



## CHIEF JUDGE'S CORNER:

By: Hon. Erik P. Kimball

### ANNOUNCEMENT

The Hon. Scott M. Grossman will become Chief Judge of the United States Bankruptcy Court for the Southern District of Florida on October 1, 2025. Judge Grossman was appointed in February 2019. In addition to his distinguished service on the bench, Judge Grossman is the Judicial Chair of the Bankruptcy Judicial Liaison Committee of the Florida Bar Business Law Section, Co-Chair of the NextGen Committee of the National Conference of Bankruptcy Judges, and a member of the Advisory Committee for the ABI Southeast Bankruptcy Workshop. On top of all these important roles, he is overseeing a complete re-write of our Local Rules. The court will certainly be in good hands under his leadership. Please join me in congratulating Judge Grossman!



### Your Reputation Is Your Ticket To Practice

Shortly after I started work as a lawyer, the chair of my department (who became a significant mentor) gave me the most important advice of my career: "Your reputation is your ticket to practice." By this he meant that a lawyer's reputation for skill, diligence and, most importantly, integrity, is the key to a successful professional life. His concept of reputation extended to the courts, fellow members of the bar including opponents, colleagues, clients, and the community generally. It takes a whole career to build a reputation. A single act can destroy it. I have kept this in mind for 35 years.

We lawyers learn of the rules of professional conduct early in our education. Most law schools require students to take at least one ethics course. Every bar association mandates that potential members pass an ethics exam. Many state bar associations require regular ethics education. But the rules of ethics establish only the outer limit of appropriate professional conduct. A reputation is not built and maintained just by avoiding that barrier, but by staying well within it.

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### Bankruptcy Cases Filed From 01/01/25 to 02/29/25

<b>TOTAL FILED:</b>	<b>2,289</b>
• Chapter 7	1,225
• Chapter 9	0
• Chapter 11	40
• Chapter 12	0
• Chapter 13	1,022
• Chapter 15	2

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: "[Case Filing Statistics](#)"



## **ANNOUNCEMENT** (continued from page 1)

In a recent chapter 11 case before me, a secured creditor held a lien on the debtor's cash collateral including accounts receivable. It was fairly obvious that the value of the debtor's accounts receivable would be materially diminished if the business shut down. The negotiation of initial cash collateral orders was unusually drawn out. Eventually, the secured creditor refused to permit use of its cash collateral, even to meet payroll. The debtor maintained its operations for more than two months in an attempt to find an exit strategy beneficial to the estate. Employees worked without pay. Without any apparent cooperation from the secured creditor, the debtor was forced to propose a sale of just its equipment for a sum that would leave little for the secured creditor and provide nothing for administrative expenses. This finally brought the secured creditor to the table, after which the debtor presented an all-assets sale with terms extremely favorable to the secured creditor, including a two-year payout period subject to court oversight, a small carve-out for professionals, and no clear provision for payment of accrued post-petition wages. The secured creditor had squeezed the debtor's employees, whose work preserved the value of their collateral, until the debtor reached a breaking point and had to give in. I refused to approve the initial sale supported by the secured creditor and sent them back to the negotiating table. This resulted in an improved deal including a small carve-out for post-petition wage claims, likely only a portion of what is due.

Did the secured creditor or its counsel do anything illegal or in violation of the rules of ethics? Probably not. Did they do anything harmful to their reputations with the court, members of the bar, and the United States Trustee? Yes, they did. I have not represented a client for 17 years. Perhaps I had the luxury of confidence that my practice was stable. But even if that was not the case, there is no excuse for failing to do the right thing. I would have refused to undertake the course of action I witnessed and would have moved to withdraw if the client insisted.

Just because you can do something does not mean you should.

## **UPCOMING COURT HOLIDAY CLOSINGS \***

Monday, May 26 - Memorial Day  
Thursday, June 19 - Juneteenth Independence Day  
Friday, July 4 - Independence Day

\*Any additions to the court closing schedule are announced by General Order and posted on the court website

<http://www.flsb.uscourts.gov/general-orders>



## FROM THE JUDGES' CHAMBERS



### **FINANCIAL LITERACY – IMPORTANT FOR US ALL**

By: Hon. Laurel M. Isicoff

In April the nation celebrates financial literacy. However, as I have stated many times, financial literacy is a year-round cause. I first became interested in Financial Literacy advocacy when I became involved with the CARE Program. The CARE Program was started by now retired bankruptcy judge, John Ninfo, who was incredibly concerned about the number of young people who filed bankruptcy – primarily due to credit card debt. The CARE Program was designed to present a one-hour course to high school students, teaching them basic concepts about banking, budgets, and the difference between compound and simple interest. When Judge Ninfo started the CARE program, the law did not require credit card companies to disclose the cost of making less than full payment of a credit card bill, and credit card companies were still permitted to solicit new college students at campus orientation. The law on both of these changed, but the need for financial literacy did not. For many years volunteers all over the state of Florida went to high schools, including alternate high schools, and juvenile detention centers, presenting the CARE program. As the law changed, and student loan debt took over as the biggest issue for young people (in addition to lack of understanding about budgeting), the CARE program materials changed, but the need to teach financial literacy did not.

