



# BANKRUPTCY BUZZ

LOCAL NEWS AND INFORMATION

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF FLORIDA

MAY 2016

## THE BANKRUPTCY PRO BONO SUMMIT OR WHAT IS GOOD IS GOING TO GET EVEN BETTER

BY: JUDGE LAUREL MYERSON ISICOFF

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On January 7, 2016, I convened the first Pro Bono Bankruptcy Summit for the Southern District of Florida. Attendance at the Summit was open to everyone. A core group made up of members of the Pro Bono Committee of the Bankruptcy Bar Association of the Southern District of Florida and other persons with an acknowledged interest in pro bono in the Southern District of Florida\* developed a proposed agenda. However, all stakeholders were invited to suggest topics in advance of the Summit. Berger Singerman generously offered to provide their conference rooms and teleconference capabilities in their Miami, Fort Lauderdale and Boca Raton offices to maximize the ease with which stakeholders around the District could participate.\*\* Stakeholders were also invited to participate by phone.

Approximately 50 people participated in the Summit. We spent approximately two hours discussing topics ranging from revamping the court website to creating a “low bono” option. At the Summit those attending were invited to join task forces designed to further examine, and, if appropriate, implement, the suggestions discussed. The eight task forces are Website Revamp, All County Access, New Programming, Existing Programs, Low Bono, Law School Clinics, Guidelines for Volunteer Lawyers, and Bankruptcy Mentoring Program (law students and non-bankruptcy lawyers). The Task Forces have been meeting continually since January.\*\*\*

(continued on page 2)

\*Scott Grossman, President of the Bankruptcy Bar Association of the Southern District of Florida (“BBA”); Leslie Cloyd, Steven Newburgh, Jessika Graham and Tim Bow, BBA Pro Bono Chairs; Paul Singerman, Patricia Redmond and Tom Messana, officers of the Bankruptcy Bar Foundation; Karen Ladis, Kim Enright, Brian Lesser and Jordi Guso, representatives or board members of legal aid providers in the Southern District of Florida; and Jon Martin who coordinates volunteer pro bono programming in Martin County and other rural counties in the northern part of the District.

\*\*I want to again thank Leslie Cloyd and Paul Singerman for their hospitality. I also want to thank Debi Galler of Berger Singerman for participating from Tallahassee and taking minutes.

\*\*\*The members of the eight task forces are Joe Falzone, Haley Harrison, Jessika Graham, Zach Shelomith, Ido Alexander, Jennifer Harley, Zana Scarlett, Carolyn Fabrizio, Jon L. Martin, Mary Daugherty, Les Osborne, Christian Savio, Heidi Feinman, Steven Spaulding, Laila Gonzalez, Heather Ries, Rilyn Carnahan, Barbara Phillips, Nicole Grimal Helmstetter, Tom Messana, Deborah Talenfeld, Kelley Roberts, Adela Estopinan, Andrew Batog, Les Osborne, Diane Wells, Gabriel Gonzalez, Leslie Cloyd, Jordan Rappaport, Tom Abrams, Janet Tacorante, Joseph Van de Bogart, Robin Willner, Zach Hyman, Patricia Redmond, Steve Newburgh, Kimberly Salamone, Michael Schuster, Ric DiSpigna, David Samole, Mercy Pina-Brito, and Carlos Sardi.

### Bankruptcy Cases Filed From 1/1/16 to 4/30/16

<b>Total Filed:</b>	6,330
• Chapter 7:	3,271
• Chapter 9:	0
• Chapter 11:	97
• Chapter 12:	0
• Chapter 13:	2,957
• Chapter 15:	5

Additional filing statistics are available on the court website [www.flsb.uscourts.gov](http://www.flsb.uscourts.gov) under the “Court Information” tab at the top of page.

Select: [“Bankruptcy Case Filing Statistics”](#)



## THE BANKRUPTCY PRO BONO SUMMIT (continued from page 1)

In May, the task forces will share with all other task force groups their proposals for review and comment. We will have an “all hands” meeting in June to go over the proposals and comments with the expectation that each task force will then review those comments and come up with a final implementation plan for suggestions.

It is our hope and expectation that by Pro Bono Week 2016 (October 23 – 29) all proposals will be fully implemented. Please keep watching for these changes, especially a newly formatted court website that will make navigation of self-represented (pro se) and free (pro bono) information more user friendly.

