

TO: Honorable Alicemarie H. Stotler, Chair
Standing Committee on Rules of Practice
and Procedure

FROM: Honorable Paul Mannes, Chair
Advisory Committee on Bankruptcy Rules

DATE: December 14, 1994

RE: Report of the Advisory Committee on Bankruptcy Rules

Introduction

The Advisory Committee on Bankruptcy Rules met on September 22-23, 1994, in New York City. The Advisory Committee considered and approved several proposed amendments to the Bankruptcy Rules at the September meeting, but decided to delay presenting them to the Standing Committee with a request for publication until other proposed amendments are considered at subsequent meetings. It is anticipated that these proposed amendments will be included in a package of proposed amendments to be presented to the Standing Committee with a request for publication in July 1995. These proposed amendments are listed below under "Information Items."

On October 22, 1994, the Bankruptcy Reform Act of 1994 (Pub. L. 103-394, 108 Stat. 4106) was enacted. The Reform Act is lengthy and affects many aspects of bankruptcy law and procedure. With few exceptions, the amendments to the Bankruptcy Code and title 28 of the U.S. Code made by the Reform Act are effective in all bankruptcy cases commenced on or after the date of enactment. Several provisions of the Reform Act have caused certain Bankruptcy Rules and Official Forms to be inconsistent with the Bankruptcy Code and title 28. In addition, there are certain Rules and Forms which -- although not inconsistent with the statutory changes -- should be amended to better implement the new law.

In view of the enactment of the Bankruptcy Reform Act of 1994, the Chairman called a special meeting of the Subcommittee on Forms that was held on December 7, and a special meeting of the full Advisory Committee that was held on December 8-9, 1994, in Washington, D.C., to focus only on proposed amendments to the Rules and Forms designed to conform to, or implement, provisions of the Reform Act.

At the December 1994 meeting, the Advisory Committee approved amendments to the Official Forms designed to conform to the Reform Act. These proposals are listed below ("Action Items") and will be presented to the Standing Committee for approval at the January 1995 meeting. The Advisory Committee also approved three Suggested Interim Bankruptcy Rules, designed to implement certain provisions of the Reform Act, for dissemination to bankruptcy and district courts with a

recommendation for adoption as local rules pending the effective date of similar national Bankruptcy Rule amendments. The Advisory Committee also approved proposed amendments to the Bankruptcy Rules to conform to the Reform Act, but decided to consider these proposals further at its March 1995 meeting and to delay presenting these proposals to the Standing Committee with a request for publication until July 1995 (see "Information Items").

Two provisions of the new legislation directly affect the Bankruptcy Rules, but do not require any action by the Advisory Committee. Section 104(e) of the Reform Act has amended certain provisions of the Rules Enabling Act affecting Bankruptcy Rules, and section 114 has added a new subdivision (h) to Rule 7004 that requires, with certain exceptions, service by certified mail on insured depository institutions. These provisions are discussed in more detail below under "Information Items."

I. Action Items

A. Proposed Amendments to the Official Forms Submitted for Approval and Transmittal to the Judicial Conference for Its Consideration in March 1995.

1. Synopsis of Proposed Amendments to the Official Forms

- a. Official Form No. 1 (Voluntary Petition) is amended to provide a signature line for, and spaces for information relating to, a "bankruptcy petition preparer" (non-attorney who prepares a document for filing in a bankruptcy case for compensation). These amendments are designed to implement § 110 of the Code (added by § 308 of the 1994 Reform Act).

Form 1 also is amended to (1) require that a chapter 11 debtor indicate whether it is a "small business" as defined in § 101 of the Code and to provide a place for such a debtor to elect to be considered a small business under § 1121(e) (added by § 217 of the Reform Act); (2) require the debtor to represent that it is eligible for the relief requested; and (3) to clarify that the person signing a petition on behalf of a corporation or partnership is representing that he or she is authorized to file the petition.

- b. Official Form No. 3 (Application and Order to Pay Filing Fee in Installments) is amended to

add a signature line for, and spaces for information relating to, a bankruptcy petition preparer. To correct an oversight, this form is amended further to add a signature line for an attorney who is required by Rule 9011 to sign it.

- c. Official Form No. 6 (Schedules), Schedule E (Creditors Holding Unsecured Priority Claims), is amended (1) to list the new priority rights of creditors holding alimony, maintenance and support claims under § 507(a)(7), as amended by § 304(c) of the Reform Act; (2) to increase dollar limits on certain priorities in accordance with § 108 of the Reform Act and to include a note indicating that these limits are subject to future adjustment; and (3) to include in the "wages, salary and commissions" priority category the commissions owed to independent sales representatives in accordance with § 207 of the Reform Act.

In addition, Official Form No. 6 is amended to add a signature line for, and spaces for information relating to, a bankruptcy petition preparer.