At some point early on in my judicial career, the National Conference of Bankruptcy Judges developed a program that we called Elder\$marts, designed to help the older generation manage their financial challenges, including how to deal with reverse mortgages and money scams. This program was presented regularly in Florida, but never really took off nationally.

Many Florida bankruptcy judges, as well as the Business Law Section of the Florida Bar, played a significant role in the ultimate passage of a law including financial literacy as a high school graduation requirement. But the need for financial literacy has not disappeared. The Financial Literacy Committee of the Bankruptcy Bar Association, led with incredible dedication of Tara Trevor, Judge Mora's career law clerk, has been presenting financial literacy at Broward Junior College, as well as Arc Broward, a program for developmentally challenged young adults. The Business Law Section of the Florida Bar, through its Financial Literacy Task Force, has been supportive of the Veteran's Financial Literacy Program that we put on in South Florida three years ago, and which was presented in several locations around the state last year. It is our hope to continue that program, at least every other year, and perhaps push it out nationwide as well.

Finally, the Financial Literacy Committee of the BBA is working to resurrect the Elder\$marts program. We are working on gathering materials, and then we will put together a program template. Studies have shown that many of the elderly are on the verge of financial collapse. The elderly are also more prone to financial scams. The need to financially educate our older population is more important than ever.

Please consider volunteering to support our financial literacy efforts. There is information to sign up for financial literacy opportunities on the Bankruptcy Bar Association website. You can also reach out to me. Also, if you know of any group that would benefit from, or is interested in, our programming, please let us know. Financial well-being is important for all of us, and is critical to the success of generations to come.



## FROM THE JUDGES' CHAMBERS

**IWIRC Presents the Inaugural Honorable Cynthia C. Jackson Professionalism Award to Monique D. Hayes**

By: Hon. Corali Lopez-Castro

The International Women's Insolvency and Restructuring Confederation (IWIRC) Florida established the Honorable Cynthia C. Jackson Professionalism Award to honor U.S. Bankruptcy Judge Jackson's contributions to the insolvency profession. Judge Jackson served on the bench for the Middle District of Florida from 2013 to 2021.

The award is presented to someone who displays tireless advocacy on behalf clients; an empathetic ear for clients and compassionate and generous spirit to all; an unwavering commitment to excellence and thorough preparation; dedication to the highest levels of ethics, professionalism, and civility; and the promotion of the advancement of women in the insolvency industry.

The inaugural Honorable Cynthia C. Jackson Professionalism Award was presented to Monique D. Hayes, a Partner at DGIM Law, PLLC, during the IWIRC Florida dinner held in conjunction with the 2025 ABI Paskay Memorial Seminar. Judge Jackson's husband, Dale, her son, Trace, and her twin daughters, Lillian and Courtney, were present at the IWIRC dinner and were able to witness the presentation of the award and the admiration of the insolvency community for Judge Jackson.

Monique regularly contributes her time and talents to local and national organizations. She is a former chair of IWIRC Florida, past president of the Wilkie D. Ferguson, Jr. Bar Association, past Chair of the University of South Florida Alumni Association Board of Directors (2021-2022), member of the American Bar Association's Business Law Section Council, and the founding Director and Board Chair of aire Ventures, Inc., a social impact venture studio focused on scaling technology and innovation solutions. Monique also serves as an adjunct professor at the University of Miami School of Law.

As a bankruptcy attorney, Monique's highest objective is to "to do well and to do good."



Amy D. Mayer (Chair of IWIRC Florida)  
and Monique D. Hayes



Monique D. Hayes, Amy D. Mayer  
and Judge Jackson's Family



## FROM THE JUDGES' CHAMBERS

**CLC's Evidence Essentials: What Is a Proper Objection at a Deposition?**By: Judge Corali Lopez-Castro and Katie E. Barker<sup>1</sup>

*Trials may settle,  
But why wait to try—  
Depositions are where  
Objections often fly.  
Lawyers must know when,  
And how to make their stand,  
For a proper objection  
Can shape the case at hand.<sup>2</sup>*

Depositions play an important role in the litigation process, especially because many cases settle before trial, with depositions influencing the settlement negotiations. Deposition testimony also often serves as critical evidentiary support for dispositive motions, such as motions for summary judgment. When a case does make it to trial, deposition testimony can be used to impeach or contradict witnesses at trial, calling into question their credibility. If a deponent is unavailable to testify at trial, their deposition can be introduced as evidence. Because depositions are such a vital part of the pretrial process and can have a significant impact on the outcome of the case, attorneys must learn how and when to raise proper objections.

**What Objections Should Be Raised at a Deposition?** Under Federal Rule of Civil Procedure 30(c)(2), objections can be raised during a deposition on a variety of grounds, including objections to evidence, conduct, qualifications, the manner of questioning, or any other aspect of the deposition process. However, the notes to Rule 30 make clear that objections should generally be limited to those that would be waived if not raised during the deposition. Under Rule 32(d)(3), objections to competence, relevance, or materiality are not waived if not raised during the deposition and, therefore, should be reserved for trial. In contrast, objections to errors or irregularities that could have been corrected at the time of the deposition are waived if not raised at that time. Most commonly, these include objections to the form of the question or answer.