But don't wait until October. If you are an attorney interested in signing up for a pro bono opportunity, you can reach out to me directly and I will connect you with a legal service provider in one of the ten counties that form the Southern District of Florida. Opportunities include representing a debtor in a chapter 7 or chapter 13 case, representing a debtor in a Mortgage Modification mediation, mentoring a law student team, representing a party in an adversary proceeding, acting as appearance counsel for a 341 meeting for a remote volunteer lawyer who will handle all other aspects of the case, or staffing one of our almost weekly pro se clinics. It is never too early or too late to get involved and there is something for everyone. It also isn't too early to start thinking about Pro Bono Week 2016. Feel free to share ideas with me about Pro Bono Week activities.

Thank you. See you in court!

### FLORIDA SOUTHERN BANKRUPTCY MORTGAGE MODIFICATION MEDIATION STATISTICS

(From April 1, 2013 through April 30, 2016)

	<u>MIA</u>	<u>FTL</u>	<u>WPB</u>	<u>TOTAL</u>
MMM Motion (Attorney Rep.)	5086	3485	1946	10517
MMM Motion (Pro Se)	53	23	18	94
<b>Total Motions Filed</b>	5139	3508	1964	10611
Order Granting MMM Motion	4485	2966	1630	9081
Final Report of Mediator	3532	2142	1184	6858
Mediation Agreement Reached	1626	1055	601	3282

### MMM MOTIONS FILED BY MONTH (Attorney Rep. & Pro Se)

		<u>Jan</u>	<u>Feb</u>	<u>Mar</u>	<u>Apr</u>	<u>May</u>	<u>Jun</u>	<u>Jul</u>	<u>Aug</u>	<u>Sep</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	
MIAMI	2013				18	82	106	137	130	173	181	169	141	1137
	2014	171	157	184	179	170	164	156	126	198	146	123	137	1911
	2015	161	168	189	183	142	165	127	122	127	108	93	93	1678
	2016	111	124	79	102									416
FT. LAUDERDALE	2013				49	92	98	116	144	189	118	97	77	980
	2014	91	82	69	108	89	89	106	103	99	100	121	95	1152
	2015	96	100	109	89	94	96	82	74	93	89	91	79	1092
	2016	86	81	58	61									286
WEST PALM BEACH	2013				9	35	56	91	83	147	63	68	67	619
	2014	47	43	64	54	66	74	54	43	83	52	49	44	673
	2015	51	57	52	41	47	56	48	39	35	35	33	36	530
	2016	46	33	33	32									144



## **THE COURT GETS A PAPER CUT: DEBTOR ELECTRONIC BANKRUPTCY NOTICING (DeBN) ADDED TO MENU OF COURT'S PAPERLESS OPTIONS**

By: Dawn Leonard

With various commercial companies offering incentives to “go paperless,” and local, state and federal agencies, such as the IRS, allowing filing and payment online, the federal courts have also recognized that paper filing and noticing are so last season. Therefore, green is the new black.

This court took a major step in its paperless journey in 2005 with implementation of Case Management/Electronic Case Files (CM/ECF). The ability of CM/ECF registered users to file and access documents electronically is reducing the court carbon footprint, increasing the efficiency of document processing, and most importantly, saving time and money.

Efficient and economical means of noticing documents served by the clerk have also been sought by the courts. In 1998, the Bankruptcy Noticing Center (BNC) reduced the court's noticing costs by extending Electronic Bankruptcy Noticing (EBN) to creditors and other parties. By contacting the BNC directly, any party can sign up to receive electronic service of court-issued notices and orders for all cases and/or adversary proceedings. EBN recipients must also register for a PACER (Public Access to Court Electronic Records) account to view any notice that has not been viewed within 30 days of receipt.

In 2013, bankruptcy courts implemented a pilot program called Debtor Electronic Bankruptcy Noticing (DeBN). The pilot courts - California Central, Illinois Central, New Jersey, South Carolina and Tennessee Middle - led the way for others to follow in their cyber-footsteps. Similar to EBN, DeBN is a voluntary program for debtors that provides email service of court-generated notices that are otherwise served by paper (e.g., Meeting of Creditors, Notice of Deficiency, Notice of Requirement to Complete Financial Management Course, Order of Discharge, Order of Dismissal, and notices of hearing). DeBN differs from EBN in that the debtor is NOT required to have a PACER account; access to view electronic notices will not expire after 30 days of receipt or after the document has been previously viewed.

DeBN activation is simple. To register, a debtor files the Local Form “Debtor's Request to Receive Notices Electronically under DeBN Program,” along with a valid form of identification. If the debtor(s) are represented by an attorney, their attorney may file the local form via CM/ECF. Joint debtors must fill out a separate DeBN form if they wish to receive electronic service. Immediately after the clerk enters the required information into the BNC's email database, the DeBN account will be activated. The debtor will then receive an email from the BNC to confirm activation. If the debtor is already enrolled with the BNC to receive EBN, by requesting activation of a DeBN account, the debtor consents to deactivating his/her EBN account with the BNC. If the debtor, at the time of DeBN enrollment was receiving EBN notices in other cases as a creditor, those notices will still be served by electronic noticing under the debtor's DeBN account in all cases in which the appearance was as a creditor. A debtor's enrollment in DeBN will remain active so long as the name and address in CM/ECF matches the name and address contained in the DeBN account.

