official Form 106Sum, 3a + 3b)		<input type="text"/>	
Total Dischargeable Debt (Computed) Note: Not computed when any value above for D, E/F, or total unsecured claims amount is not known.		<input type="text"/>	

I certify that the amounts entered above match exactly what is contained within the PDF attachment.

This replaces the current “Summary of Schedules” screen. Note that Schedules A and B have been combined into Schedule A/B, and Schedules E and F have been combined into Schedule E/F. Separate data fields remain for collecting the information just as on the current summary screen, with only the field name changing.

Modifications to the Schedules Event

Bankruptcy Event => Schedules/Statements/New Case Deficiencies => Schedules has been modified to account for the combination of Schedules A and B, and Schedules E and F. It will also allow for the docketing of the new Schedule J-2. The same ECF "background" actions will be produced just as they were before.

The Following New Events Have Been Added

- Bankruptcy Events => Miscellaneous => Initial Statement Regarding Eviction Judgment (form 101A)
- Bankruptcy Events => Miscellaneous => Statement About Payment of Eviction Judgment (form 101B)
- Bankruptcy Events => Motions/Applications => Motion for Waiver of Credit Counseling (as directed in the new petition forms)
- Orders/Opinions => Reference an Existing motion/application => Order on Motion for Waiver of Credit Counseling
- Bankruptcy Events => Miscellaneous => Declaration Under Penalty of Perjury (form B202 for non-individuals)
- Bankruptcy Events => Miscellaneous => Declaration About Individual Debtor's Schedules (form B106Dec)

**United States Bankruptcy Court
Northern District of Texas**

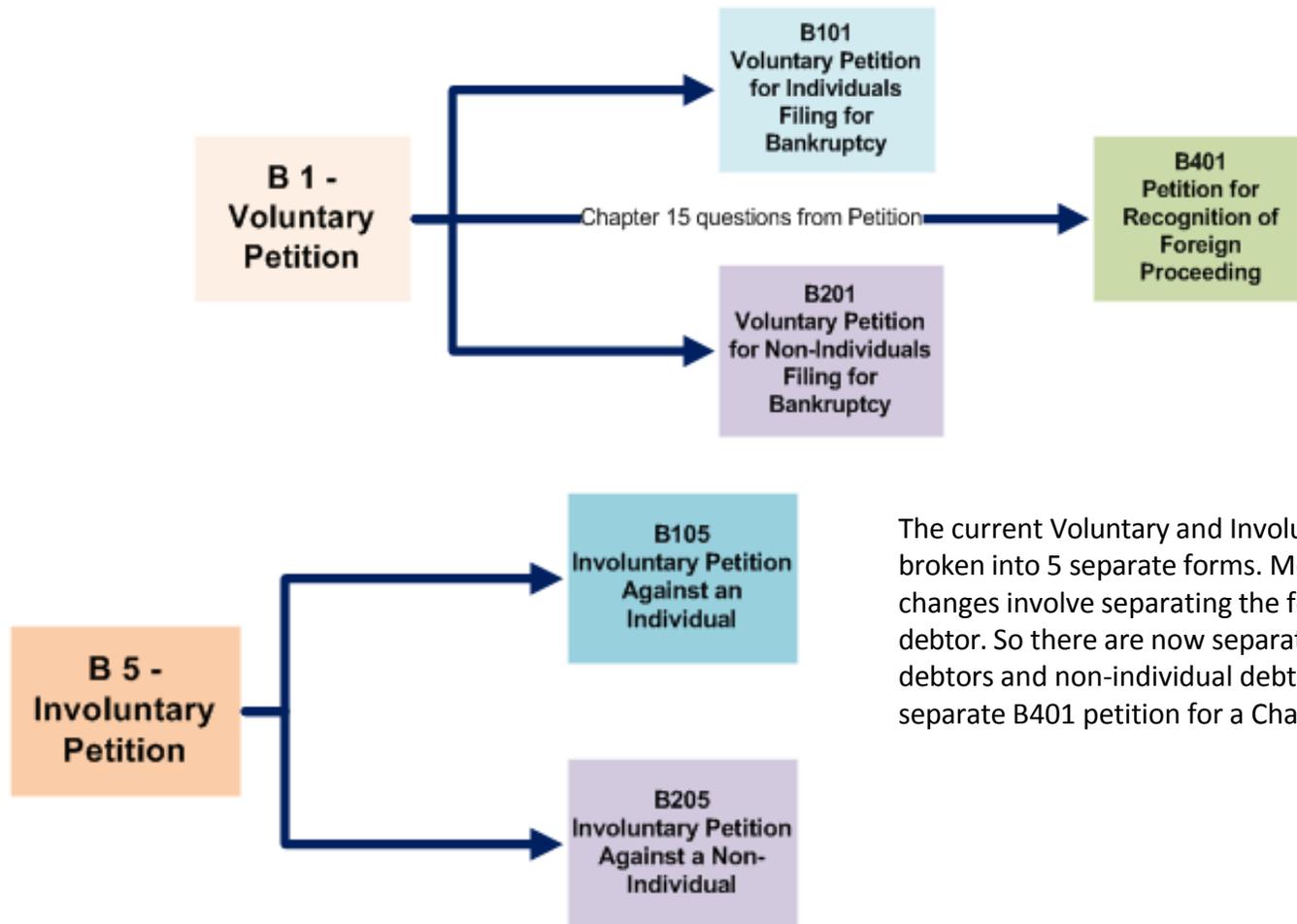
**Official 2015 Bankruptcy Forms in CM/ECF
Overview**

