UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA
www.flsb.uscourts.gov

CLERK'S FILING INSTRUCTIONS

***Please visit the court's website address above for additional information, including the web pages for pro se (without attorney) parties*.**

A. GEOGRAPHIC BOUNDARIES

This court is the United States Bankruptcy Court for the Southern District of Florida.

The Southern District of Florida is comprised of the following counties:

- Dade, Monroe (Miami Division)
- Broward - (Ft. Lauderdale Division)
- Palm Beach, Indian River, Okeechobee, Highlands, Martin, St. Lucie - (West Palm Beach Division)

B. LOCATION OF CLERK'S OFFICES

The Clerk maintains three staffed offices.

Location	Open To the Public*
C. Clyde Atkins United States Courthouse 301 N. Miami Avenue #150 Miami, Florida 33128 (305) 714-1800	Monday - Friday 8:30 am - 4:00 pm
299 E. Broward Blvd. Room 112 Ft. Lauderdale, FL 33301 (954) 769-5700	Monday - Friday 8:30 am - 4:00 pm
The Flagler Waterview Building 1515 North Flagler Drive Room 801 West Palm Beach, FL 33401 (561) 514-4100	Monday - Friday 8:30 am - 4:00 pm

*Any party seeking to conventionally file an emergency or otherwise time sensitive paper during a time period when the clerk's office is not open to the public shall, in advance, contact the clerk or chief deputy clerk to request after hours, holiday, or weekend filing accommodations. [See Local Rule 5001-2(B)]

C. SEARCHING FOR CASE INFORMATION

See "Clerk's Instructions for Electronic Public Access Services". Limited case information will be provided by the clerk's office in response to telephone inquiries. This information includes: case type, case number, chapter, assigned judge, date filed, date discharged, date closed, primary party names, addresses, phone numbers, and NARA's (National Archives and Records Administration) case file location numbers.

D. LOCATION OF FILES

Paper case files are not maintained for cases filed on or after October 17, 2005. Documents filed in cases filed prior to October 17, 2005, and still pending before the court are located in the clerk's office in the division where the assigned judge is chambered. Documents filed in any case on or after October 17, 2005, must be accessed electronically, either by using the clerk's office public terminals or by obtaining an account with the PACER Service Center. See "Clerk's Instructions for Obtaining Copies of Court Records."

E. BANKRUPTCY RULES AND FORMS

The Bankruptcy Code and the Bankruptcy Rules and the local rules, administrative orders, court guidelines and clerk's instructions of this court set forth the requirements for filing bankruptcy petitions, complaints, and other proceedings and papers in this court.

The current versions of the Official Bankruptcy Forms and Administrative Office of the United States Courts Director's Procedural Forms and this court's local forms must be used.

Official Bankruptcy Forms (petition, schedules and other related forms), Administrative Office of the United States Courts Director's Procedural Forms, and this court's local rules, administrative orders, local forms, clerk's instructions and court guidelines are available on the court's web site, www.flsb.uscourts.gov.

F. FILING FEES, GENERALLY

The clerk may refuse to accept for filing any petition or other paper tendered without the required clerk's fees. Payment for filing fees by non attorney filers must be in the form of cash (exact change required), money order, or cashier's or "official" check made payable to "Clerk, U.S. Court". The clerk will accept a personal or business check ONLY for payment of copy, certification or research fees and fees for compact disc of court proceedings upon presentation of an official government photo identification of the person who is presenting the check. **DO NOT SEND CASH THROUGH THE MAIL**. Child support creditors seeking fee waivers must file the Administrative Office of the United States Courts Directors' Procedural Form 2810 "Appearance of Child Support Creditor or Representative". [See Local Rules 1006-1, 5080-1 and 5081-1 and the Clerk's Summary of Fees.]

Filing fees for petitions and other fee based documents filed electronically by registered users of CM/ECF must be paid utilizing the CM/ECF credit card payment module. Failure to pay fees for electronically filed documents by 3:00 a.m. the following day will result in the temporary suspension of electronic filing privileges until all fees are paid.

For information on installment payments and chapter 7 fee waiver applications for voluntary petitions, please refer to section K(1), “Filing Fee for Petitions”.

G. REQUIRED SIGNATURES AND OTHER INFORMATION

The clerk may refuse to accept for filing any petition presented without required original signature(s) and address(es) or filed by a pro se individual debtor that is not accompanied by documentary proof of the debtor’s identity. (See section K(2) below). Other nonconforming papers may be stricken from the court record or, if filed in a closed or dismissed case, returned without filing. [See Local Rules 1002-1(B) and 1003-1, and 5005-1(C).]

H. PHOTO ID REQUIREMENT FOR PRO SE PETITIONS

For information about this requirement see section L, “Additional Information for Filing Petitions”.

I. PLACE OF FILING PAPERS

Conventionally filed (in paper) documents may be filed in any division. Unless directed by the court, do not deliver any papers to a judge’s chambers. [See Local Rule 5005-1(B).] Any creditor with internet access may file a proof of claim electronically and print a copy of the claim at the time of filing by using the electronic claims filing program available on the court website: www.flsb.uscourts.gov.

J. COURTESY COPY NOT REQUIRED

Documents filed electronically or conventionally, including petitions, notices of appeal and other documents need no additional paper copies for the court’s use, unless otherwise directed by the court or clerk. **Conventional paper filers may if desired, provide an extra copy when the original is filed in order to receive a conformed copy. Please include an adequate sized stamped self-addressed envelope if return by mail is desired.**

K. OPTION FOR DEBTOR(S) TO RECEIVE COURT NOTICES ELECTRONICALLY

Debtors may voluntarily elect to receive court-generated notices and orders served by the clerk by email instead of U.S. mail by filing Local Form “Debtor's Request to Receive Notices Electronically Under DeBN Program” [see Interim Local Rule 9036-1(B) and (C)]. Notice provided under this program is limited to receipt of notices and orders served **only** by the clerk of court and that notice by all other parties must continue to be served on the debtor via U.S. mail or in person.

L. ADDITIONAL INFORMATION FOR FILING PETITIONS

To: All Potential or Current Debtors

In addition to the other informational guidelines supplied by the clerk's office, please review the following items 1 through 15 below to ensure that your papers are prepared in the correct format using the correct forms and that other clerk's instructions are followed. The following pages list the papers required by chapter (and type) of petition, complaint or other proceeding. A "Notice Required by 11 U.S.C. §342(b) for Individuals Filing for Bankruptcy" "Notice to Pro Se Debtors" and a "Notice of New Photo Identification Requirement for Debtors Filing a Petition Without Attorney Representation Effective August 1, 2011" are attached to these instructions.

PLEASE NOTE: THE STAFFS OF THE JUDGES' AND CLERK'S OFFICES ARE NOT PERMITTED TO ASSIST YOU WITH PREPARING YOUR PETITION OR OTHER DOCUMENTS, OR PROVIDE YOU WITH LEGAL ADVICE*.

