

NOTICE TO INDIVIDUAL DEBTORS

TAX RETURNS.

Effective as to cases filed on or after October 17, 2005, that all tax returns or tax documents, (1) shall not be filed with the Court unless otherwise ordered, (2) shall be provided to the trustee at least seven (7) days before the time of the meeting of creditors conducted pursuant to 11 U.S.C. § 341.

CREDIT COUNSELING SERVICES AND CERTIFICATE OF COMPLETION.

In addition to the requirements in 11 U.S.C. § 521(a), 11 U.S.C. § 521(b) requires that a debtor, who is an individual, shall file with the court a certificate and debt repayment plan (if applicable) from the approved nonprofit budget and credit counseling agency (approved agency listing found at <http://www.usdoj.gov/ust/> that provided the credit counseling briefing required in 11 U.S.C. §109(h). The Certificate of Completion of Credit Counseling must conform to the form found at <http://www.usdoj.gov/ust/>

FINANCIAL MANAGEMENT SERVICES AND CERTIFICATE OF COMPLETION.

The court shall not grant a discharge under § 727(a)(11) or § 1328 (g)(1) if the debtor has not completed and filed with the court, a certificate of completion of an approved (approved agency listing found at <http://www.usdoj.gov/ust/> instructional course concerning personal financial management. The Certificate of Completion of Financial Management must conform to the form found at <http://www.usdoj.gov/ust/> The Certificate of Completion of instructional course concerning personal financial management must be filed in all individual Chapter 13 and Chapter 7 cases even if the US Trustee has not approved any agencies for the applicable district.

1. If the Certificate of Completion of an instructional course concerning personal financial management under 11 U.S.C. § 727(a)(11) is not filed within 61 days after the first scheduled §341 meeting of creditors the case may be closed without a discharge and a Motion to Reopen (with the full filing fee) may need to be filed to permit the filing of the certificate. No advance notice of the closing will be given to the debtor.

CERTIFICATION OF DOMESTIC SUPPORT OBLIGATION PAID (Chapter 13 and Chapter 12 cases).

The court shall not grant a discharge in a Chapter 13 or a Chapter 12 case of a debtor who is required by a judicial or administrative order, or by statute, to pay a domestic support obligation unless such debtor certifies that all amounts payable under such order or such statute that are due on or before the date of said certification have been paid.

1. If the Certificate of Completion of Support Obligation paid in full is not timely filed the case may be closed without a discharge and a Motion to Reopen (with the full filing fee) may need to be filed to permit the filing of the certificate.