Debtors must keep their name and/or address information current. If not, the BNC will receive an undeliverable electronic notice and deactivate the debtor's DeBN account. The debtor will begin receiving paper again. Therefore, it is important that the debtor immediately notify the clerk's office of any change in email and/or mailing address information. Debtors may also voluntarily deactivate their DeBN account at any time by filing an updated form requesting deactivation. Debtors will receive electronic notification from the BNC of any change to a DeBN account (activation, modification and deactivation).

The DeBN request form will be restricted on the public docket and can only be viewed by court employees. Unlike a CM/ECF registered user's email address, the debtor's email address will not be entered into the Court's database. However, it will be listed on the BNC Certificate of Mailing as a confirmation of electronic service. By requesting activation of a DeBN account, the debtor acknowledges that DeBN requests are limited to receipt of ONLY notices and orders served 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.

With the greenway having been paved by our family pilot courts, we are pleased to announce that the Bankruptcy Court for the Southern District of Florida will implement the DeBN program in the very near future. Be on the lookout for a DeBN blast email to all CM/ECF registered users broadcasting the news.



## PROCEDURAL ASSISTANCE VS. LEGAL ADVICE

By: Lorraine Adam

Court employees are prohibited by law from offering legal advice. Instead, the clerk's office staff is permitted to provide procedural information to the public.

Examples of legal advice include:

- recommending action to be taken
- defining legal terms
- explaining the effect of a document
- instructing or assisting someone with completing a document

Procedural information can be found in a resource that the court makes available to the public. Examples of procedural information include:

- basic case filing information
- directing to published sources such as procedures, instructions, guidelines, rules, orders, and forms
- providing information on filing fees
- informing a party that a required document is missing when a new case is filed

For example: A common inquiry received by the clerk's office is "What chapter do I need to file to save my house?" The clerk's office can direct the public to information published by the court describing the types of chapters, required fees, the documents required to file under each chapter, and can provide required forms free of charge. The clerk may also provide information on any available local pro bono programs and information posted on the local and national court websites for pro se filers.

Individuals can file bankruptcy without an attorney, which is called filing "pro se". However, seeking the advice of a qualified attorney is strongly recommended because bankruptcy has long-term financial and legal outcomes. If individuals proceed without an attorney, they are still required to abide by all federal and local rules and filing requirements.

The revised official petition form contains the following declaration that must be signed by each debtor acknowledging the risks involved in filing without an attorney.

*By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.*



## RELIEF, RELIEF AND MORE RELIEF

By: Jacqueline Antillon

### MOTION FOR RELIEF FROM STAY – Fee: \$176.00

#### References:

**Bankruptcy Code Sections:** 362(d), 363, 364, 1201, 1301

**Bankruptcy Rules:** 4001, 7062, 9014

**Local Rules:** 4001-I

**Court Guidelines:** Guidelines for Preparing, Submitting and Serving Orders;  
Guidelines for Motions for Relief from the Automatic Stay

**CM/ECF Event:** Relief from Stay

When a debtor files for bankruptcy, an automatic stay goes into effect prohibiting creditors from taking any action of any kind to collect a debt. It stops all lawsuits including foreclosures and evictions. It's against federal law for a creditor to violate the stay. However, creditors have the right to ask the bankruptcy court to lift the stay, which is done by the filing of a Motion for Relief from Stay. Once the motion is filed, the debtor has the right to defend the motion. If the stay is lifted, the creditor may then proceed with its collection efforts, typically completing its foreclosure action.

The local rule amendments which were effective December 1, 2015 included the following amendments to Local Rule 4001-I:

Filer must attach a proposed order as an exhibit to the motion unless the relief to be granted in the order is the identical relief requested in the motion.

A motion for relief in chapter 7 case cannot be filed under negative notice until after the date first set for the § 341 meeting.

It shall not be necessary to seek relief from the automatic stay for the holder of a secured claim to negotiate with a pro se debtor or with debtor's counsel regarding potential modifications of the loan.

Requires service on seven largest creditors in the absence of a committee.

Removes requirement to file certificate of no response or settlement.