December 1, 2015

Implementing 2015 Forms in CM/ECF

- New Official Bankruptcy Forms will become effective December 1, 2015.
- The case opening process for voluntary and involuntary bankruptcy cases remains the same.
- CM/ECF bankruptcy case opening screens will be modified to include some changes from the new 2015 forms (petition and schedules).

Case Opening Forms



The current Voluntary and Involuntary petitions will be broken into 5 separate forms. Most of the form changes involve separating the forms by the type of debtor. So there are now separate forms for individual debtors and non-individual debtors. As well as a separate B401 petition for a Chapter 15 Petition.

Case Opening Forms

Voluntary Petition Highlights

- This form is now 8 pages.
- New “other” option for Nature of Debt.
- Individuals now have the option to select a Nature of Business to describe their Sole Proprietorship.
- Individuals cannot select Railroad, Clearing Bank or Tax-Exempt Entity.
- Includes credit counseling information, Exhibit D now included as part of the petition.
- New Estimated Assets and Liabilities options and deactivation of code J.
- Includes chapter 7 and 11 individual business data.
- Language and instructions are now simpler on all forms.
- There are comprehensive instructions accompanying all the new forms.

Form 101 - Voluntary Petition for Individuals

Open New Voluntary Bankruptcy Case

Prior filing within last 8 years: no

Fee status: Paid

Nature of debt: **Nature of Debt: Business Consumer Other New**

Asset notice: business, consumer, other (New)

Estimated number of creditors: []

Estimated assets: []

Estimated liabilities: []

Small business: A (\$0 to \$50,000 (\$0 to \$10,000)), B (\$50,001 to \$100,000 (\$10,000 to \$100,000)), C (\$100,001 to \$500,000 (\$100,000 to \$1 million)), D (\$500,001 to \$1 million (\$1 million to \$100 million)), E (\$1,000,001 to \$10 million (More than \$100 million)), F (\$10,000,001 to \$50 million), G (\$50,000,001 to \$100 million), H (\$100,000,001 to \$500 million), I (\$500,000,001 to \$1 billion), J (More than \$1 billion) (Deactivated for cases filed after 11/30/2015), K (\$1,000,000,001 - \$10 billion), L (\$10,000,000,001 - \$50 billion) (New), M (More than \$50 billion)

Type of debtor: Individual, Corporation (includes LLC & LLP), Partnership, Other

Nature of business: Health Care Business, Single Asset Real Estate, Railroad (Disabled for Individual debtors), Stockbroker, Commodity Broker, Clearing Bank (Disabled for Individual debtors), None of the above

Next Clear

The B101 Voluntary Petition for individuals now asks if debts are primarily Consumer, Business or Other in Part 6 of the new form. Individuals now have the option to select a Nature of Business to describe their Sole Proprietorship. "Other" would be selected if debtor indicates they are a sole proprietor in Part 3/Section 12 of petition.