Objections to form cover a broad range of issues, each aimed at promoting clarity and fairness in the deposition. These objections should be raised if the question is leading, compound, vague, argumentative, or repetitive. Leading questions suggest an answer, compound questions contain multiple parts, vague questions lack clarity or are too broad, argumentative questions are designed to provoke a certain argument or answer rather than elicit information, and repetitive questions are those that have already been asked and answered. Objections can also be made to the form of an answer. For example, an objection should be raised if the answer is non-responsive, meaning it does not respond to the question.

<sup>1</sup> Katie E. Barker is a second-year law student at the University of Miami School of Law. She is interning in Judge Lopez-Castro's chambers for the spring semester. Katie is on the *University of Miami Law Review* and was recently elected as an Executive Editor on the Volume 80 Executive Board.

<sup>2</sup> Poem created by ChatGPT.



## FROM THE JUDGES' CHAMBERS

**CLC's Evidence Essentials: What Is a Proper Objection at a Deposition?** (continued from page 5)

**How To Object:** Rule 30(c)(2) requires that objections be stated “concisely in a nonargumentative and nonsuggestive manner.” For example, objections to the form of the question are often made by simply saying, “Objection, form.” If necessary, the interrogator may ask the objecting attorney to elaborate on the objection so that the question can be rephrased. Attorneys should be careful to not raise too many unnecessary or improper objections, as doing so may be sanctionable.

When an objection is made, the deposition typically proceeds, and the deponent is still expected to answer the question unless instructed otherwise. Rule 30(c)(2) makes clear that a deponent may be instructed not to answer only when necessary to preserve a privilege, enforce a court-ordered limitation, or present a motion under Rule 30(d)(3) to terminate or limit the deposition.

In conclusion, depositions are a critical element of the litigation process and have the ability to influence the course and outcome of a case. The objections raised during a deposition can play a pivotal role in the testimony produced, which can then influence settlement negotiations or, if the case proceeds to trial, affect the evidence presented and how witnesses are perceived. Because depositions lay the groundwork for the subsequent stages of a case and can have lasting consequences, it is essential for attorneys to understand how to properly raise objections at a deposition.

**Restyled Federal Rules of Bankruptcy Procedure**

By: Hon. Scott M. Grossman

While we continue the monumental task of overhauling our Local Rules, I wanted to highlight certain revisions to the Federal Rules of Bankruptcy Procedure of which people should be mindful.

Effective December 1, 2024, the Federal Rules of Bankruptcy Procedure were “restyled.” They were the fifth set of federal rules to be restyled – after the federal appellate, criminal, civil, and evidence rules. The goal of the restyling project was to make the rules easier to read and understand.

The restyled rules were not intended to effectuate any substantive changes. Although the rule numbers remained the same, many subdivisions were rearranged and redesignated. Attorneys should be careful to cite to the new version of any applicable rules.

One commonly cited rule whose designation has been changed is the provision of Federal Rule 4001 providing for a 14-day stay of a stay relief order, unless the court orders otherwise. This provision used to be in Federal Rule of Bankruptcy Procedure 4001(a)(3). Parties would commonly seek in stay relief motions (and include in proposed orders) a waiver of the 14-day stay provided for by Rule 4001(a)(3). This provision has now been re-designated as subdivision (a)(4). Thus, attorneys should be mindful to cite Rule 4001(a)(4) – not (a)(3) – in requests for a waiver of the 14-day stay of a stay relief order.

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## FROM THE JUDGES' CHAMBERS

**Restyled Federal Rules of Bankruptcy Procedure** (continued from page 6)

Some other provisions that have changed include the following:

- Rule 1019 has been substantially renumbered;
- Subdivisions (c)(6) and (c)(7) of Rule 3002 have been switched;
- Subdivision (d) of Rule 3007 has been substantially renumbered;
- Subdivision (b) of Rule 3020 added a new paragraph (2) and renumbered old paragraph (2) as new paragraph (3);
- Subdivisions (b)(2) and (b)(3) of Rule 4001 are now (b)(2)(A) and (b)(2)(B);
- Subdivisions (c)(2) and (c)(3) of Rule 4001 are now (c)(2)(A) and (c)(2)(B);
- Subdivision (c)(4) of Rule 4001 is now (c)(3);
- Subdivision (d)(3) of Rule 4001 is now (d)(3) and (d)(4);
- Subdivision (d)(4) of Rule 4001 is now (d)(5);
- Subdivision (a)(1) of Rule 5005 is now (a)(1) and (a)(2);
- Subdivision (a)(2) of Rule 5005 is now (a)(3);
- Subdivision (c) of Rule 5011 is now (c) and (d);
- Rule 6003 now has new subdivisions (a)(1)-(4) and (b);
- The list of adversary proceedings in Rule 7001 has been redesignated from (1)-(10) to (a)-(j);
- Subdivisions (a)(1) and (a)(2) of Rule 7004 are now (a)(1), (a)(2), and (a)(3);
- Subdivision (a)(2) of Rule 8022 is now (a)(2) and (a)(4);
- Rule 9001, which had included a list of defined terms in (1)-(12) now has new subdivisions (a) and (b), with the defined terms moved to (b)(1)-(12);
- The defined terms listed in Rule 9002(1)-(5) are now listed in (a)-(e);
- Subdivision (b)(1) of Rule 9006 has been divided into new subparagraphs (b)(1)(A) (for extensions sought before expiration of a deadline) and (b)(1)(B) (for extensions sought after expiration of a deadline);
- Subdivision (c) of Rule 9011, which had contained subdivisions (c)(1)-(c)(3), now has subdivisions (c)(1)-(c)(5);
- Rule 9013 has new subdivisions (a)(1)-(a)(2) and (b);
- Rule 9014(c) now has subdivisions (c)(1)-(4);
- Rule 9023 now has subdivisions (a), (b), and (c); and
- Rule 9024 now has subdivisions (a)(1)-(3) and (b).

