

Electronic Self-Representation (eSR) Bankruptcy Petition Preparation System Chapter 7 and Chapter 13



THIS ONLINE TOOL IS FOR DEBTORS FILING IN THE ABILENE, AMARILLO, SAN ANGELO, and WICHITA FALLS DIVISIONS ONLY

Bankruptcy has serious long-term financial and legal consequences and hiring a competent attorney is strongly recommended. The Bankruptcy Court is not permitted to provide legal advice. Individuals filing for bankruptcy without an attorney are still responsible for knowing and following all legal requirements. Low or no cost legal resources are available in all divisions of the bankruptcy court.

www.txnb.uscourts.gov

https://ecf.txnb.uscourts.gov/n/esr/pages/registration.jsf

#### What is eSR?

•eSR is an online tool to help individuals complete a chapter 7 or chapter 13 bankruptcy petition when they have decided to file bankruptcy without an attorney.

#### Who can use eSR?

- Individuals who live in the Northern District of Texas (Abilene, Amarillo, San Angelo, and Wichita Falls divisions only) filing Chapter 7 or 13.
- eSR is NOT available to attorneys or bankruptcy petition preparers.
- eSR is NOT designed for filings by corporations or other business entities.

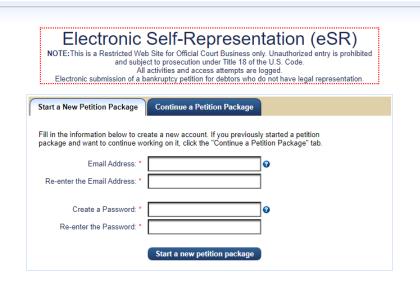
## Why use eSR?

- There is no cost to use **eSR**. Pay only the chapter 7 bankruptcy filing fee of \$338.00 or the chapter 13 bankruptcy filing fee of \$313.00.
- •eSR has a guided, step-by-step process that allows you up to 45 days to complete your package and submit.
- Your personal information is only accessible to you using a unique login and password assigned to you.
- •eSR is accessible 24 hours a day from any internet-enabled computer.
- There is no software to download or purchase.

### How do I use eSR?

- Obtain credit counseling from a court-approved credit counseling agency. The law requires credit counseling BEFORE filing bankruptcy.
- Collect all your financial documents before you begin.
- Create a user profile, unique login, and password.
- Answer questions about your property, income and debts and then hit submit.
- Complete and sign the **eSR** declaration form and SSN statement form that are emailed to you upon the Court's receipt of the **eSR** package.
- Hand deliver or mail the completed Declaration form, completed SSN statement form, chapter 7 or chapter 13 filing fee OR a completed Application to Pay in Installments OR a completed Application to Waive the Chapter 7 Filing Fee (if applicable), and original copy of a Certification of Credit Counseling

- Note: If Official Form 101A Initial Statement About an Eviction Judgment Against You is part of this bankruptcy petition package, you are required to serve a copy of this form on your landlord when you complete the instructions for filing for bankruptcy.
- Note: An <u>automatic stay (injunction)</u> is **NOT** in effect until a bankruptcy case number is issued by the bankruptcy court.
- Note: A bankruptcy petition is <u>NOT</u> considered "filed" (and does not receive a case number) until all the above listed documents are received and processed by the court. Please note that the confirmation email that your eSR package has been submitted does not constitute filing. Documents must still be provided to the Court before filing commences.
- Note: eSR only allows a one-time submission. Any schedules or statements not completed at the time the eSR package is submitted cannot be completed later using eSR. All subsequent pleadings and amendments to pleadings must be filed in paper via mail or dropped off at the George Mahon Federal Building: 1205 Texas Ave., Room 306, Lubbock, TX 79401-4002.
- If you are filing bankruptcy to delay or stop a foreclosure action on your home, it is very important for you to understand that the "Electronic Submission of a Bankruptcy Package" may delay the filing of your case for several days until the court receives the additional items above required to complete your filing.
- You may get started using eSR at <a href="https://ecf.txnb.uscourts.gov/n/esr/pages/registration.jsf">https://ecf.txnb.uscourts.gov/n/esr/pages/registration.jsf</a>



## Additional Steps After eSR Submission

- Pay stubs The Bankruptcy Code also requires the submission of pay stubs, other payment advices, or other evidence of payment received within 60 days before the date of the filing of the petition (after all SSN and bank account numbers are redacted) or an <a href="Affidavit of No Employer Payments">Affidavit of No Employer Payments</a> if you have not been employed within the 60 days prior to filing. Pay stub documentation is not required to open your Chapter 7 case; however, it must be provided to the Court with a new case filing. You may include this documentation when you provide your original documents to the court in person or via mail to avoid the need to provide them separately.
- **Debtor Education** A second education course, called the financial management course, must be completed after the date your Chapter 7 case is opened and the certification must be filed with the court along with the <u>Certification</u> About a Financial Management Course (Form B423).
- Chapter 13 Plan For Chapter 13 cases, the Chapter 13 Plan filed on our local plan form located
  at <a href="https://www.txnb.uscourts.gov/sites/txnb/files/forms/Chapter%2013%20Plan\_1.pdf">https://www.txnb.uscourts.gov/sites/txnb/files/forms/Chapter%2013%20Plan\_1.pdf</a> is due within 14 days of the
  date of filing.

### eSR Computer Requirements

- Internet connection
- Adobe Reader (version 8 or higher)
- Pop-up blocker must be disabled
- Printer
- Browser requirements It is recommended that you use the **latest version** of Mozilla Firefox, Internet Explorer, Chrome, or Safari.

## eSR Help

• For technical assistance regarding **eSR**, please contact the bankruptcy clerk's office at (800) 442-6850 or <u>ecfhelp@txnb.uscourts.gov</u>. Please note, the clerk's office is prohibited from giving legal advice.

### eSR Documents

After filing through eSR, please print, fill out and sign these documents. Upload a copy of your Photo ID, and copies of the following documents in Portable Document Format (PDF) to the court's <u>electronic drop box</u> within two (2) days to receive your case number..

- Declaration Regarding Electronic Filing (Self-Represented Individual)
- Your Statement About Your Social Security Numbers

If copies are not received within two (2) days by the court, your bankruptcy petition may be rejected. Go to the court's Electronic Document Submission (EDS) system to upload the required copies. After uploading copies, mail or present in person the original documents within fourteen (14) days. Failure to present the originals within the time specified by the court may result in your case being dismissed.