### AGREED MOTION FOR RELIEF FROM STAY – No Fee

**CM/ECF EVENT:** Relief from Stay (Agreed)

Same as a motion for relief from stay. The motion MUST be "agreed/signed" by all parties (creditor/debtor(s)).

Pursuant to FRBP 4001, remember to include a copy of the proposed order [clearly marked as Proposed or Exhibit] when filing your Motion, Notice and Certificate of Service. Additionally, remember to upload the order in the electronic format using the e-orders program.

(continued on page 6)

**RELIEF, RELIEF AND MORE RELIEF** (continued from page 5)**MOTION FOR RELIEF FROM CO-DEBTOR STAY – No Fee****References:****Bankruptcy Code Sections:** 1201, 1301(c)(2)**Bankruptcy Rules:** 4001, 7062**CM/ECF Event:** Relief from Co-Debtor Stay

The automatic stay generally applies only to actions against a debtor. However, in chapter 12 and 13 cases, the stay also applies to non-debtors who are also liable on a consumer debt of a debtor, such as a joint credit card, or a car loan co-signed by a debtor's relative. It is not limited to spouses of a debtor. It applies to any person who is jointly responsible for a debt. Creditors seeking relief to continue their collection efforts against a co-debtor must seek relief under §1201(c) or §1301(c).

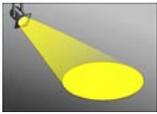
Pursuant to FRBP 4001, remember to include a copy of the proposed order [clearly marked as Proposed or Exhibit] when filing your Motion, Notice and Certificate of Service. Additionally, remember to upload the order in the electronic format using the E-orders program.

**IN REM RELIEF – Fee: \$176.00****References:****Bankruptcy Code Sections:** 105, 362(d)(4)**CM/ECF Event:** Relief from Stay

When a creditor's efforts to foreclose a mortgage have been stopped by several prior bankruptcy filings by the debtor or the debtor's spouse, the creditor may seek additional relief in a motion for stay relief typically referred to as "rem relief". If granted, the order will state that no future bankruptcy filing by the debtor or anyone else claiming an ownership interest in the property will operate as a stay of the creditor's right to proceed with its foreclosure action.

**EXCEPTIONS AND LIMITATIONS TO THE AUTOMATIC STAY; REPEAT FILER REFERENCES:****References:****Bankruptcy Code Sections:** 362(c)(3) or §362(c)(4)**CM/ECF Event:** Continue/Extend the Automatic Stay**CM/ECF Event:** Impose Automatic Stay

If a debtor who files a case had a prior case pending within a year of the filing, the automatic stay terminates 30 days after the petition date unless it is extended by the court. The hearing on a motion to continue/extend the stay must be completed before the 30-day period expires. The order extending the stay does not have to be docketed within 30 days as long as the hearing is held within 30 days from the filing. If a debtor who files a case had two or more cases pending prior to filing that were dismissed, the automatic stay does not go into effect at all unless a motion to impose the stay is filed and granted by the court.



## Spotlight on Motions: Motions to Avoid Lien

By: Cameron Cradic

This motion is filed by a debtor to avoid certain liens on property. The motion may be filed on negative notice or it may be set for a hearing, and it must be served upon all affected parties. There is no filing fee *unless* it is filed as a multi-part motion with a Motion to Reopen Case.

### Resources:

11 U.S.C. §506 or 522(f)  
 BR4003(d) – Avoidance by Debtor of Transfers of Exempt Property  
 LR4003-2 – Avoidance of Liens on Exempt Property  
 LR5010-1(F) – Reopening Cases to Avoid a Judicial Lien  
 LR9013-1(D)(3)(f) and (k) – Motions considered on negative notice

### CM/ECF Event Path: [Bankruptcy](#) > [Motions/Applications](#) > [Avoid Lien](#)

The above event path has been programmed to transmit data directly to the Administrative Office of the U.S. Courts to enable required statistical tracking of motions to avoid liens. Therefore, it is important for filers to use the above CM/ECF events when filing a motion to avoid lien rather than a generic “motion” event.

### NEWS FROM THE ADMINISTRATIVE OFFICE OF THE U.S. COURTS

#### \*\*\*\*\*MARCH 2016 BANKRUPTCY FILINGS DOWN 8.5 PERCENT\*\*\*\*\*

Bankruptcy filings fell 8.5 percent for the 12-month period ending March 31, 2016, compared with the year ending March 31, 2015, according to statistics released by the Administrative Office of the U.S. Courts. The March 2016 annual bankruptcy filings totaled 833,515, compared with 911,086 cases in the year ending March 2015.