1. Filing Fee for Petition

If spouses are filing a joint petition, only one filing fee is required (see also item "F" "Filing Fees, Generally"). Filing fees are due at the time of filing, unless an individual debtor is requesting payment in installments or a chapter 7 individual debtor is seeking a fee waiver. The following requirements must be met:

A. Installment payments

Only individual debtors (including joint petitions filed) may apply to pay the filing fee in installments. You must use the Local Form "Application for Individuals to Pay the Filing Fee in Installments" available from the clerk's office. Both debtors, if joint petition, must sign the application. A minimum installment payment of one half the filing fee at the time of filing of the petition is required. The clerk will not accept a voluntary petition presented for filing by a debtor seeking to pay filing fee in installments if filing fees remain due from any previous case filed by that debtor unless the application is accompanied by payment of all previously due fees. [See Local Rules 1002-1(B)(1)(b) and 1006-1(A)]

B. Chapter 7 Fee Waiver Applications.

Individual debtors in chapter 7 cases who meet certain financial requirements may apply for a waiver of the filing and certain other fees. Bankruptcy Form 103B "Application to Have the Chapter 7 Filing Fee Waived" must be submitted in accordance with the Judicial Conference of the United States' approved policy implementing Chapter 7 Fee Waiver Provision and Local Rule 1006-1(B). These documents are posted on the court website on the pro se web page under the information for chapter 7 fee waivers along with a link to the poverty guidelines that must be met in order to qualify for this waiver.

2. Photo Identification Requirement for Pro Se Petitions

Debtors who are not represented by an attorney must present current official government photo identification at the time the petition is presented for filing. [See the clerk's public notice "New Photo Identification Requirement for Debtors Filing a Petition Without Attorney Representation Effective August 1, 2011" attached to these instructions] and Local Rule 1002-1(B)(1)(d).

3. Petition

A. The petition must be completed fully and signed by debtors. For a joint petition, wherever signatures are required, both spouses must sign, even if the form you are using does not provide enough lines for both to sign. Original signatures must be on all documents for conventionally filed documents.

B. An individual and a corporation, trust or partnership cannot file in the same petition. Separate petitions must be filed. [See also Local Rule 1015-1(A) for joint administration.] A corporation, trust or partnership filing a petition must be represented by an attorney.

C. If you have not filed any prior bankruptcy case within the last eight years, you must indicate "NO" in the section of the petition requesting prior filing information.

D. All information requested in the petition must be completed. If complete schedules are not filed with the petition, please estimate statistical information.

E. All originals and copies must be legible (including handwritten papers).

4. Statement of Social Security

All individual debtors must submit a Bankruptcy Form 121 "Statement About Your Social Security Numbers" at the time the petition is filed. This document will not be placed in the public records.

5. Requirement of Debtor to Complete Part 5 of the Voluntary Bankruptcy Petition Regarding Consumer Credit Counseling Requirement

Individual debtors must comply with credit counseling requirements under 11 U.S.C. §§109(h) and 521(b), and Bankruptcy Rule 1007(b)(3), and indicate the debtor's status by completing Part 5 of the Official Bankruptcy Form 101 "Voluntary Petition for Individuals Filing for Bankruptcy" and submit any required attachments. If a joint case, both spouses must each complete this section and include attachments.

FAILURE TO COMPLY WITH THESE REQUIREMENTS MAY RESULT IN DISMISSAL OF YOUR CASE WITHOUT FURTHER NOTICE. Make sure you are

using the most recent version of the official forms available on the court's website since major forms revisions took effect on December 1, 2015.

6. List of Creditors (Creditor Service Matrix)

Follow the instructions contained in "Clerk's Instructions for Preparing, Submitting and Obtaining Service Matrices". Do not follow the instructions that come with the kit you may have purchased from an office supply store. **DO NOT PUT ANY OTHER INFORMATION ON THIS MATRIX OTHER THAN WHICH THE INSTRUCTIONS REQUIRE. FAILURE TO COMPLY WITH MATRIX REQUIREMENTS MAY RESULT IN DISMISSAL OF YOUR CASE.**

7. Schedules

Use the latest version linked to on the court website. **IMPORTANT: MAJOR REVISIONS WERE MADE TO THE OFFICIAL BANKRUPTCY FORMS AND ADMINISTRATIVE OFFICE DIRECTOR'S PROCEDURAL FORMS EFFECTIVE 12/01/15.** When filing schedules, submit everything listed in these Instructions required for the chapter you are filing, even if you indicate **"NONE"**. Do not omit the schedules you think are unnecessary because you don't have any real property, secured creditors, etc. because your case may be dismissed without further notice for failure to file documents. Debtors must sign their own schedules and statements and any amendments. [See Clerk's Instructions for Preparing, Submitting and Obtaining Service Matrices". Local Rules 1007-1, 1007-2, and 1009-1; and see also Local Rule 1009-1(D)(4) Re: Deadline for Amendments in Unconfirmed Chapter 13 Cases.]

8. Chapter 13 Plan

If filing a chapter 13 case, the plan must be submitted on the local form required by Local Rule 3015-1(B)(1). [See Local Rule 3015-1(B)(2), and Local Rule 3015-2(A) "Deadline for Filing Amended Plan".] You must start making your plan payments to your chapter 13 trustee no later than 30 days after filing your petition. [See Local Rule 3070-1.]

9. Use of Bankruptcy Kits

The instructions contained in the "bankruptcy kit" you purchased will differ from this court's clerk's instructions, and this court requires you to use a local version of some forms instead of the national version (i.e., "Application to Pay Filing Fee in Installments"). Please make sure you follow the clerk's instructions and use the latest version of all required forms when filing a case in this district.

10. Refiling after Dismissal

If the petition is being filed after dismissal of the debtor's previous case by any

bankruptcy court, a copy of the dismissal order and any other orders which set forth the conditions under which the subsequent case may be filed must accompany the petition. [See Local Rule 1002-1(A)(3).]

The clerk will not accept any voluntary petition presented for filing by a debtor who had a prior case dismissed by an order which prohibited the debtor from filing for a period of time that has not yet expired, or where a court order sets forth conditions for refiling and those conditions have not been met. [See Local Rule 1002-1(B)(1)(a).]

Individual debtors filing a chapter 7, 11, or 13 case who have filed a previous case or case(s) at any time should be aware that, protection of the automatic stay may be limited or may not be available at all. [See 11 U.S.C. §362(c)(3) and 11 U.S.C. §362(c)(4).]

11. Debtors Filing Without an Attorney or with Assistance from a Bankruptcy Petition Preparer

If the debtor is not represented by an attorney on the voluntary petition, the debtor should provide the court with a phone number where the debtor can be reached. An attorney is required for all petitions filed by corporations and other non-individual business entities. [Local Rule 9010-1(B)(1)].

Bankruptcy petition preparers who prepare documents for filing by debtors must sign the documents and include the preparer's name, address, social security number and telephone number [see 11 U.S.C. §110], and file Official Form 2800 “Disclosure of Compensation of Bankruptcy Petition Preparer”. [See also Local Rule 2016-1(D).] Any document prepared by a bankruptcy petition preparer must include the required Bankruptcy Form 119 “Bankruptcy Petition Preparer’s Notice, Declaration, and Signature” [See also section 2 above regarding pro se debtor photo identification requirement.]

12. Form of Petitions and Attachments and Other Papers Filed with the Court

Review the Local Rules for form requirements for conventional paper and registered CM/ECF filers. When filing schedules, file every schedule listed for that chapter and type (individual or non-individual) even if you will indicate "None" on the document. When filing copies of payment advices under 11 U.S.C. §521(a)(1)(B)(iv), or notifying the court that payment advices will not be filed, submit the Local Form “Declaration Regarding Payment Advices”. [See Local Rule 1007-1(E).]

[See also Local Rules 5005-1, 5005-3, 5005-4, 9004-1, 9004-2, 9011-4, and 9072-1 for additional format requirements and “Guidelines for Preparing, Submitting and Serving Orders”].