Form 101 - Voluntary Petition for Individuals

Open New Voluntary Bankruptcy Case

Prior filing within last 8 years: no

Fee status: Paid

Nature of debt: [dropdown]

Asset notice: business, consumer, other (highlighted)

Estimated number of creditors: [dropdown] New

Estimated assets: [dropdown]

Estimated liabilities: [dropdown]

Small Business: [dropdown]

Nature of Business
Railroad
Clearing Bank
Disabled for Individual debtors.

Type of debtor
 Individual
 Corporation (includes LLC & LLP)
 Partnership
 Other

Nature of business
 Health Care Business
 Single Asset Real Estate
 Railroad
 Stockbroker
 Commodity Broker
 Clearing Bank
 None of the above
 Tax-Exempt Entity

Deactivated for cases filed after 11/30/2015

New

Next Clear

Since Form 101 is only for Individuals, Railroad and Clearing Bank will be greyed out and disabled as options for Nature of Business if the debtor is an individual. The Tax Exempt Entity checkbox will no longer appear for Nature of Business if the debtor is an individual.

Form 101 - Voluntary Petition for Individuals

Open New Voluntary Bankruptcy Case

Prior filing within last 8 years no

Fee status Paid

Nature of debt [dropdown]

Asset notice business consumer other

Estimated number of creditors [input] **New**

Estimated assets [input]

Estimated liabilities [input]

Small business

- A (\$0 to \$50,000 (\$0 to \$10,000))
- B (\$50,001 to \$100,000 (\$10,000 to \$100,000))
- C (\$100,001 to \$500,000 (\$100,000 to \$1 million))
- D (\$500,001 to \$1 million (\$1 million to \$100 million))
- E (\$1,000,001 to \$10 million (More than \$100 million))
- F (\$10,000,001 to \$50 million)
- G (\$50,000,001 to \$100 million)
- H (\$100,000,001 to \$500 million)
- I (\$500,000,001 to \$1 billion)
- J (More than \$1 billion) ← Deactivated for cases filed after 11/30/2015
- K (\$1,000,000,001 - \$10 billion) ← New
- L (\$10,000,000,001 - \$50 billion) ← New
- M (More than \$50 billion) ← New

Type of debtor

- Individual
- Corporation (includes LLC & LLP)
- Partnership
- Other

Nature of business

- Health Care Business
- Single Asset Real Estate
- Railroad
- Stockbroker
- Commodity Broker
- Clearing Bank
- None of the above
- Tax-Exempt Entity

Disabled for Individual debtors

Next Clear

Est Assets and Est Liabilities
Code J is deactivated >\$1 billion
New codes K, L, M >\$1-50 billion

Form 201 Voluntary Petition for Non-Individuals

The screenshot shows the 'Open New Voluntary Bankruptcy Case' form. Key sections and annotations include:

- Prior filing within last 8 years:** no
- Fee status:** Paid
- Type of debtor:** Corporation (includes LLC & LLP) is selected.
- Nature of business:** 'None of the above' is selected. A yellow callout box with a red arrow points to this option, containing the text: "Other changed to None of the Above".
- Special categories:** 'Investment Company' and 'Investment Advisor' are selected. A yellow callout box with a red arrow points to these options, containing the text: "New Nature of Business codes: Investment Company Investment Advisor".
- NAICS code:** 4231 (Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers)
- Other options:** 'Debtor is required to file periodic reports' and 'Debtor is a shell company' are also selected.

This is the new statistical screen for a Chapter 11 non-individual case. In an effort to identify more specific business types, two new Natures of Business options for Non-Individual filers have been added, Investment Company and Investment Advisor. The value of "Other" has been changed to "None of the above".

Form 201 Voluntary Petition for Non-Individuals

Open New Voluntary Bankruptcy Case

Prior filing within last 8 years

New Chapter 11 Fields
Debtor is required to file periodic reports
Debtor is a shell company

Small business

A plan is being filed with this petition.

Acceptances of the plan were solicited prepetition

Debtor is required to file periodic reports

Debtor is a shell company New

Type of debtor

- Individual
- Corporation (includes LLC & LLP)
- Partnership
- Other

Nature of business

- Health Care Business
- Single Asset Real Estate
- Railroad
- Stockbroker
- Commodity
- Clearing Broker
- None of the above

New NAICS business

Special categories New

- Tax-Exempt Entity
- Investment Company
- Investment Advisor

NAICS code

4231 (Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers)

Next Clear

Additionally a new statistical NAICS business code has been added. The North American Industry Classification System (NAICS) is the standard used by Federal statistical agencies in classifying business types and will allow the AO to respond better to Congressional, Judiciary, and public inquiries on types of bankruptcy filings. The first 4 digits of the NAICS code will be collected for reporting.