Bankruptcy statistics are available: at this link:

<http://www.uscourts.gov/news/2016/04/28/march-2016-bankruptcy-filings-down-85-percent>

#### \*\*\*\*\*SMARTSCAN OPTION FOR ELECTRONIC DELIVERY OF ARCHIVED RECORDS\*\*\*\*\*

As an alternative to viewing records at an FRC or having boxes of records shipped from an FRC to a court, a new service offered by NARA, known as “SmartScan,” will allow members of the public to request same-day electronic delivery of a limited number of scanned judiciary pages. SmartScan eliminates shipping costs, reduces clerk’s office staff time required to receive, duplicate, and distribute relevant documents, and is ideal for small or urgent requests. A fee for “SmartScan” will be incorporated into item 12 of Bankruptcy Court Miscellaneous Fee Schedule and will be effective June 1, 2016. For more information on “SmartScan” visit: <http://www.archives.gov/frc/flyers/smartsan-flyer.pdf>.

### RECENT LOCAL BANKRUPTCY AND DISTRICT COURT ANNOUNCEMENTS (Visit the local bankruptcy court and district court websites for current announcements)

#### US DISTRICT COURT, SDFL April 11, 2016

[Notice of Entry of U.S. District Court Administrative Order 2016-21 In Re: Designation of Bankruptcy Judge Laurel M. Isicoff as Chief Bankruptcy Judge.](#)

#### US BANKRUPTCY COURT, SDFL March 11, 2016

[Administrative Order 2016-02 In Re: Adoption of Interim Local Rule 1019-1](#)

#### US BANKRUPTCY COURT, SDFL March 11, 2016

[Administrative Order 2016-01 In Re: Electronic Cigarette Policy and Adoption of Interim Local Rule 5072-2\(B\)](#)

#### US BANKRUPTCY COURT, SDFL November 30, 2015

[Administrative Order 2015-04 In Re: Adoption of Amended Local Rules and Clarification of Status of Local Forms, Court Guidelines, Clerk’s Instructions and Administrative Orders](#)



# Computer Jargon

By: Jacqueline Antillon



Computer jargon is not a new phenomenon, and it's not written by aliens. Yet why does it feel like it might as well be written by Martians? Did it start with the ancient Pharaohs? Like many, it might as well be written in hieroglyphics, as few of us understand computer gibberish. It feels as though a race outside of our planet devised a plan, unbeknownst to us, to further alienate many of us from a world that seems to be driven by computers. Yet why do few of us understand computer jargon? It only seems well-known to the IT (Information Technology) folks. They are notorious for having a lexicon understood by them and them alone. Everywhere we turn our lives are governed by computers, tablets and smart phones. We daily we come into contact with at least one of these devices, yet few of us fully understand IT mumbo jumbo. The following is a list of commonly spoken computer Acronyms used by IT, what they represent, and a clear short definition that can aide us on our daily routine.

Abbreviation/Acronyms	Representation	Definition
<b>CD</b>	<i>Computer Disc</i>	Used for electronic recording, storing and playing back audio, video, data and other information in digital form.
<b>CPU</b>	<i>Central Processing Unit</i>	Computer's brain. Where most calculations take place.
<b>DB</b>	<i>Data Base</i>	Usually a large collection of data organized especially for rapid search and retrieval.
<b>GB</b>	<i>Gigabyte</i>	Equal to 1,000 megabytes, referred as gigs, used to measure storage capacity.
<b>HDMI</b>	<i>High Definition Multimedia Interface</i>	Digital interface for transmitting audio and video in a single cable.
<b>HTML</b>	<i>Hypertext Markup Language</i>	Language used to create documents on World Wide Web. It is the standard protocol for formatting and displaying documents.
<b>HTTPS</b>	<i><u>HyperText</u> Transfer Protocol Secure</i>	Protocol for secure communication over a computer network which is widely used on the internet, it provides authentication of the website and associated web server.
<b>IE</b>	<i>Internet Explorer</i>	Web browser developed by Microsoft, included as part of MS Windows line of operating systems.
<b>IP</b>	<i>Internet Protocol</i>	IP address is a digital code specific to each computer that is hooked up to the internet.
<b>ISP</b>	<i>Internet Service Provider</i>	Company that provides internet service so you can connect your computer to the internet.
<b>JPEG</b>	<i>Joint Photographic Experts Group</i>	File name extension commonly used for saving digital images.
<b>KB</b>	<i>Kilobyte</i>	Smallest unit of measurement greater than a byte. One kilobyte is technically 1,000 bytes.
<b>LAN</b>	<i>Local Area Network</i>	A computer network that interconnects computers within a limited area such as a residence, school, laboratory, or office building.
<b>MB</b>	<i>Megabyte</i>	Equal to 1000 kilobytes and often used to measure the size of large files.
<b>OS</b>	<i>Operating System</i>	Main program that runs on a computer and begins automatically when the computer is turned on.