13. Amendments to Petitions, Schedules, Lists, and Statements

For information on fee, format and service requirements for submitting amendments to petitions, lists, schedules and statements, see Local Rules 1007-2 and 1009-1, the "Clerk's Instructions for Preparing, Submitting and Obtaining Service Matrices" and Local Form "Debtor's Notice of Compliance with Requirements for Amending Creditor Information". Requests for amendments to a debtor's social security number must comply with Local Rule 1009-1(C). If attempting to amend schedules to add creditors after a case is closed, please refer to Local Rule 5010-1(B).

14. Debtor's Tax Returns

Debtors must provide the trustee with a copy of their federal income tax return if required under 11 U.S.C. §521(e) or the case may be dismissed. [See Local Rule 1007-1(F).] [Do not file the return with the court unless directed by the court.]

15. Documents Required by Chapter or Proceeding Type

Following are lists by chapter or type of proceeding of the documents (indicating format of submission) required in this court. Certain documents are required at the time of initiating the filing and are indicated by an "*". The other required documents may be either filed at the time of the initial filing or by the deadlines stated in the federal statutes, rules and local rules and orders. You must use the most current version of the Official Bankruptcy Forms, Administrative Office of the United States Courts Director's Forms and this court's local forms. **PLEASE NOTE THESE FORMS WERE SUBSTANTIALLY AMENDED EFFECTIVE 12/01/15.**

If seeking joint administration or substantive consolidation of cases, please refer to Local Rule 1015-1. Conventional paper filers: Assemble original papers in the order listed below for the chapter you are filing under.

*minimum initial filing requirements

CHAPTER 7 (Attorney needed for Non-Individual Cases)

Debtors must provide the trustee with a copy of their federal income tax return if required under 11 U.S.C. §521(e) or the case may be dismissed. [Do not file the return with the court unless directed by the court.]

Original and, if desired, 1 copy for return to filer
Filing Fee: $335.00

OFFICIAL FORM	FORM TITLE – CHAPTER 7 INDIVIDUAL CASES ONLY
*101	**Voluntary Petition** • Individual debtors must obtain credit counseling before filing the petition, unless an exception applies. (See clerk's "Stop" notice attached to these instructions.) • Debtors filing without attorney representation (pro se) must provide a current government issued photo identification at the time of filing the petition. See the clerk's public notice "New Photo Identification Requirement for Debtors Filing a Petition without Attorney Representation Effective August 1, 2011" [attached to these instructions.]
*101A	Initial Statement About an Eviction Judgement Against You. • File IF you marked "Yes" to both questions in #11 of the Voluntary Petition.
106Sum	Summary of Your Assets and Liabilities and Certain Statistical Information
106A/B	Schedule A/B: Property
106C	Schedule C: The Property You Claim as Exempt
106D	Schedule D: Creditors Who Have Claims Secured by Property
106E/F	Schedule E/F: Creditors Who Have Unsecured Claims
106G	Schedule G: Executory Contracts and Unexpired Leases
106H	Schedule H: Your Codebtors
106I	Schedule I: Your Income
106J	Schedule J: Your Expenses
106J-2	Schedule J-2: Expenses for Separate Household of Debtor 2. • File IF you marked "Yes" to both questions in 106J, Part 1.
106Dec	Declaration About an Individual Debtor's Schedules
107	Statement of Financial Affairs for Individuals Filing for Bankruptcy
*119	Bankruptcy Petition Preparer's Notice, Declaration, and Signature (if applicable)
*121	Statement About Your Social Security Numbers – Note this document will not be placed in public records.

CI-1 (rev. 12/01/16)
*minimum initial filing requirements

OFFICIAL FORM	FORM TITLE – CHAPTER 7 INDIVIDUAL CASES ONLY
*	Creditor Matrix filed in accordance with the "Clerk's Instructions for Preparing, Submitting and Obtaining Service Matrices".

Additional Requirements

FORM NUMBER	FORM TITLE
108	Statement of Intention for Individuals Filing Under Chapter 7.
2030	Director's Form "Disclosure of Compensation of Attorney for Debtor" (if debtor is represented by an attorney).
2800	Disclosure of Compensation of Bankruptcy Petition Preparer (if applicable).
122A-1	Chapter 7 Statement of Your Current Monthly Income. File Official Form 122A-1Supp, Statement of Exemption from Presumption of Abuse Under §707(b)(2), and Official Form 122A-2, Chapter 7 Means Test Calculation, if applicable.
LF-10	Declaration Regarding Payment Advices. File this cover sheet with attached copies of all payment advices or other evidence of payment received within 60 days before the date of the filing of the petition as required by 11 U.S.C. §521(a)(1)(b)(iv). If copies are not attached, file the "Declaration" and indicate the reason(s).
*	Certificate of Credit Counseling: This certification is issued by a credit counseling agency to each debtor AFTER a debtor has completed a credit counseling course.
*LF-03	Application to Pay Filing Fee in Installments. If a debtor is unable to pay the filing fee in full, use this court's local form application to pay the filing fee in installments.(if applicable)
*103B	Application to Have the Chapter 7 Filing Fee Waived. (if applicable)
	Certificate of Personal Financial Management: Before a discharge can be entered, each individual debtor must take an approved course about personal financial management. In some instances, a vendor may file the debtor's certificate with the court. If the vendor does not, the debtor must obtain the certificate, and file the certificate or Official Form 423, Certification About a Financial Management Course.

*minimum initial filing requirements

OFFICIAL FORM	FORM TITLE – CHAPTER 7 NON-INDIVIDUAL CASES ONLY
*201	Voluntary Petition
202	Declaration Under Penalty of Perjury for Non-Individual Debtors
206Sum	Summary of Assets and Liabilities for Non-Individuals
206A/B	Schedule A/B: Property
206D	Schedule D: Creditors Who Have Claims Secured by Property
206E/F	Schedule E/F: Creditors Who Have Unsecured Claims
206G	Schedule G: Executory Contracts and Unexpired Leases
206H	Schedule H: Your Codebtors
207	Statement of Financial Affairs for Non-Individuals Filing for Bankruptcy
*	Creditor Matrix filed in accordance with the "Clerk's Instructions for Preparing, Submitting and Obtaining Service Matrices".

Additional Requirements

FORM NUMBER	FORM TITLE
	Corporate Ownership Statement (as required by Bankruptcy Rule 1007(a)(1) and Local Rule 1002-1(A)(2)). [Please note Local Rule 1002-1(A)(2) definition of parties falling under the classification of "corporation" required to file this statement.]
2030	Director's Form "Disclosure of Compensation of Attorney for Debtor"

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*minimum initial filing requirements

CHAPTER 9 Original and, if desired, 1 copy for return to filer
Filing Fee: $ 1,717.00

OFFICIAL FORM	FORM TITLE – CHAPTER 9 NON-INDIVIDUAL CASES ONLY
*201	Voluntary Petition
202	Declaration Under Penalty of Perjury for Non-Individual Debtors
204	For Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and are Not Insiders.

Additional Requirements

FORM NUMBER	FORM TITLE
2030	Director's Form "Disclosure of Compensation of Attorney for Debtor"
	List of Creditors (deadline for filing set by court)
	Plan

*minimum initial filing requirements

CHAPTER 11 (Attorney Needed for Non-Individual Cases)

Debtors must provide the trustee with a copy of their federal income tax return if required under 11 U.S.C. §521(e) or the case may be dismissed. [Do not file the return with the court unless directed by the court.] See Below under "Additional Requirement" for chapter 11 small business requirement to file tax return with the petition.