Please be mindful of these changes when citing to the Federal Rules of Bankruptcy Procedure in motions and in drafting proposed orders.



## Attorney Access to CM/ECF: Information for New Practitioners

By: Cameron Cradic

Below are some answers to common questions asked by attorneys who are interested in becoming bankruptcy practitioners.

### “I am a member of the bar. Will my PACER account allow me to electronically file in the Bankruptcy Court?”

A PACER account, by default, enables users to only query electronic court records. It works this way in every federal court. However, to electronically file documents in any federal court, that PACER “query” account must convert to an “e-filing” credential. To make this happen, it is helpful to think of a PACER account as a key, and every Appellate, District, and Bankruptcy Court as a locked door. Each court enables e-filing access based on the attorney’s qualifications. Access is not automatic.

At the Bankruptcy Court for the Southern District of Florida, converting a PACER account is a simple two-step process. **The first step** is to complete the registration form Local Form 95 or 96, which have different permissions (full attorney access, government attorney, pro hac vice attorney, or limited filer access). **The second step** is to follow the PACER submission instructions that appear in **red** within the body of our registration forms. **When both steps are completed, and the data must match, a user may e-file in our court.**

### “Can my PACER credential be shared by more than one attorney to e-file?”

No. Each attorney must have his or her own individual PACER account, and the attorney’s PACER data must match our registration form, Local Form 95 or 96.

### “Why can’t attorneys share a single PACER account?”

The registration form provides many detailed reasons. Here are a few illustrations.

- E-filing creates a link between the attorney and a selected client. Multiple attorneys may be linked to a single client, but each attorney must use his or her own PACER credential to create that linkage and start receiving electronic notifications.
- Electronic appearances are time sensitive. E-filing a document creates that attorney’s electronic appearance, in each case or proceeding, from that point forward. Further, an appearance in a main case does not automatically create an appearance in a related case or adversary proceeding, and vice versa. A document must be e-filed in each.
- Use of a PACER credential constitutes consent by that e-filer to always have access to email. Notices of Electronic Filings (NEFs), which are e-mailed receipts of all docket entries, are sent to everyone who has created an electronic appearance.
- When a PACER credential is used to e-file, the PACER account holder’s name is captured on specific court-generated notices (e.g., the name, address, and phone number of the debtor’s attorney is printed on every case commencement notice, as well as notices of deficiency that are issued by the clerk). Accordingly, the name on a filed PDF image must match the PACER credential used to e-file it.

**For these reasons and more, attorneys are not permitted to share a PACER credential.** Take note that attorneys are responsible for updating their PACER account as needed. The account travels in the event an attorney moves from one firm to another.

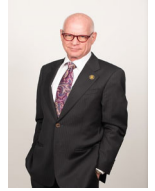




## PRO BONO CORNER



BY: STEVEN S. NEWBURGH, ESQ.  
(GUEST CONTRIBUTOR)  
STANDING MEMBER  
FORMER LAY CHAIR,  
FLSB PRO BONO COMMITTEE



## Time to Pull Together

*Our bankruptcy courts are often the “court of last resort” for qualified applicants seeking Pro Bono and Low Bono Services.*

With uncertainty in the worldwide markets, those in need of Pro Bono and Low Bono bankruptcy representation is a certainty. There is a possibility that the need exceeds the supply, and we cannot allow that to happen in the Southern District of Florida. I have always viewed our bankruptcy court as the “Court of Last Resort”; What else is there for 3 kids and their parents, whose house, home and memories will all be on the county courthouse steps in 3 days. Maybe they will give you one extra day for each child, but whatever that deadline might be, the Bankruptcy Code oftentimes can save a home, and everything that goes along with that. If you can imagine what it feels like to have helped an entire family with only a few meetings, a few filings and a few appearances, you would be happy to take another case, even if you have already satisfied the maximum of 5.0 CLE credits over a 3-year period.