(continued on page 9)


**COMPUTER JARGON** (continued from page 8)

<b>PDF</b>	<i>Portable Document Format</i>	Format developed by Adobe Systems. A PDF file captures documents text, fonts, images and even formatting of documents from a variety of applications. It makes it possible to display text and graphics in the same fixed layout on any computer screen.
<b>RAM</b>	<i>Random Access Memory</i>	Space inside your computer. If you increase the amount of RAM, this will increase your memory. Usually measure in gigabytes.
<b>ROM</b>	<i>Read Only Memory</i>	Instruction given to your computer and cannot be altered.
<b>SQL</b>	<i>Structured Query Language</i>	Language used for accessing and modifying information in a database. SQL make it possible to create Web pages that can display different information each time they load.
<b>TIFF</b>	<i>Tagged Image File Format</i>	Computer filed format for storing graphic images, mostly used in book publishing and other print related industries.
<b>URL</b>	<i>Uniform Resource Locator</i>	Address of a specific website or file on the internet.
<b>USB</b>	<i>Universal Serial Bus</i>	Used for communications between certain devices. It can connect keyboards, camera, printers, mice, flash drives and other devices.
<b>VPN</b>	<i>Virtual Private Network</i>	Technology that creates an encrypted secured connection. It allows you to connect to a private network, such as a company's internal network. Only authorized users can access the network.
<b>Wi-Fi</b>	<i>Wireless Fidelity</i>	Facility allowing computers, smartphones, or other devices to connect to the internet or communicate with one another wirelessly.
<b>WWW</b>	<i>World Wide Web</i>	Consists of pages that can be accessed using a Web browser. The internet is the actual network of networks where all the information resides.

### Most Common Search Engines

- AOL
- Ask
- Bing
- Google
- Yahoo



**Official Form B101 Voluntary Petition for Individuals Filing For Bankruptcy**

By: Lorraine Adam

Effective 12/1/15, Form 101 replaced Official Form I, Voluntary Petition. It was renumbered to distinguish it from the forms used by non-individual debtors. Official Form 101 has been substantially reorganized. References to Exhibits A, B, C, and D, and the exhibits themselves, have been eliminated because the requested information is now asked in the form or is not applicable to individual debtors. Details about this new form are in the Committee Notes at <http://www.uscourts.gov/forms/individual-debtors/voluntary-petition-individuals-filing-bankruptcy>

To reveal some of the changes in the new B101 form Place the letter assigned to each number to solve each answer.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
3	10	1	8	6	/	19	2	14	/	/	13	21	17	11	4	/	7	12	5	18	/	20	15	16	/

Reference to this information can be found on pages 1, 3, 4, 6:

— — — — —  
1 2 3 4 5 6 7

Formerly on page 1 of the old form, this information is now located on page 2:

— — — — —  
8 6 10 5 11 7 12 3 8 8 7 6 12 12

There are two places to cross-reference this information: pages 1 and 2.

— — — — —  
3 13 14 3 12

Page 3, box 9, reveals this:

— — — — —  
4 7 14 11 7 1 3 12 6 12

This form no longer exists since B101 incorporates the credit counseling language.

— — — — —  
6 15 2 14 10 14 5 8

Form B101A is required when debtor indicates their landlord has an eviction judgment against them and they want this

— — — — —  
5 11 12 5 3 16 14 17 5 2 6 14 7 7 6 12 14 8 6 17 1 6

A chapter 11 individual can be a small business debtor. Yay or Nay?

— — —  
16 3 16

A separate written request is required when wanting to waive this requirement.

— — — — —  
1 7 6 8 14 5 1 11 18 17 12 6 13 14 17 19

A joint debtor is now referred to as this.

— — — — —  
8 6 10 5 11 7 5 20 11

A debtor providing inaccurate or incomplete answers on a petition may be fined and/or

— — — — —  
14 21 4 7 14 12 11 17 6 8



## FREE BANKRUPTCY CLINICS

### SPONSORED BY

Dade Legal Aid Put Something Back Pro Bono Project  
 Legal Aid Society of Palm Beach, Inc.  
 The American College of Bankruptcy Foundation &  
 The Bankruptcy Bar Association of the Southern District of Florida

**FREE PRO SE CLINICS AVAILABLE AT THE LOCATIONS AND TIMES BELOW!** Each clinic features a 45 minute video providing an overview of the procedures for filing bankruptcy, followed by Question & Answer Sessions staffed by pro bono attorneys who are available to give general advice on bankruptcy matters. They do NOT represent you and do NOT provide you with legal advice regarding your particular circumstances. You are responsible for responding to any pleadings and for protecting your own legal rights. This is a **FREE** service and the attorneys are not there to attempt to acquire you as clients, or to ask you to pay them for advice or future services.