For additional chapter 11 requirements and forms, please refer to the "Clerk's Instructions for Chapter 11 Cases", court "Guidelines for Prepackaged Chapter 11 Cases" and to the U.S. Trustee Guideline letter you will receive from the U.S. Trustee after your case is filed and the forms listed on the Miami U.S. Trustee website: http://www.justice.gov/ust-regions-r21/region-21-chapter-11-2**.**

Original and 1 copy to be returned to filer
Filing Fee: $ 1,717.00

OFFICIAL FORM	FORM TITLE – CHAPTER 11 INDIVIDUAL CASES ONLY
*101	Voluntary Petition • Individual debtors must obtain credit counseling before filing the petition, unless an exception applies. (See clerk's "Stop" notice attached to these instructions.) • Debtors filing without attorney representation (pro se) must provide a current government issued photo identification at the time of filing the petition. See the clerk's public notice "New Photo Identification Requirement for Debtors Filing a Petition Without Attorney Representation Effective August 1, 2011" [attached to these instructions.]
*101A	Initial Statement About an Eviction Judgement Against You. • File IF you marked "Yes" to both questions in #11 of the Voluntary Petition.
*104	List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders
106Sum	Summary of Your Assets and Liabilities and Certain Statistical Information
106A/B	Schedule A/B: Property
106C	Schedule C: The Property You Claim as Exempt
106D	Schedule D: Creditors Who Have Claims Secured by Property
106E/F	Schedule E/F: Creditors Who Have Unsecured Claims
106G	Schedule G: Executory Contracts and Unexpired Leases

CI-1 (rev. 12/01/16)
*minimum initial filing requirements

OFFICIAL FORM	FORM TITLE – CHAPTER 11 INDIVIDUAL CASES ONLY
106H	Schedule H: Your Codebtors
106I	Schedule I: Your Income
106J	Schedule J: Your Expenses
106J-2	Schedule J-2: Expenses for Separate Household of Debtor 2. • File IF you marked "Yes" to both questions in 106J, Part 1.
106Dec	Declaration About an Individual Debtor's Schedules
107	Statement of Financial Affairs for Individuals Filing for Bankruptcy
*119	Bankruptcy Petition Preparer's Notice, Declaration, and Signature (If applicable)
*121	Statement About Your Social Security Numbers
*	Creditor Matrix filed in accordance with the "Clerk's Instructions for Preparing, Submitting and Obtaining Service Matrices".

Additional Requirements

FORM NUMBER	FORM TITLE
2030	Director's Form "Disclosure of Compensation of Attorney for Debtor" (if debtor is represented by an attorney).
2800	Disclosure of Compensation of Bankruptcy Petition Preparer (if applicable).
122B	Chapter 11 Statement of Your Monthly Income
LF-10	Declaration Regarding Payment Advices. File this cover sheet with attached copies of all payment advices or other evidence of payment received within 60 days before the date of the filing of the petition as required by 11 U.S.C. §521(a)(1)(b)(iv). If copies are not attached, file the "Declaration" and indicate the reason(s).
*	Certificate of Credit Counseling: This certification is issued by a credit counseling agency to each debtor AFTER a debtor has completed a credit counseling course.
*	Plan and Disclosure Statement. Note: See Clerk's Instructions for Chapter 11 cases for the forms available.
*LF-03	Application to Pay Filing Fee in Installments. If a debtor is unable to pay the filing fee in full, use this court's local form application to pay the filing fee in installments.
LF-93	Local Form "Chapter 11 Case Management Summary" as required under Local Rule 2081-1(B) must be filed within the earlier of three business days after relief is entered or one business day prior to the date of the first scheduled hearing. This summary must be served on all parties of record.

*minimum initial filing requirements

FORM NUMBER	FORM TITLE
	If debtor is a small business, as required by 11 U.S.C. §1116(1), debtors' most recent balance sheet, statement of operations, cash-flow statement, and Federal income tax return; or a statement made under penalty of perjury that no balance sheet, statement of operations, or cash-flow statement has been prepared and no Federal tax return has been filed. For individual debtors only, the tax return will be docketed as a non-public "restricted" documents and requests for copies must comply with Local Rules 1007-1(F) and 5005-1(A)(2)(c).
	Certificate of Personal Financial Management: Before a discharge can be entered, each individual debtor must take an approved course about personal financial management. In some instances, a vendor may file the debtor's certificate with the court. If the vendor does not, the debtor must obtain the certificate, and file the certificate or Official Form 423, Certification About a Financial Management Course.
	If debtor is an individual, as required under Local Rules 3022-1(B) and 4004-3(A)(9), the Local Form "Notice of Deadline to Object to Debtor's Statements Re: 11 U.S.C. §522(q)(1) Applicability, Payment of Domestic Support Obligations and [For Chapter 11 Cases Only] Applicability of Financial Management Course and Statement Regarding Eligibility to Receive a Discharge" must be filed and served before the court may consider entry of the discharge.

OFFICIAL FORM	FORM TITLE – CHAPTER 11 NON-INDIVIDUAL CASES ONLY
*201	Voluntary Petition
201A	Attachment to Voluntary Petition for Non-Individuals Filing for Bankruptcy Under Chapter 11 (if applicable)
202	Declaration Under Penalty of Perjury for Non-Individual Debtors
*204	List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders
206Sum	Summary of Assets and Liabilities for Non-Individuals
206A/B	Schedule A/B: Property
206D	Schedule D: Creditors Who Have Claims Secured by Property
206E/F	Schedule E/F: Creditors Who Have Unsecured Claims
206G	Schedule G: Executory Contracts and Unexpired Leases
206H	Schedule H: Your Codebtors
207	Statement of Financial Affairs for Non-Individuals Filing for Bankruptcy
*	Creditor Matrix filed in accordance with the "Clerk's Instructions for Preparing, Submitting and Obtaining Service Matrices".

*minimum initial filing requirements

Additional Requirements

FORM NUMBER	FORM TITLE
	Names and addresses of equity security holders of the debtor.
2030	Disclosure of Compensation of Attorney for Debtor
	Plan and Disclosure Statement. Note: See Clerk's Instructions for Chapter 11 cases for the forms available.
	Pursuant to Local Rule 2081-1(A), chapter 11 debtors, except individual debtors not engaged in business, are required to file within 14 days after filing the petition, a certified report containing financial information regarding payroll and sales taxes using Local Form "Debtor's Notice of Filing Payroll and Sales Tax Reports". Only the original (with certificate of service included) need be filed with the court.
	Corporate Ownership Statement (as required by Bankruptcy Rule 1007(a)(1) and Local Rule 1002-1(A)(2)). Please note Local Rule 1002-1(A)(2) definition of parties falling under the classification of "corporation" required to file this statement.
	If debtor is a small business, as required by 11 U.S.C. §1116(1), debtors' most recent balance sheet, statement of operations, cash-flow statement, and Federal income tax return; or a statement made under penalty of perjury that no balance sheet, statement of operations, or cash-flow statement has been prepared and no Federal tax return has been filed. For individual debtors only, the tax return will be docketed as a non-public "restricted" documents and requests for copies must comply with Local Rules 1007-1(F) and 5005-1(A)(2)(c).
LF-93	Local Form "Chapter 11 Case Management Summary" as required under Local Rule 2081-1(B) must be filed within the earlier of three business days after relief is entered or one business day prior to the date of the first scheduled hearing. This summary must be served on all parties of record.

CHAPTER 12 (Attorney Needed for Non-Individual Cases)

Debtors must provide the trustee with a copy of their federal income tax return if required under 11 U.S.C. §521(e) or the case may be dismissed. [Do not file the return with the court unless directed by the court.]