With the implementation of our new [Help Desk](#), in conjunction with our monthly Pro Se Clinics, our District continues to aggressively assist Pro Se litigants by providing an accessible webpage for everything “Pro Bono”: [www.flsb.uscourts.gov](http://www.flsb.uscourts.gov). Once you land on the main page for the court, you will see tabs along the top of the web page. Select “[Don’t have a Lawyer?](#)” and you will land on our main Pro Bono page. The resources on the court’s website are expansive and all-encompassing; from video presentations illustrating what a typical 341 Meeting of Creditors might look like, to resources to direct you, a client, family member or friend questions relating to the entire bankruptcy process. Notably, our online Helpdesk can be accessed from the court’s Pro Bono web page, along with a schedule for all of our [2025 Pro Se Clinics](#) [Zoom Only at this time]. Many thanks to our Clerk of Court, Joe Falzone, for doing a fantastic job on the court’s website. This is a good time to thank Joe for everything else he does to assist our Pro Bono Committee programs. The list is endless...and all the while Joe Falzone is responsible for oversight and management of the massive number of electronic filings at hand to coordinating venues for our many seminars and events, to always having an open line for questions with instant answers. Thank you, Joe Falzone.

In our most recent Edition of the [Courthouse Beacon](#), I provided some historical references to Pro Bono and examples of the early English devotion to the cause. The energy and spirit of the young John Adams should remind us of what we can accomplish when we offer our time to others, gratis.



## Adjustment of Certain Dollar Amounts Applicable to Bankruptcy Cases [Effective April 1, 2025]

On April 1, 2025, automatic adjustments will be made to dollar amounts stated in various provisions of the Bankruptcy Code, one provision in Title 28 of the United States Code, and in the bankruptcy forms and instructions listed below. The adjustments will apply to cases commenced on or after **April 1, 2025**.

Section 104 of the Code provides that the Judicial Conference make the adjustments, which are calculated at three-year intervals on the basis of the change in the Consumer Price Index for the most recent three-year period ending immediately before the year in which the adjustment is made and rounded to the nearest \$25. The Conference has delegated that authority to the Administrative Office.

The revised dollar amounts were published in the [Federal Register](#) on February 4, 2025, Vol. 90, No. 22 at pages 8941-8942. Please note that, due to a misprint in the Federal Register, a [correction](#) was made on February 25, 2025, to the dollar amounts listed for 28 U.S.C. § 1409(b). Pending changes in the Official Bankruptcy Forms, Director's Forms, instructions, and Local Forms impacted include:

- [Official Form 106C](#), Schedule C: The Property You Claim as Exempt
- [Official Form 107](#), Your Statement of Financial Affairs for Individuals Filing for Bankruptcy
- [Official Form 201](#), Voluntary Petition for Non-Individuals Filing for Bankruptcy
- [Official Form 207](#), Statement of Your Financial Affairs for Non-Individuals Filing for Bankruptcy
- [Official Form 410](#), Proof of Claim
- [Official Form 122A-2](#), Chapter 7 Means Test Calculation
- [Official Form 122C-2](#), Chapter 13 Calculation of Your Disposable Income
- [Director's Form 2000](#), Required Lists, Schedules, Statements, and Fees
- [Director's Form 2500E](#), Instructions for Summons to Debtor in Involuntary Case
- [Local Form 97-A](#), Debtor's Certificate of Compliance, Motion For Issuance of Discharge and Notice of Deadline to Object
- [Local Form 97-B](#), Debtor's Certificate of Compliance, Motion for Issuance of Discharge Before Completion of Plan Payments, and Notice of Deadline to Object
- [Instructions for Individual Debtors](#)
- [Instructions for Non-Individual Debtors](#)



## Tips and Ideas to Get your Orders Docketed Quickly

By: Susan Gutierrez

The margins should be 1"; at top of the first page the margins should be 4". The body of the order should be double spaced. Orders cancelling a hearing should be in the title of the order. Orders that have been uploaded should have the name & address of the attorney submitting the order. This information goes after the three ### signs.

Here is where the courts website can help you with these and other issues <https://www.flsb.uscourts.gov/guidelines-preparing-submitting-and-serving-orders>:

1. **Standardization:** Ensures consistency in the format and content of orders, making them easier to read and process by the court.
2. **Compliance:** Helps parties comply with specific court requirements, avoiding rejections or delays in the processing of orders.
3. **Clarity:** Provides clear instructions on the necessary elements of an order, such as margins, font, and spacing, which enhance readability and professionalism.
4. **Efficiency:** Streamlines the submission process using CM/ECF, reducing the time and effort required to file and serve orders.
5. **Accuracy:** Ensures that all relevant information, such as case numbers, party names, and hearing details, is included, which is crucial for accurate record-keeping and future reference.
6. **Judge's Requirements:** Addresses specific needs and preferences of judges, including space for signatures and the inclusion of certain phrases, which facilitates smoother judicial review and approval.
7. **Service Directive:** Emphasizes the responsibility of the submitting party to serve the order and file a certificate of service, ensuring that all parties are properly notified.
8. **Special Orders:** Provides detailed instructions for specific types of orders, such as agreed orders, amended orders, and stay relief orders, ensuring that these are handled correctly and efficiently.

PROOFREAD your order prior to uploading. Make sure the correct order is being linked to the correct case number and ECF number.