- d. Official Form No. 7 (Statement of Financial Affairs) is amended to provide a signature line for, and spaces for information relating to, a bankruptcy petition preparer.
- e. Official Form No. 8 (Chapter 7 Individual Debtor's Statement of Intention) is amended to provide a signature line for, and spaces for information relating to, a bankruptcy petition preparer.
- f. Official Form No. 9 (Notice of Commencement of Case under the Bankruptcy Code, Meeting of Creditors, and Fixing of Dates) includes eleven variations of notices, each one tailored to a certain situation (i.e., type of debtor, chapter of the Code, whether the estate has assets). Where appropriate, these forms are amended to provide notice of the new extended deadline for a governmental unit to file a claim under § 502(b)(9), as amended by § 213 of the Reform Act. In addition, these notices are amended where appropriate to state that a proceeding regarding

nondischargeability of a property settlement obligation under § 523(a)(15) (as amended by § 304 of the Reform Act) must be commenced in the bankruptcy case in accordance with § 523(c) of the Code.

- g. Official Form No. 10 (Proof of Claim) is amended to (1) add a space for a creditor who is owed alimony, maintenance, or support to claim the new priority under § 507(a)(7) of the Code; (2) to conform to new dollar limits on certain priority claims and to include a note indicating that these limits are subject to future adjustment; and (3) to conform to the amended paragraph numbers in § 507(a) that were changed by the Reform Act.
- h. Official Form No. 16 (Captions) consists of three alternatives (Form 16A is the full caption, Form 16 B is the short form, and Form 16C is for adversary proceedings). Section 225 of the Reform Act added § 342(c) to the Code which requires that notices given by the debtor to creditors contain certain information, including the debtor's address and taxpayer identification (Social Security) number. The legislative history to the Reform Act indicates that Congress expects that this information will be included in the caption of notices given in a bankruptcy case. Accordingly, the following amendments are proposed: (1) Form 16A (full caption) is amended to add the debtor's address, (2) Form 16B (short form caption) is amended to include a note indicating that it may be used if § 342(c) of the Code is not applicable; (3) Form 16C is amended to indicate that it is to be used in a complaint in an adversary proceeding commenced by the debtor and to include the information required by § 342(c); and (4) a new Form 16D, which does not include all the information required by § 342(c), is added for use in a complaint in an adversary proceedings other than one filed by a debtor.
- i. Official Form No. 17 (Notice of Appeal to a District Court of Bankruptcy Appellate Panel from a Judgment or Other Final Order of a Bankruptcy Court), is amended to recognize the new right to appeal from an interlocutory order extending or reducing the period in

which only the debtor may file a chapter 11 plan under § 1121 of the Code, as amended by § 102 of the Reform Act. The form is also amended to give notice that, if a bankruptcy appellate panel is authorized to hear the appeal, each party has a right to have the appeal heard by the district court and that the appellant may exercise this right only by filing a separate statement of election at the time of the filing of the notice of appeal.

- j. Official Form No. 18 (Discharge of Debtor) is amended to include reference to § 523(a)(15) of the Code (property settlement obligations) as one of the types of debts that are discharged unless determined by the bankruptcy court to be nondischargeable.
 - k. A new Official Form 19 (Certification and Signature of Non-Attorney Bankruptcy Petition Preparer) is added. This form is for use when a document is filed that does not already contain the required signature and information relating to a bankruptcy petition preparer.
- 2. Text of Proposed Amendments. The amendments to the Official Forms are set forth in Appendix A.
 - 3. Request for Expedited Approval Without Publication for Comment.

In contrast to the Rules, the Official Bankruptcy Forms may be promulgated or amended by the Judicial Conference without approval of the Supreme Court or Congress. See Bankruptcy Rule 9009. Although proposed amendments to the Official Forms have been published for comment in the past -- and the Advisory Committee believes it is appropriate to continue that procedure in most situations -- there is no formal requirement that proposed amendments be published.

The Advisory Committee believes that the proposed amendments to the Official Forms are necessary to conform to the recent legislation, and that it is important that these amendments become effective as soon as possible. With respect to many of the proposed changes, rights of parties may be adversely affected if current forms continue to be used. For example, the Proof of

Claim form lists categories of priorities under section 507(a) of the Code to facilitate the assertion of a priority claim. The current form does not include as an available priority the right of a former spouse or child to the new priority for alimony, maintenance and support obligations afforded under the Bankruptcy Reform Act of 1994. The omission of the new priority right could mislead former spouses into believing that such priority does not exist and could result in the inadvertent waiver of such rights. In addition, the Proof of Claim form and the Schedules contain specific monetary amounts with respect to other priority claims that are no longer applicable because priority limits have been increased.

The Advisory Committee recommends that the proposed amendments to the Official Forms be approved by the Standing Committee without publication for comment, and that they be presented to the Judicial Conference for its approval in March 1995.