Original and, if desired, 1 copy for return to filer
Filing Fee: $ 275.00

OFFICIAL FORM	FORM TITLE – CHAPTER 12
*101 or 201	**Voluntary Petition** • Individual debtors must obtain credit counseling before filing the petition, unless an exception applies. (See clerk's "Stop" notice attached to these instructions.) • Debtors filing without attorney representation (pro se) must provide a current government issued photo identification at the time of filing the petition. See the clerk's public notice "New Photo Identification Requirement for Debtors Filing a Petition without Attorney Representation Effective August 1, 2011" [attached to these instructions.]
*101A	Initial Statement About an Eviction Judgement Against You. • File IF you marked "Yes" to both questions in #11 of the Voluntary Petition.
202	Declaration Under Penalty of Perjury for Non-Individual Debtor's (if applicable)
106/206Sum	Summary of Your Assets and Liabilities and Certain Statistical Information
106/206A/B	Schedule A/B: Property
106C	Schedule C: The Property You Claim as Exempt
106/206D	Schedule D: Creditors Who Have Claims Secured by Property
106/206E/F	Schedule E/F: Creditors Who Have Unsecured Claims
106/206G	Schedule G: Executory Contracts and Unexpired Leases
106/206H	Schedule H: Your Codebtors
106I	Schedule I: Your Income
106J	Schedule J: Your Expenses
106J-2	Schedule J-2: Expenses for Separate Household of Debtor 2 (if applicable)
106/Dec	Declaration About an Individual Debtor's Schedules
107/207	Statement of Financial Affairs for Individuals Filing for Bankruptcy
*119	Bankruptcy Petition Preparer's Notice, Declaration, and Signature (If applicable)
*121	Statement About Your Social Security Numbers (if applicable)
*	Creditor Matrix filed in accordance with the "Clerk's Instructions for Preparing, Submitting and Obtaining Service Matrices".

CI-1 (rev. 12/01/16)
*minimum initial filing requirements

<u>Additional Requirements</u> (Filed separately)

FORM NUMBER	FORM TITLE
2030	Director's Form "Disclosure of Compensation of Attorney for Debtor" (if applicable).
2800	Disclosure of Compensation of Bankruptcy Petition Preparer (if applicable).
	Corporate Ownership Statement (as required by Bankruptcy Rule 1007(a)(1) and Local Rule 1002-1(A)(2)). [Please note Local Rule 1002-1(A)(2) definition of parties falling under the classification of "corporation" required to file this statement.] (if applicable)
LF-10	Local Form "Declaration Regarding Payment Advices" with attached copies of all payment advices or other evidence of payment received within 60 days before the date of the filing of the petition as required by 11 U.S.C. §521(a)(1)(b)(iv). If copies are not attached, file the "Declaration" and indicate the reason(s). (required for all individual debtors). (if applicable)
	If debtor is an individual, as required under Local Rules 2080-1(B) and 4004-3(A)(9), the Local Form "Notice of Deadline to Object to Debtor's Statements Re: 11 U.S.C. §522(q)(1) Applicability, Payment of Domestic Support Obligations and [For Chapter 11 Cases Only] Applicability of Financial Management Course and Statement Regarding Eligibility to Receive a Discharge" must be filed and served before the court may consider entry of the discharge. (if applicable)
	Certificate of Personal Financial Management: Before a discharge can be entered, each individual debtor must take an approved course about personal financial management. In some instances, a vendor may file the debtor's certificate with the court. If the vendor does not, the debtor must obtain the certificate, and file the certificate or Official Form 423, Certification About a Financial Management Course. (if applicable)

CHAPTER 13

<u>Note to Chapter 13 Debtors</u> - You must start making plan payments to the chapter 13 trustee 30 days after you file your petition. [See Local Rule 3070-1(A)(1).]

The local form "Rights and Responsibilities Agreement" must be entered into by the attorney and debtor but is not filed with the court (see Chapter 13 Guidelines for Compensation for Chapter 13 Attorneys).

You must provide the trustee with a copy of your Federal income tax return as required under 11 U.S.C. §521(e) or your case may be dismissed. Do not file the return with the court unless directed by the court.

For additional information see "Chapter 13 Suggestions" posted on the court website and the chapter 13 trustees' web sites.

Original and, if desired 1 copy for return to filer
Filing Fee: $ 310.00

OFFICIAL FORM	FORM TITLE – CHAPTER 13
*101	Voluntary Petition • Individual debtors must obtain credit counseling before filing the petition, unless an exception applies. (See clerk's "Stop" notice attached to these instructions.) • Debtors filing without attorney representation (pro se) must provide a current government issued photo identification at the time of filing the petition. See the clerk's public notice "New Photo Identification Requirement for Debtors Filing a Petition Without Attorney Representation Effective August 1, 2011" [attached to these instructions.]
*101A	Initial Statement About an Eviction Judgement Against You. • File IF you marked "Yes" to both questions in #11 of the Voluntary Petition.
106Sum	Summary of Your Assets and Liabilities and Certain Statistical Information
106A/B	Schedule A/B: Property
106C	Schedule C: The Property You Claim as Exempt (Individual Cases Only)
106D	Schedule D: Creditors Who Have Claims Secured by Property
106E/F	Schedule E/F: Creditors Who Have Unsecured Claims
106G	Schedule G: Executory Contracts and Unexpired Leases
106H	Schedule H: Your Codebtors
106I	Schedule I: Your Income (Individual Cases Only)

*minimum initial filing requirements

OFFICIAL FORM	FORM TITLE – CHAPTER 13
106J	Schedule J: Your Expenses (Individual Cases Only)
106Dec	Declaration About an Individual Debtor's Schedules (Individual Cases Only)
107	Statement of Financial Affairs for Individuals Filing for Bankruptcy
*119	Bankruptcy Petition Preparer's Notice, Declaration, and Signature (if applicable)
*121	Statement About Your Social Security Numbers
*	Creditor Matrix filed in accordance with the "Clerk's Instructions for Preparing, Submitting and Obtaining Service Matrices".

Additional Requirements (Filed separately)

FORM NUMBER	FORM TITLE
2030	Director's Form "Disclosure of Compensation of Attorney for Debtor" (if applicable).
2800	Disclosure of Compensation of Bankruptcy Petition Preparer (if applicable).
122C-1	Bankruptcy Form 122C-1 "Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period". If applicable, Official Form 122C-2 "Chapter 13 Calculation of Your Disposable Income".
LF-10	Declaration Regarding Payment Advices. File this cover sheet with attached copies of all payment advices or other evidence of payment received within 60 days before the date of the filing of the petition as required by 11 U.S.C. §521(a)(1)(b)(iv). If copies are not attached, file the "Declaration" and indicate the reason(s).
*	Certificate of Credit Counseling: This certification is issued by a credit counseling agency to each debtor AFTER a debtor has completed a credit counseling course.
LF-31	Chapter 13 Plan
*LF-03	Application to Pay Filing Fee in Installments. If a debtor is unable to pay the filing fee in full, use this court's local form application to pay the filing fee in installments.
	Certificate of Personal Financial Management: Before a discharge can be entered, each individual debtor must take an approved course about personal financial management. In some instances, a vendor may file the debtor's certificate with the court. If the vendor does not, the debtor must obtain the certificate, and file the certificate or Official Form 423, Certification About a Financial Management Course.