Form B401 Chapter 15 Case Opening

The screenshot shows the 'Open New Voluntary Bankruptcy Case' form. The 'Main/Nonmain' dropdown menu is open, displaying four options: 'Foreign main proceeding', 'Foreign main proceeding', 'Foreign nonmain proceeding', and 'Foreign main proceeding, or in the alternative foreign nonmain proceeding'. The last option is highlighted in red and labeled as a 'New option'.

Case type	bk	Case number	
Date filed	4/30/2015 6:00 AM		
Chapter	15	Main/Nonmain	Foreign main proceeding
Joint Petition	n		Foreign main proceeding
Deficiencies	n		Foreign nonmain proceeding
Origin	Original	New option	Foreign main proceeding, or in the alternative foreign nonmain proceeding

Foreign Main Proceeding
Foreign Nonmain Proceeding
Foreign Main Proceeding, or in the alternative, foreign Nonmain Proceeding

There is a new Nature of Foreign Proceeding selection when opening a chapter 15 case. It is designed as an alternative for the filer who is not sure if it's a main or non-main proceeding.

Form B401 Chapter 15 Case Opening

Petition for Recognition of Foreign Proceeding

Open New Voluntary Bankruptcy Case

Fee status Paid

Type of debtor

- Individual
- Corporation (includes LLC & LLP)
- Partnership
- Other

Limited statistical data collected for Chapter 15.

Only Fee Status and Type of Debtor will be captured from this Chapter 15 statistical case opening screen.

Chapter 11 Case Opening

EOUST Statistical screen

Open New Voluntary Bankruptcy Case

Form B1: Debtor's aggregate non-contingent liquidated debts < \$2,490,925

Schedules

Schedule C: Total value of claimed exemptions

Schedule I line 2: Monthly gross wages, salary, and commission Debtor Spouse

Schedule I line 6: Subtotal of payroll deductions Debtor Spouse

Schedule J line 23c: Monthly net income

This field is not required, but an error message will display if checked for any chapter other than Chapter 11.

New form numbers and form names for schedules

- Schedules A and B **combined** into Schedule **A/B**.
- Schedules E and F **combined** into Schedule **E/F**.

Current Form #	Current Name	New Form #	New Name
B6A	Schedule A - Real Property	B106A/B	Schedule A/B Property - Individual
B6B	Schedule B - Personal Property	B206A/B	Schedule A/B Property - Non-Individual
B6E	Schedule E - Creditors Holding Unsecured Priority Claims	B106E/F	Schedule E/F - Creditors Who Have Unsecured Claims - Individual
B6F	Schedule F - Creditors Holding Unsecured Nonpriority Claims	B206E/F	Schedule E/F - Creditors Who Have Unsecured Claims - Non-Individual

- Separate A/B Forms for **Individual** and **Non-Individual** debtors.
- Separate E/F Forms for **Individual** and **Non-Individual** debtors.

Schedules and Summary of Schedules

New Schedules have separate Individual and Non-Individual forms and new form numbers.

Individual

B106**A/B**

B106**D**

B106**E/F**

B106**G**

B106**H**

Non-Individual

B206**A/B**

B206**D**

B206**E/F**

B206**G**

B206**H**

Just like the Voluntary Petitions have been separated by Individual and Non-Individual debtor types, the schedules in this list have separate forms for Individual and Non-Individual debtor types. The remaining schedules are only required for Individual debtors.

Schedules and Summary of Schedules

- Although the forms are combined, there are still separate fields for:
 - Real estate/property (Formerly Schedule A)
 - Personal property (Formerly Schedule B)
 - Priority unsecured claims (Formerly Schedule E)
 - Non-priority unsecured claims (Formerly Schedule F)
- Users will be prompted to enter separate amounts for each field when docketing Schedule A/B and Schedule E/F.

Schedules and Summary of Schedules

Schedules I and J only apply to individual debtors.