By adhering to these guidelines, parties can ensure that their orders are properly prepared, submitted, and served, thereby facilitating the smooth operation of the court system and your documents.

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**Tips and Ideas to Get your Orders Docketed Quickly** (continued from page 11)**FAQ:****Contents and Formatting of Orders Prepared by Parties****Paper Size and Orientation:**

- Use an 8 x 11 page in portrait orientation.

**Margins:**

- Set all page margins to 1 inch.
- On the first page, add an additional 3 inches of blank space at the top for the judge's signature.

**Font:**

- Use a 12-point regular font, preferably Times New Roman or Century Schoolbook.

**Caption:**

- Include a descriptive caption with the court, parties, case number, case type, and bankruptcy chapter.

**Title:**

- Use a descriptive title that references the motion and clarifies the disposition.
- Underline the title and use all capitals.
- Avoid overly long titles and do not include ECF numbers or the word "proposed."

**Body (Introduction/Factual Findings/Decree):**

- Double-space the lines of text.
- The introduction should refer to the underlying motion or objection, state the party who filed it, include the ECF number, and mention the hearing date and time if applicable.
- Findings of fact are optional and should be included above the decretal line if necessary.
- The decree should start with "It is ordered that ..." and use numbered paragraphs for specific relief.

**Submitting Party and Service Directive:**

- Include the name, law firm, mailing address, phone/fax number, and email address of the submitting party below the "###" symbols.
- Include a service directive that complies with L.R.18 9073-1(B).

**Detailed Instructions for Specific Orders****Agreed Orders:**

- Reflect that the matter is agreed either via submission of an agreed motion or by representation in the text of the order.
- If resolving a matter set for hearing, include a decretal paragraph canceling the hearing and mention it in the title.

**Amended Orders:**

- Include a footnote after the word "Amended" describing the nature of the amendment.

(Continued on page 13)



## **Tips and Ideas to Get your Orders Docketed Quickly** (continued from page 12)

### **Chapter 13 Consent Calendar Orders:**

- State in the introductory paragraph that the matter came before the Court on the Chapter 13 Consent Calendar.

### **Ex Parte Orders:**

- Check Local Rules for ex parte filing permissions and upload the accompanying order immediately after filing the motion.
- Identify the applicable subsection of Local Rule 9013-1(C) in the order.

### **Stay Relief Orders:**

- For in rem relief, clarify that the relief is against the property only and define the property precisely.
- For in personam relief, specify the suit and court where the matter is being heard.

### **Submitting Orders**

#### **Method of Submission:**

- Upload all orders to CM/ECF in pdf format, preferably searchable.
- In special circumstances, the judge may direct an alternate form and manner of submission.

#### **When to Submit:**

- Submit orders after the matter has been resolved.
- Do not submit contested orders through CM/ECF; refer to the judge's web page for instructions.

#### **How to Submit:**

- Link the order to the pleading it resolves during the upload process.
- In some instances, submit the order to the chamber's inbox in a word processing format as directed by the judge.

### **Service of Orders**

#### **Service Directive:**

- Include a service directive in the order and serve the order within three business days of entry.
- The submitting party is responsible for timely serving the order and filing a certificate of service as required under Local Rule 5005-1(G)(2).

By following these detailed instructions, parties can ensure their orders are properly formatted, submitted, and served in compliance with court requirements.



## Florida, We Live Where You Want to Vacation!

By: Jacqueline Antillon

Courtroom Deputy to the Honorable Robert A. Mark

Ahh, the Sunshine State, my home, our home! We have swaying palm trees, hundreds of miles of amazing beaches (total of 1,350 miles), diverse landscapes, subtropical climate, breathtaking flora and fauna, a vibrant culture, outdoor activities, and we are home to the most golf courses. It is no wonder that Florida is one of the most popular vacation spots in the country. And did I mention we have about 230 days of sunshine, an array of unique dining cuisine, and a vibrant atmosphere? The Sunshine State's name was officially adopted by the state legislature in 1970. However, a true Floridian also knows the other nicknames we go by, such as The Everglade State, The Alligator State, The Gulf State, The Orange State, The Peninsula State, and yes, The Hurricane State. Yes, paradise is our backyard.

Florida is filled with beautiful and fun places to visit. No doubt, it is a haven for tourists from all over the world. Here are some interesting fun facts about the Sunshine State. Start your morning with a glass of orange juice. Did you know Florida is the citrus capital of the world and produces 70% of the nation's oranges. It's the best OJ you will taste. After breakfast and ready for adventure, how about taking an air boat ride across the Everglades? I recommend you do. Fair warning, be prepared to witness breathtaking landscapes and exotic wildlife. Florida is a one-of-a-kind ecosystem and the only place on Earth where alligators and crocodiles co-exist. The Everglades National Park is filled with wonders, adventures, and is a UNESCO World Heritage site filled with untamed beauty.