INVOLUNTARY PETITIONS (joint involuntary petitions are not permitted)
[See Local Rule 1003-1(B)]

Original and, if desired, 1 copy for return to filer
Filing Fee: Same as chapter fee

OFFICIAL FORM	FORM TITLE – INVOLUNTARY PETITION - INIDIVIDUAL
*105	Involuntary Petition Against an Individual **NOTE:** If the petition is being filed electronically by a registered user, a scanned copy of the petitioning creditor signature page with original signatures of all petitioning creditors must be submitted with the petition.

OFFICIAL FORM	FORM TITLE – INVOLUNTARY PETITION – NON-INDIVIDUAL
*205 *	Involuntary Petition Against a Non-Individual **NOTE:** If the petition is being filed electronically by a registered user, a scanned copy of the petitioning creditor signature page with original signatures of all petitioning creditors must be submitted with the petition. Corporate ownership statements as required by Bankruptcy Rule 1010(b).

NOTE: The clerk will generate the Bankruptcy Form 2500E "Summons to Debtor in Involuntary Case" and provide a copy to the petitioners for service on the debtor. See Local Rule 1010-1(A).

CHAPTER 15 PETITION FOR RECOGNITION OF A FOREIGN PROCEEDING UNDER

Original and, if desired, 1 copy for return to filer
Filing Fee: $ 1,717.00

If the petition is being filed by a foreign representative where an order granting recognition of the foreign main proceeding has been entered, a certified copy of the order granting recognition of the foreign main proceeding must accompany the petition. [See also 11 U.S.C. §1511 and Bankruptcy Rules 1004.2, 1007, 1012 and 2002(q).]

OFFICIAL FORM	FORM TITLE
*401	Chapter 15 Petition for Recognition of a Foreign Proceeding and any applicable attachments listed as required in petition.
	List containing the name and address of those designated by Bankruptcy Rule 1007(a)(4).
	Corporate ownership statement as required by Bankruptcy Rule 1007(a)(4).

MOTIONS TO REOPEN CASES

Original and, if desired, 1 copy for return to filer

1. **Reopening to Amend Schedules to Add an Omitted Creditor (see Local Rule 5010-1(B): Chapter 7 Reopening Filing Fee $260; Chapter 13 Reopening Filing Fee $235; and Chapter 11 Reopening Filing Fee $1,167.** List fees required by Local Rule 5010-1(B) amended schedules must be accompanied by a $30 fee and filed in accordance with Local Rule 1009-1(D). Proposed order conforming to the Local Form "Order Reopening Case to Amend Schedules to Add Omitted Creditor" must accompany the motion.

2. **To avoid a judicial lien:** Chapter 7 filing fee $260; chapter 13 filing fee $235; and chapter 11 filing fee $1,167. **If case has been archived a $53 archive retrieval fee is required**. See also Local Rule 5010-1 (F).

3. **To correct an administrative clerk's error or for actions related to the debtor's discharge:** No fee required.

4. **To request issuance of a discharge in a chapter 7 or 13 case upon the filing of the Bankruptcy Form 423 "Certification About a Financial Management Course" accompanied by a motion to reopen case (See Local Rule 5010-1(G) and (H)):** Chapter 7 filing fee $260; chapter 12 filing fee $200; chapter 13 filing fee $235.

5. **To correct Social Security Number or Other Individual Taxpayer Identification**

Number: Chapter 7 filing fee $260; chapter 12 filing fee $200; chapter 13 filing fee $235; and chapter 11 filing fee $1,167. **If case has been archived a $53 archive retrieval fee is required**. See also Local Rule 5010-1(E).

6. **To shorten the "with prejudice" period provision of a prior order of dismissal**: No fee required.

7. **To reopen a chapter 11 case involving an individual debtor whose case was previously closed after confirmation of a plan but prior to entry of discharge:** No fee required.

ADVERSARY PROCEEDING

Original and, if desired, 1 copy for return to filer (complaint only) - Filing Fee: $350.00 [Note: No fee required if filed by chapter 7 or chapter 13 debtors.]

FORM NUMBER	FORM TITLE
416D	Use this Official Form "Form 416D Caption for Use in Adversary Proceeding" as a template. Original Complaint [See Local Rule 7003-1(A)]
*1040	Adversary Proceeding Cover Sheet [See Local Rule 7003-1(A)] **NOTE:** Adversary complaints filed by registered users in CM/ECF do not need form cover sheet. The information required by the cover sheet is captured from data input directly into CM/ECF by the filer.
	Corporate Ownership Statement as required by Bankruptcy Rule 7007-1 and Local Rule 7003-1(B)(2). Please note Local Rule 1002-1(A)(2) definition of parties falling under the classification of "corporation" required to file this statement.

Upon the filing of an adversary proceeding, the clerk will generate and docket an electronic "Summons and Notice of Pretrial" and "Order Setting Filing and Disclosure Requirements" and transmit to the plaintiff electronically or via mail, who must serve them together with the complaint on all defendants in accordance with the federal and local rules. See also Local Rules 7004-2 and 7016-1(B).

*minimum initial filing requirements

REGISTRATION OF JUDGMENT FROM ANOTHER DISTRICT
[See also Local Rule 7069-1(B)]

Original and one copy – Filing Fee: $47.00

*1. Certified copy of Judgment (including Bill of Costs entered)

*2. Bankruptcy Form 2650 "Certification of Judgment for Registration in Another District" or certified copy of an order allowing the judgment to be registered in this district.

WRIT OF EXECUTION [See also Local Rule 7069-1]

Original and, if desired, 1 copy for return to filer

*1. Writ to U.S. Marshal
*2. Motion for Writ of Execution
*3. Certified copy of the judgment (including any Bill of Costs entered)

WRIT OF GARNISHMENT [See also Local Rule 7069-1(D)]

Original and, if desired, 1 copy for return to filer

*1. Writ of Garnishment
*2. Motion for Writ of Garnishment
*3. Proposed Order (when required by Florida law)
*4. Certified copy of the judgment (including any Bill of Costs entered)

OTHER MISCELLANEOUS PROCEEDINGS

Registration of a judgment in another district (see above); a motion for a protective order, or to quash a subpoena issued in a case pending in another district, a request to perpetuate testimony concerning a potential adversary proceeding under Rule 7027, a request to register a discharge order under Rule 4004(f), or any other request to register with the court a document not in a case or proceeding.

Original and, if desired, 1 copy for return to filer - Filing Fee: $47.00

CLAIMS [For filing transfers of claims - see Local Rule 3001-1(C).] (Transfer of Claims Fee $25)

Original and, if desired, 1 copy for return to filer (**Note: In a chapter 13 case where the debtor is not represented by an attorney, a copy of the claim must be mailed to the debtor. See Local Rule 3002-1(E).**

Unless the court directs otherwise, all **original** proofs of claim must be filed with the court using the Bankruptcy Form 410 "Proof of Claim" and if applicable Bankruptcy Form 410A "Proof of Claim, Attachment A", Bankruptcy Form 410S1 "Notice of Mortgage Payment Claim", and/or Bankruptcy Form 410S2 "Notice Postpetition Mortgage Fees, Expenses, and Charges" of If you wish to receive an acknowledgment from the clerk that your claim has been filed, you must include a copy of your claim with an adequate size self-addressed envelope containing sufficient postage so that the clerk may return a date-stamped copy of your claim to you.

Any creditor with internet access may file a proof of claim electronically and print a copy of the claim at the time of filing by using the electronic claims filing program available on the court website: www.flsb.uscourts.gov

*minimum initial filing requirements

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA

NOTICE TO PRO SE DEBTORS

READ THIS IMPORTANT NOTICE TO AVOID THE DISMISSAL OF YOUR CASE.