Individual

B106I - Income

B106J – Expenses

The image shows two overlapping bankruptcy forms. The top form is Official Form 106I, Schedule I: Your Income, dated 12/16. It includes instructions to be as complete and accurate as possible and a section titled 'Part 1: Describe Employment' with a question about employment information. The bottom form is Official Form 106J, Schedule J: Your Expenses, also dated 12/16. It includes instructions and a section titled 'Part 1: Describe Your Household' with questions about joint cases, dependents, and household status. A table for dependents is partially visible, with columns for 'Dependent's relationship to Debtor 1 or Debtor 2', 'Dependent's age', and 'Does dependent live with you?'.

Schedules and Summary of Schedules

- New Form: B106**J-2** Expenses for Separate Household of Debtor 2

Part 1:	Describe Your Household
1. Is this a joint case?	
<input type="checkbox"/> No. Go to line 2.	
<input type="checkbox"/> Yes. Does Debtor 2 live in a separate household?	
<input type="checkbox"/> No	
<input type="checkbox"/> Yes. Debtor 2 must file Official Forms 106J-2, <i>Expenses for Separate Household of Debtor 2</i> .	

- The total of Debtors 1 and 2 expenses will be included on line 22b of Schedule J

Copy the result to line 22b of Schedule J to calculate the total expenses for Debtor 1 and Debtor 2.

Summary of Your Assets and Liabilities and Certain Statistical Information (Form B106Sum)

Summary of Assets and Liabilities and Certain Statistical Information

Report the totals from Schedules A/B, D, E/F, I, J, Forms 122, and Nondischargeable Debt in the boxes provided.

NAME OF SCHEDULE/FORM	ASSETS	LIABILITIES	OTHER
Schedule A/B - Total Real Estate/Property	<input type="text"/>		
Schedule A/B - Total Personal Property	<input type="text"/>		
Schedule D - Total Secured Claims		<input type="text"/>	
Schedule E/F - Total Priority Unsecured Claims		<input type="text"/>	
Schedule E/F - Total Nonpriority Unsecured Claims		<input type="text"/>	
Schedule I - Monthly Income			<input type="text"/>
Schedule J - Monthly Expenses			<input type="text"/>
Current Monthly Income (Official Form 122A-1, 122B or 122C-1)			<input type="text"/>
Total Unsecured Claims Amount (Official Form B106Sum)		<input type="text"/>	
Total Dischargeable Debt (Computed) Note: Not computed when any value above for D, E/F, or total unsecured claims amount is not known.		<input type="text"/>	

Next Clear

This screen is now the Summary of Assets and Liabilities and Certain Statistical Information. The schedules have been renamed, renumbered, and combined. There are still separate fields for real estate, personal property, priority and nonpriority unsecured claims. Individual and Non-Individual debtors will not use the same forms, and there are no Non-Individual forms for Schedules I and J. This screen will still be presented to non-individual filers to capture values from Schedules A/B, D, and E/F.

Meeting of Creditors Notices (Form B9A)

Prior to Dec. 1, 2015

		Chapter 7 No Asset Case	
<p>B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)</p> <p>UNITED STATES BANKRUPTCY COURT _____ District of _____</p>			
<p>Notice of</p> <p>Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines</p> <p>[A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on _____ (date).] or [A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter _____ on _____ (date) and was converted to a case under chapter 7 on _____ (date).]</p> <p>You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.</p> <p style="text-align: center;">Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.</p> <p style="text-align: center;">See Reverse Side for Important Explanations.</p>			
Debtor(s) (name(s) and address):		Case Number:	
		Last four digits of Social-Security or Individual Taxpayer-ID (ITIN) No(s)/Complete EIN:	
All other names used by the Debtor(s) in the last 8 years (include married, maiden, and trade names):		Bankruptcy Trustee (name and address):	
Attorney for Debtor(s) (name and address):			
Telephone number:		Telephone number:	
Meeting of Creditors			
Date: / /	Time: () A. M.	Location:	
	() P. M.		

Revised Meeting of Creditors Notices (Form 309A)

Dec. 1, 2015

		Chapter 7 No Asset Case	
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)	[Date case filed for chapter 7 _____
Case number: _____			MM./DD / YYYY OR
			[Date case filed in chapter _____
			MM./DD / YYYY
			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 12/15

For the debtors 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 debtors or 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.

The debtors are seeking a discharge. 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 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 at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

Resources

Pending changes for 2015 Bankruptcy Forms on US Courts Web Site

<http://www.uscourts.gov/rules-policies/pending-rules-amendments/pending-changes-bankruptcy-forms>