Why not take a drive to the Florida Keys, where there are tropical islands after tropical islands, and each has breathtaking ocean views. The Keys is a little piece of paradise and is perfect for water-loving folks. Why not visit the country's first underwater park, John Pennekamp Coral Reef State Park. View the park's colorful coral reefs and marine life on a glass bottom boat tour or dive in and get a closer look. The keys offer some of the best vibrant marine life, diving, snorkeling, and fishing your heart could desire. Key West, Key Largo, and Marathon offer enchanting spots to explore. Why not relax and sip a Piña Colada? It's a perfect way to unwind after a day of adventure. For nature lovers, there is so much to do, and here are couple of places worth visiting: 1) Suwannee River offers camping, canoeing, and pristine natural landscapes. 2) Biscayne National Park is another underwater wonderland with beautiful coral reefs and stunning marine life. 3) Devil's Den is a subterranean underground spring and cave system and is considered a hidden gem. Also perfect for snorkeling or diving. 4) Crystal River gentle Manatees in their natural habitat and you can swim alongside with. 5) Ichetucknee Springs State Park is a hidden treasure that offers crystal clear spring water, tubing, and is a perfect for cooling down on a hot day. And 6), Florida Caverns State Park has much to explore underneath the surface, where you can explore a world of limestone stalactites and stalagmites. Other places worth mentioning are Paynes Prairie State Park, Wakulla Springs State Park, Dry Tortugas National Park (accessible only by seaplane or boat), and Bok Tower Gardens.

Miami Beach is where Art Deco décor meets the swaying ocean waves, golden sands, and unforgettable nightlife. Ready for nightlife? As you wave goodbye to the sun, nightlife comes alive with plenty of bars, restaurants, and clubs to kick back, relax, dance the night away, or just watch people. Plenty of sun, sand, and beauty make it an unforgettable place. Is Miami Beach too fast paced? We have the solution to your dilemma. How about Siesta Key Beach? It is known as one of the most beautiful beaches in the world. It offers powder-soft white sands and is a perfect place to unwind and allow the sun to kiss your skin. How about Anna Maria Island? This gem is perfect for relaxation. Each location has the beauty of nature while enjoying pristine beaches, boutiques, and enjoying the simple things in life.

(Continued on page 15)



## Florida, We Live Where You Want to Vacation! (continued from page 14)

California may have the Pacific Coast Highway, but the Sunshine State has A1A. It spans almost 340 miles, which extends from Fernandina Beach all the way to Key West. The coastal road offers incredible views of the Atlantic Ocean, charming seaside towns, lighthouses, and unique stops along the way. So, if you have some time, roll down your windows and get ready for a breathtaking road trip! Other places to consider are: 1) St. Augustine, which is considered America's oldest city, 2) Naples, which is the oasis of the gulf coast, and 3) St. Petersburg, which is known for its culture and natural beauty.

You may say, I need a little more in my life and my inner child needs to come out... Don't worry, there is plenty for you as well. Orlando offers the best for your inner child to come out and play. Walt Disney World, the most visited theme park on Earth, is where millions visit each year in hopes of making their dreams come true! It has thrilling rides, showcases, exhibits, plenty to explore, and it is where you can let your imagination run wild. Orlando also boasts Universal Studios and Islands of Adventures. There is so much to do there as well, with thrill rides, adventures, and entertainment. It is a must for Marvel and Harry Potter enthusiasts. Here are some other theme parks to explore: Sea World Orlando, Busch Gardens, Lego Land Florida, and although it is not considered a theme park, the Kennedy Space Center Orlando (NASA) offers organized tours for those interested in space exploration.

And finally, but not least, there is the "The Venice of America" – Fort Lauderdale. It is the selected destination for the 2026 National Conference of Bankruptcy Clerks (NCBC). Why is it the Venice of America? It has more than 300 miles of navigable water, and you can cruise down the historic waterfront as easy as hopping on a water taxi. If you prefer intimacy, consider a gondola ride. The intracoastal, canals, and 24 miles of sandy beaches offer plenty of water fun. Experience the Jungle Queen, where guests can enjoy daytime or dinner cruises. Follow the red brick road down the riverwalk, stop at the Stranahan House, or quench your thirst in one of many restaurants or bars. Ft. Lauderdale is known for its famous beaches, is the yachting capital of the world, and it has museums, galleries, theaters, a vibrant culture, nightlife, upscale cuisine, people watching, and laid-back vibes. It is a must-see destination for anyone wishing to visit the Sunshine State. We hope you can make it to Ft. Lauderdale when the Bankruptcy Court, Southern District of Florida, will be hosting the NCBC Conference. Stay tuned for announcements as there will be more to come!

The Sunshine State is the perfect tourist destination, where nature, sun, sand, surfing, and nightlife collaborate. Plan your trip carefully and enjoy your adventure. It's waiting for you! Yes, our home is where many come to vacation.





## Help Desk Corner

By: Lorraine Adam

The help desk corner will highlight questions the clerk's office routinely receives by telephone or through the court's website at: <https://www.flsb.uscourts.gov/contact-us>. Whether you are contacting the Miami, Ft. Lauderdale, or West Palm Beach division, the clerk's office staff are readily available to assist you during court hours of 8:30 am to 4:00 pm.