As a debtor you must attend a meeting of creditors and timely pay filing fee installments (if applicable) or chapter 13 plan payments (if applicable) on time or your case may be dismissed without further notice to you. You are responsible for following up with your case after filing your petition to make sure you are aware of the date set for you to appear at your first meeting of creditors. The questions and answers which follow are provided to assist you in meeting your responsibility to attend your first meeting of creditors on the scheduled date and time.

Before you file you must complete pre bankruptcy credit counseling using one of the approved credit counseling providers listed on the United States Trustee website http://www.justice.gov/ust/ under the "Bankruptcy Reform Information" link http://www.justice.gov/ust/eo/bapcpa/index.htm. See clerk's "Stop" notice attached to these instructions for more information. Both debtor and joint debtor must complete the requirement.

Before a chapter 7 or 13 debtor can receive a discharge, the debtors must complete the required financial management course after filing the petition using one of the approved providers listed on the United States Trustee website http://www.justice.gov/ust/ under the "Bankruptcy Reform Information" link http://www.justice.gov/ust/eo/bapcpa/index.htm and file the required certificate.

Debtors who are not represented by an attorney must present current official government photo identification at the time the petition is presented for filing. [See the clerk's public notice "New Photo Identification Requirement for Debtors Filing a Petition Without Attorney Representation Effective August 1, 2011" attached to these instructions.]

Please view the video posted on this court's pro se webpage on line or at clerk's office which follows a debtor through the bankruptcy process. The link is:
http://www.flsb.uscourts.gov/?page_id=4824

1. WHAT IS A MEETING OF CREDITORS?

Bankruptcy law requires each debtor (or both debtors if filing jointly) who files a bankruptcy petition to appear at a "first meeting of creditors". The meeting is not presided over by the judge. Instead the trustee assigned to your case (or a representative from the U.S. Trustee's office if you filed a chapter 11 case) will ask you questions under oath about your estate. Creditors who attend will also be permitted time to ask you questions. Your presence at the meeting of creditors is mandatory and continuances are granted only in exceptional

circumstances. [See Local Rule 2003-1.]

[Note: Each individual debtor must present to the presiding officer at the meeting of creditors two pieces of identification as follows: 1) original government-issued photo identification; and 2) original social security card, or if applicable, Tax Identification Number (or other acceptable confirmation of each debtor's social security number, or if applicable, Tax Identification Number). [See also Local Rules 5072-2 and 5073-1 regarding security regulations and access to the court and prohibited electronic devices.]

2. HOW WILL MY CREDITORS AND I KNOW THE DATE SCHEDULED FOR MY MEETING OF CREDITORS?

The clerk of court will serve you and to all of the creditors listed on the initial service matrix filed with your petition, a notice which will provide the date, time and location of your first meeting of creditors. This notice will also contain other important information regarding your case, including the name of the trustee (if you filed a chapter 7, 12 or 13 case) assigned to your case. It is your responsibility as the debtor to verify that this notice contains your correct name, address, and social security number (or, if applicable, tax identification number) and to notify the clerk's office if you find an error. Notices mailed to your creditors will have your address or, if represented by an attorney, your attorney's address in the return address section of the envelope so that mail incorrectly addressed to your creditors will be returned to you. The clerk will mail your copy of the notice to you at the mailing address listed on your bankruptcy petition. The clerk will use the addresses provided in your creditor service matrix to mail copies to your creditors. **IT IS VERY IMPORTANT FOR YOU TO SUPPLY CORRECT ADDRESS INFORMATION FOR YOURSELF AND YOUR CREDITORS AND TO NOTIFY THE COURT IN WRITING IF THERE ARE ANY CHANGES. IF YOU ADD CREDITORS AFTER THE FILING OF YOUR INITIAL SERVICE MATRIX YOU MUST SERVE THE NEW CREDITORS WITH A COPY OF THE NOTICE. SEE LOCAL RULE 1007-2 AND 1009-1(D)(2).**

3. WHEN WILL MY CREDITORS AND I RECEIVE THIS NOTICE AND WHAT SHOULD I DO IF I DON'T RECEIVE IT?

Chapter 7, 11 and 12 Cases

If you filed a chapter 7, 11 or 12 case, you and your creditors should receive a copy of this notice no later than 7-10 days after you filed your bankruptcy petition and creditor service matrix. If you do not receive this notice within 10 days from the filing of your petition you must notify the clerk's office immediately by calling in Miami at (305) 714-1800, the divisional office in Ft. Lauderdale at (954) 769-5700, or the divisional office in West Palm Beach at (561) 514-4100. You may call our multi-court voice case information system (available 24 hours a day) at (866) 222-8029 to determine if the date has been set in the computer; however you still must notify the court if you do not receive a copy within the time indicated.

Chapter 13 Cases

If you file a chapter 13 case, your meeting of creditors and the confirmation hearing on your plan cannot be set until your plan and a creditor service matrix have been filed. If you did not file a plan with your petition, the clerk will serve, on you and all parties of record, an initial

notice advising that the case was filed. After the plan is filed, a notice of meeting of creditors and other deadlines and information will be served on all parties of record. Your plan must be filed using the one page Local Form "Chapter 13 Plan". You must pay your first payment to the chapter 13 trustee within 30 days from the date of filing. [See Local Rule 3070-1.] Prior to the first scheduled meeting of creditors, the debtor shall provide to the trustee all documents listed in the Trustee's Notice of Required Documents and provide tax returns in accordance with 11 U.S.C. §521(e) and (f) and §1308. **DO NOT FILE THESE DOCUMENTS OR A CERTIFICATE OF SERVICE OF THESE DOCUMENTS WITH THE COURT, UNLESS ORDERED BY THE COURT TO DO SO.** See the document "Chapter 13 Trustees' Suggestions" for additional requirements.

If you do not receive notice of your meeting of creditors within 7 days after you file your plan and creditor service matrix, you must notify the clerk's office immediately by calling in Miami at (305) 714-1800, the office in Ft. Lauderdale at (954) 769-5700 or the office in West Palm Beach at (561) 514-4100. You may call our multi-court voice case information system (available 24 hours a day) at (866) 222-8029 to determine if the date has been set in the computer; however, you still must call the clerk's office if you do not receive a copy of the notice within the time indicated.

4. WHAT SHOULD I DO WITH THE MAIL THAT WAS ADDRESSED TO MY CREDITORS THAT IS BEING RETURNED TO ME?

These notices are being returned to you because the address you provided on your creditor service matrix is not correct or the creditor has moved. It is your responsibility to ensure that the clerk's office is provided with correct address information in order to provide any future noticing in your case. If you receive mail back from a creditor you must immediately mail the notice to the creditor at the new or corrected address. A certificate of service must be filed with the clerk's office which contains the new or corrected address information for the affected creditor and must state the date that you mailed the notice. You must also file a supplemental creditor matrix with the clerk which lists only those creditors with address changes. [See "Clerk's Instructions for Preparing, Submitting and Obtaining Service Matrices" (CI-3).] **DO NOT RETURN THESE NOTICES TO THE CLERK'S OFFICE. The exception to this requirement is if a debtor has received a bypass notice from the Bankruptcy Noticing Center (BNC) and is using it to change a previously submitted creditor address.**

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA

NOTICE TO ALL DEBTORS: READ THIS *BEFORE* YOU FILE YOUR CASE

DID YOU (AND JOINT DEBTOR, IF APPLICABLE) COMPLETE THE REQUIRED APPROVED PRE-FILING BANKRUPTCY CREDIT COUNSELING COURSE?