#### **\*Bankruptcy Court – Miami Division: 301 North Miami Avenue, Training Room**

Friday, May 13, 2016	12:00 p.m. — 2:00 p.m.
Friday, June 10, 2016	12:00 p.m. — 2:00 p.m.
Friday, July 8, 2016	12:00 p.m. — 2:00 p.m.
Friday, August 12, 2016	12:00 p.m. — 2:00 p.m.
Friday, September 9, 2016	12:00 p.m. — 2:00 p.m.
Friday, October 28, 2016	12:00 p.m. — 2:00 p.m.
Friday, November 18, 2016	12:00 p.m. — 2:00 p.m.
Friday, December 9, 2016	12:00 p.m. — 2:00 p.m.

#### **\*Bankruptcy Court - Fort Lauderdale Division: 299 East Broward Boulevard, Room 112**

Friday, June 3, 2016	12:00 p.m. — 1:30 p.m.
Friday, July 1, 2016	12:00 p.m. — 1:30 p.m.
Friday, August 5, 2016	12:00 p.m. — 1:30 p.m.
Friday, September 9, 2016	12:00 p.m. — 1:30 p.m.
Friday, October 7, 2016	12:00 p.m. — 1:30 p.m.
Friday, October 28, 2016 (Tentatively)	12:00 p.m. — 1:30 p.m.
Friday, November 18, 2016	12:00 p.m. — 1:30 p.m.
Friday, December 9, 2016	12:00 p.m. — 1:30 p.m.

#### **\*Bankruptcy Court - West Palm Beach Division:- 1515 North Flagler Drive, 8th Floor**

Wednesday, May 18, 2016	11:30 a.m. — 1:00 p.m.	Courtroom B
Wednesday, June 15, 2016	11:30 a.m. — 1:00 p.m.	Courtroom B
Wednesday, July 20, 2016	11:30 a.m. — 1:00 p.m.	Courtroom B
Wednesday, August 17, 2016	11:30 a.m. — 1:00 p.m.	Courtroom B
Wednesday, September 21, 2016	11:30 a.m. — 1:00 p.m.	Courtroom B
Wednesday, October 19, 2016	11:30 a.m. — 1:00 p.m.	Courtroom B
Wednesday, November 16, 2016	11:30 a.m. — 1:00 p.m.	Courtroom B
Wednesday, December 21, 2016	11:30 a.m. — 1:00 p.m.	Courtroom B

(continued on page 12)



## FREE BANKRUPTCY CLINICS (continued from page 11)

**Stuart/Port Saint Lucie-/Indian River: Robert Morgade Library,  
Chastain Campus Indian River State College, 5851 SE Community Dr., Stuart FL 34997**  
**“Sponsored by Martin County Bankruptcy Committee and Martin County Library System’s  
“Lawyers in the Library” Program – For information call 772-419-0057”**  
 Wednesday, July 1, 2016 6:00 p.m.—8:00 p.m.

**Stuart/Port Saint Lucie-/Indian River: Peter & Julie Cummings Library,  
2551 Matheson Avenue, Palm City, FL 34990**  
**“Sponsored by Martin County Bankruptcy Committee and Martin County Library System’s  
“Lawyers in the Library” Program – For information call 772-419-0057”**  
 Thursday, July 7, 2016 6:00 p.m. — 8:00 p.m.  
 Thursday, August 4, 2016 6:00 p.m. — 8:00 p.m.  
 Thursday, September 15, 2016 6:00 p.m. — 8:00 p.m.  
 Thursday, October 6, 2016 6:00 p.m. — 8:00 p.m.  
 Thursday, November 3, 2016 6:00 p.m. — 8:00 p.m.  
 Thursday, December 1, 2016 6:00 p.m. — 8:00 p.m.

**Vero Beach: Indian River County Courthouse, Jury Assembly Room, 2000 16<sup>th</sup> Ave., Vero Beach, FL**  
**“Sponsored by Florida Rural Legal Services, Inc.” Call for reserved seating 772-466-4766 or 888-582-3410**  
 Tuesday, June 7, 2016 2:30 p.m. — 4:30 p.m.  
 Tuesday, July 5, 2016 2:30 p.m. — 4:30 p.m.  
 Tuesday, August 2, 2016 2:30 p.m. — 4:30 p.m.  
 Tuesday, September 6, 2016 2:30 p.m. — 4:30 p.m.  
 Tuesday, October 4, 2016 2:30 p.m. — 4:30 p.m.  
 Tuesday, November 1, 2016 2:30 p.m. — 4:30 p.m.  
 Tuesday, December 6, 2016 2:30 p.m. — 4:30 p.m.