Miami: 305-714-1800

Ft. Lauderdale: 954-769-5700

West Palm Beach: 561-514-4100



*How do I obtain a Certification of Judgment for Registration in Another District? Can it be done online?*

The process is simple; however, it is currently not available online. You can either mail your request or go in person to one of our divisional offices. You will need to provide the Administrative Office Director's Form (B2650) "Certification of Judgment for Registration in Another District" with the caption portion filled out. The form can be found on our court website under the Forms tab, then search under Official/Director's Bankruptcy Forms. You will also need to provide the case number, case name, and docket entry number of the judgment entered by our court and provide the certification fee. If you are mailing the request, the certification fee can be paid by check or money order. Please also provide a self-addressed stamped envelope to return the documents to you. Another payment option is a debit card if you come in person. All requests are processed the same day they are received.

The clerk will review the case, check the appropriate box on the Director's Form, then sign, date and affix the court's seal, and provide you with a certified copy of the judgment. The process and fee are repeated for each judgment being certified.

To better understand the bankruptcy process, access our court website at: [www.flsb.uscourts.gov](http://www.flsb.uscourts.gov). Under the "Don't Have a Lawyer" tab, there is a section called Creditor Resources with links to frequently asked questions. You may also watch a Bankruptcy Basics video which provides an example of a Meeting of Creditors setting. The video is not long and is full of helpful information.





## FLORIDA SOUTHERN BANKRUPTCY MORTGAGE MODIFICATION MEDIATION STATISTICS

(From April 1, 2013 through February 28, 2025)

	<u>MIA</u>	<u>FTL</u>	<u>WPB</u>	<u>TOTAL</u>
MMM Motion (Attorney Rep.)	8583	5732	3360	17675
MMM Motion (Pro Se)	107	51	32	190
<b>Total Motions Filed</b>	<b>8690</b>	<b>5783</b>	<b>3392</b>	<b>17865</b>
Order Granting MMM Motion	7653	5094	2900	15647
Final Report of Mediator	6459	4079	2240	12778
Mediation Agreement Reached	2734	1885	1038	5657

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

<u>MIAMI</u>	<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>	
2013				18	82	106	137	130	173	181	169	141	1137
2014	171	157	184	179	170	164	156	126	198	146	123	138	1912
2015	161	168	189	183	142	164	127	122	127	108	93	93	1677
2016	111	124	79	102	119	110	60	92	99	84	78	74	1132
2017	59	49	59	52	59	56	54	44	48	57	63	39	639
2018	40	48	54	64	57	44	59	50	44	52	40	39	591
2019	57	39	48	41	48	35	31	42	45	45	35	23	489
2020	35	38	24	20	31	19	8	14	5	15	9	18	236
2021	18	19	15	22	18	18	14	16	21	16	11	29	217
2022	31	13	22	24	27	32	20	23	24	17	12	29	274
2023	25	20	32	23	20	26	16	12	20	21	8	9	232
2024	12	21	11	10	10	15	7	13	16	10	13	7	145
2025	13	11											24
													<b>TOTAL = 8705</b>

<u>FT. LAUDERDALE</u>	<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>	
2013				49	92	98	116	144	189	118	99	77	982
2014	91	82	69	108	89	89	107	61	99	100	121	95	1111
2015	96	101	109	89	94	94	82	74	93	89	91	79	1091
2016	86	81	58	61	68	63	46	75	59	43	54	50	744
2017	38	25	38	26	47	42	40	34	33	39	29	26	417
2018	20	21	36	24	33	43	47	46	28	33	26	21	378
2019	34	20	31	24	28	20	20	18	25	19	26	19	284
2020	26	13	25	19	22	17	8	12	5	5	6	8	166
2021	9	21	13	12	8	5	15	9	9	16	15	20	152
2022	16	12	15	17	22	19	21	16	15	7	10	11	181
2023	12	7	20	18	20	6	8	8	10	10	18	16	153
2024	21	9	9	7	7	17	8	10	10	14	9	5	126
2025	10	6											16
													<b>TOTAL = 5801</b>

<u>WEST PALM BEACH</u>	<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>	
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	54	48	39	35	35	33	36	528
2016	46	33	33	32	36	29	29	32	18	13	16	25	342
2017	22	18	21	22	20	10	23	27	18	24	17	13	235
2018	19	8	10	15	21	20	26	18	24	25	13	12	211
2019	22	20	13	28	14	20	27	19	10	31	18	10	232
2020	16	14	18	13	10	10	15	5	11	11	7	13	143
2021	4	8	6	4	7	6	7	10	9	5	19	10	95
2022	1	0	12	5	6	16	8	8	12	6	7	5	86
2023	14	7	12	6	8	11	6	4	4	10	4	8	94
2024	7	9	4	10	14	6	9	7	14	7	10	6	103
2025	13	4											17
													<b>TOTAL = 3378</b>

### 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 "COURTHOUSE BEACON NEWS" PUBLICATION STAFF

If you have any comments regarding this issue or want to suggest ideas for future articles, please contact "Courthouse Beacon News" staff at the following email address: [Dania\\_Muniz@flsb.uscourts.gov](mailto:Dania_Muniz@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.**