- If you completed the counseling and you have the certificate with you confirming you took the course, check box 1 in Part 5 and file the certificate with your petition.

- If you completed the counseling and you do NOT have the certificate with you, check box 2 in Part 5. **You will have 14 days after your case is filed to file the certificate or your case may be dismissed**.

- If you did NOT complete the counseling yet, you must check box 3 Part 5, if it applies, and attach an explanation as to WHY you did not receive the counseling. You must get the counseling as soon as possible, but no later than the date ordered by the court, and you must file the certificate. The court will enter an order that will require you to appear in court and explain why you did not get counseling before you filed bankruptcy. The court could dismiss your case if the court finds you did not have a good reason to file bankruptcy without taking the course.

- If you meet the requirements for an exemption from counseling (mentally ill or disabled or persons on military duty in an active combat zone) you must check box 4 of Part 5 and file a motion for determination by the court. See 11 U.S.C. §109(h)(4), and Local Rule 1007-1(D) and clerk's filing instructions for more information.

Under the bankruptcy laws, the court can only allow you to complete the course **after filing** if you meet **all** of the following conditions. [See 11 U.S.C. §109(h)(3).]

1) You must have tried to get counseling from an approved agency within at least a seven day period before filing and the agency could not provide it; AND

2) There are exigent (emergency) circumstances that prevented you from obtaining credit counseling before filing. (Important: The court will determine what qualifies as an emergency circumstance).

Please be advised that most debtors will not be able to meet these conditions because credit counseling is readily available in this district. The decision to file your petition is up to you but if you file without taking the course, you are risking dismissal of your case. ***The clerk cannot provide legal advice or predict in advance how a judge will decide your request for an extension to complete this requirement.***

To complete this requirement before filing, obtain from the clerk a list of United States Trustee approved pre-bankruptcy credit counseling agencies or go to this website:

http://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- **You are an individual filing for bankruptcy**, and
- **Your debts are primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 — Liquidation
- Chapter 11 — Reorganization
- Chapter 12 — Voluntary repayment plan for family farmers or fishermen
- Chapter 13 — Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	$245	filing fee
	$75	administrative fee
+	$15	trustee surcharge
	$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	$1,167	filing fee
+	$550	administrative fee
	$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	$200	filing fee
+	$75	administrative fee
	$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	$235	filing fee
+	$75	administrative fee
	$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your
debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days ***before*** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA

NEW PHOTO IDENTIFICATION REQUIREMENT FOR DEBTORS FILING A PETITION WITHOUT ATTORNEY REPRESENTATION

EFFECTIVE AUGUST 1, 2011

If you file a bankruptcy petition on or after August 1, 2011 with this court and you are not represented by an attorney, you must provide a current government issued photo identification when you bring in or mail your petition to the clerk of the U.S. Bankruptcy Court or your petition will not be accepted for filing.

Below are the new requirements and information as to what is considered proper identification. ***(See also Local Rule 1002-1(B)(1)(d) and the "Clerk's Instructions For Filing", amended effective December 1, 2015.)***

1) **Filing in person:** Only the individual debtor or a person presenting a notarized power of attorney authorizing that person to file the petition on the debtor's behalf may bring a petition to the clerk's office. The debtors (and any person holding power of attorney authorizing that person to file on behalf of the debtor) must present photo identification. If the petition is a joint case and only one spouse appears in person to file the petition, a legible copy of the absent spouse's identification card must be provided at the time the petition is filed.

2) **Filing by mail:** A photocopy of the debtor(s)' government issued identification must accompany the petition.

3) **Required identification:** When filing in person or by mail, identification presented must:

   - contain a photograph
   - be ***government*** issued such as a state driver's license, state or federal issued identification card, U.S. passport, federal, state or local U.S. government employee photo identification card
   - be current
   - be legible

4) **Retention of identification photocopies by the clerk:** The clerk will convert identification photocopies collected to pdf documents for retention under a restricted docket event which will be inaccessible to the public. Any paper copies submitted will be destroyed.

UNITED STATES BANKRUPTCY COURT, SDFL
IMPORTANT INFORMATION FOR CHAPTER 13 DEBTORS

- Each debtor must obtain counseling prior to filing bankruptcy unless an exception applies. The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the petition choices. If you cannot do so, you are not eligible to file. If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again. FAILURE TO COMPLY WITH THESE REQUIREMENTS MAY RESULT IN DISMISSAL OF YOUR CASE WITHOUT FURTHER NOTICE. See Local Rule 1007-1(D).

- You must use this court's current local plan form to file your plan. See Local Rule 3015-1(B).

- Within 30 days of **filing** your chapter 13 petition, you must begin making your plan payments to the chapter 13 trustee assigned to your case. (See address below). If you are not current with your payments at the meeting of creditors, your case will be dismissed without further notice or hearing. See Local Rule 3070-1.

- You must provide the trustee with a copy of your Federal income tax return as required by 11 U.S.C. §521(e) and Bankruptcy Rule 4002(b)(3) or your case may be dismissed. See Local Rules 1017-2(C) and 4002-1.

- All required schedules, statements, copies of payment advices [see 11 U.S.C. §521(a)(1)(b)(iv), Local Rule 1007-1(E) and Local Form *"Declaration Regarding Payment Advices"*] lists and your plan are due within 14 days of filing your petition (if you didn't file them when you filed your petition). If you do not timely file these papers, your case will be dismissed without further notice or hearing.

- Each debtor must attend the meeting of creditors scheduled for your case or the case will be dismissed.

- Each debtor must present to the trustee at the meeting of creditors your original government issued photo ID and original (not a copy) proof of your Social Security or Taxpayer ID numbers.

- Each debtor must complete the required financial management course and file the Bankruptcy Form B423 *"Certification About a Financial Management Course"* and the Local Form *"Debtor's Certificate of Compliance, Motion for Issuance of Discharge and Notice of Deadline to Object"* as required by Local Rule 4004-3(A)(4), before a discharge will be issued.

- If you are paying your filing fee in installments and fail to timely make a payment, your case will be dismissed without further notice. See Local Rule 1006-1(A)(4).

- See Local Rule 3070-1 for information on the status pre-confirmation payments.

- See Local Rule 3015-3(B) for information on the chapter 13 confirmation process.

CHAPTER 13 DEBTORS AND ATTORNEYS ARE REQUIRED TO SIGN THIS COURT'S LOCAL FORM "RIGHTS AND RESPONSIBILITIES AGREEMENT".

(SEE COURT GUIDELINES FOR CHAPTER 13 COMPENSATION and Local Rule 2016-1(B)(2))

CHAPTER 13 TRUSTEES' CONTACT INFORMATION

DADE AND NORTH DADE DIVISION CODE 5 CASES: NANCY K. NEIDICH, P.O. Box 279806, Miramar, FL 33027; Phone: (954) 443-4402; Web page http://www.ch13herkert.com All chapter 13 plan payments must be mailed to a lock box at the following address: NANCY K. NEIDICH, CHAPTER 13 TRUSTEE, P.O. BOX 2099, MEMPHIS, TN 38101-2099.

BROWARD AND PALM BEACH DIVISION CASES: ROBIN WEINER, P.O. Box 559007, Ft. Lauderdale, FL 33355-9007; Phone: (954) 382-2001; Web page http://www.ch13weiner.com. All chapter 13 plan payments must be mailed to a lock box at the following address: ROBIN R. WEINER, CHAPTER 13 TRUSTEE, P.O. BOX 2258, MEMPHIS, TN 38101-2258.