**Port Saint Lucie Civic Center, Ruby Room, 9221 SE Civic Center Place, Port Saint Lucie, FL**  
**“Sponsored by Florida Rural Legal Services, Inc.” Call for reserved seating 772-466-4766 or 888-582-3410**  
 Tuesday, June 7, 2016 6:00 p.m. — 8:00 p.m.  
 Tuesday, July 5, 2016 6:00 p.m. — 8:00 p.m.  
 Tuesday, August 2, 2016 6:00 p.m. — 8:00 p.m.  
 Tuesday, September 6, 2016 6:00 p.m. — 8:00 p.m.  
 Tuesday, October 4, 2016 6:00 p.m. — 8:00 p.m.  
 Tuesday, November 1, 2016 6:00 p.m. — 8:00 p.m.  
 Tuesday, December 6, 2016 6:00 p.m. — 8:00 p.m.

\*You may **NOT** bring cell phones or electronic devices into the courthouse or you will be denied entry. Cell phones and electronic devices will not be stored for you.

### FOR FURTHER INFORMATION, PLEASE CONTACT:

Miami:	(Karen Ladis)	<a href="mailto:kladis@dadelegalaid.org">kladis@dadelegalaid.org</a>
Fort Lauderdale:	(Kimberly Salamone)	<a href="mailto:ksalamone@ntmlawfirm.com">ksalamone@ntmlawfirm.com</a>
West Palm Beach:	(Rilyn Carnahan)	<a href="mailto:rilyn.carnahan@gmlaw.com">rilyn.carnahan@gmlaw.com</a>
Stuart/Port Saint Lucie:	(Jon Martin)	<a href="mailto:jimbklaw@gmail.com">jimbklaw@gmail.com</a>
Okeechobee/Indian River:	(Carolyn Fabrizio)	<a href="mailto:carolyn.fabrizio@frls.org">carolyn.fabrizio@frls.org</a>



## 2016 MERCEDES BENZ CORPORATE RUN – MIAMI

By: Jacqueline Antillon

We loosened our ties, kicked off our stilettos and took part in one of the biggest 5K runs in the United States. The run took place on April 28 at Bayfront Park in Downtown Miami. Many government agencies as well as private companies participated, all in all over 27,000.

Participating in the corporate run allows employees to give back to their community and this year, the charity partner is the “The United Way”! The United Way engages the community. They generate resources essential for a prosperous and healthy future. We partnered with our friends at U.S. District Court, U.S. Attorney’s Office and Security and Exchange Commission. Not only did team U.S.B.C. have a great time, our participation made a difference!



From Left to Right: Jacqueline Antillon, Judge Robert A. Mark, Jose Rodriguez, Joe Falzone, Diana Cohen

### UPCOMING COURT HOLIDAY CLOSINGS

Memorial Day - Monday, May 30  
 Independence Day - Monday, July 4  
 Labor Day - Monday, September 5  
 Columbus Day - Monday, October 10  
 Veterans Day - Friday, November 11  
 Thanksgiving Day - Thursday, November 24  
 Christmas Day - Monday, December 26

### COURT MISSION STATEMENT

*To promote public trust and confidence in the administration of bankruptcy cases:*

- *through easy access to comprehensible, accurate information about the court, its procedures, and records;*
- *by the efficient, respectful, and dignified conduct of business at all levels of the court—clerk’s office, chambers and courtroom;*
- *through adjudication of bankruptcy cases by a fair and impartial tribunal that is designed to provide relief to the honest debtor, equitable distribution of available assets to creditors, and preservation of jobs and value through successful business reorganizations.*

### CONTACT BANKRUPTCY BUZZ PUBLICATION STAFF

If you have any comments regarding this issue or want to suggest ideas for future articles, please contact “Bankruptcy Buzz” staff at the following email address:

[Debbie\\_Lewis@flsb.uscourts.gov](mailto:Debbie_Lewis@flsb.uscourts.gov).

Please do not use the above email address to file or send papers to the court or to ask questions about court procedure or status of a particular case. Contact the clerk’s office at any of the following numbers for assistance in these matters.

Visit the court website [www.flsb.uscourts.gov](http://www.flsb.uscourts.gov) for local filing information.

Thank you.

Miami: (305) 714-1800

Ft. Lauderdale: (954) 769-5700

West Palm Beach: (561) 514-4100

**Please Note:**

**Clerk’s office staff is not permitted to give legal advice.**