4. Request for Judicial Conference Resolution Approving Future Amendments to the Official Forms to Conform to Dollar Adjustments Under Section 104 of the Code.
 - a. Section 104 of the Bankruptcy Code was amended by the Reform Act to provide that on April 1, 1998, and at each 3-year interval ending on April 1 thereafter, certain dollar amounts in the Code (including monetary limitations on priorities under § 507 of the Code) will be adjusted to the nearest \$25 to reflect the change in the Consumer Price Index for All Urban Consumers published by the Department of Labor. Not later than March 1 of the year in which dollar adjustments are made, the Judicial Conference must publish the adjusted amounts in the Federal Register. The dollar amounts relating to priorities under § 507(a) are included in Official Forms No. 6 (Schedules) and No. 10 (Proof of Claim). Any delay in conforming these Official Forms to dollar adjustments will result in inaccurate and misleading forms that could adversely affect the rights of parties. In order to avoid any such delay -- and to avoid the necessity of obtaining Advisory Committee, Standing

Committee, and Judicial Conference approval of future amendments to the Official Forms conforming to adjusted dollar amounts -- the Advisory Committee recommends that the Standing Committee and the Judicial Conference, which prescribes the Official Forms, adopt an appropriate resolution that will result in the automatic amendment of the Official Forms to conform to future dollar adjustments under § 104 of the Code.

B. Proposed Suggested Interim Bankruptcy Rules presented to the Standing Committee with a request for approval and authorization to distribute to district and bankruptcy courts.

1. Background. In 1979, the Advisory Committee on Bankruptcy Rules formulated Suggested Interim Bankruptcy Rules and Forms for adoption as local court rules pending the promulgation of a new body of national Bankruptcy Rules and Official Forms to implement the new Bankruptcy Code (Title I of the Bankruptcy Reform Act of 1978). The interim rules served as model local rules until the new Rules and Forms became effective in 1983.

In 1987, the Advisory Committee again formulated Suggested Interim Bankruptcy Rules and Forms for adoption by local courts. The 1987 interim rules and forms were designed to implement Chapter 12 of the Code (Family Farmers) that was enacted as part of the Bankruptcy Judges, United States Trustees, and Family Farmer Bankruptcy Act of 1986. These interim rules -- which were sent to district and bankruptcy courts with an explanatory cover letter signed by the chairman of the Advisory Committee -- served as model chapter 12 rules until the national Bankruptcy Rules and Forms were amended in 1991.

At its December 1994 meeting, the Advisory Committee approved three Suggested Interim Bankruptcy Rules and recommended that they be sent to district and bankruptcy courts to serve as model rules designed to implement three aspects of the Bankruptcy Reform Act of 1994 (the election of chapter 11 trustees, small business chapter 11 cases, and jury trials). National rules governing these matters will not become effective until at least December 1997 in accordance with the usual Rules Enabling Act process.

2. Synopsis of Suggested Interim Bankruptcy Rules

- a. Suggested Interim Rule 1 provides procedures for the election of a chapter 11 trustee. Before enactment of the Reform Act, creditors did not have the right to elect a trustee in a chapter 11 case. If the court ordered the appointment of a trustee, the United States trustee, in consultation with parties in interest, selected the person to be appointed. The Reform Act continues the same means of selecting a trustee, but also provides that, on request of a party in interest made within 30 days after the court orders the appointment of a trustee, the United States trustee shall convene a meeting of creditors for the purpose of electing a chapter 11 trustee. The Suggested Interim Rule provides procedures for requesting that the United States trustee convene a meeting to elect a trustee, as well as for giving notice of, and conducting, the election. It also governs the procedure for court approval of the appointment of the elected person.
- b. Suggested Interim Rule 2 provides procedures to implement some of the Reform Act's provisions relating to small businesses in chapter 11 cases. The Reform Act provides that a "small business" (as defined in a new definition added to the Code) may elect to be considered a small business. If such an election is made, the debtor may solicit votes on a chapter 11 plan with a "conditionally approved" disclosure statement, subject to final approval of the disclosure statement at a hearing that may be combined with the hearing on confirmation. This Suggested Interim Rule provides procedures, including time limits, for making a small business election. It also provides procedures relating to conditional approval of the disclosure statement.
- c. Suggested Interim Rule 3 provides procedures relating to jury trials. The Reform Act amended 28 USC § 157 to provide that a bankruptcy judge may conduct a jury trial if a party has a right to trial by jury, the district court designates the bankruptcy judge to conduct a jury trial, and the parties consent. Former Bankruptcy Rule 9015

governing jury trials was abrogated in 1987 because of the existing uncertainty regarding the right to jury trials in bankruptcy cases. Rules are needed governing all aspects of jury trials, including procedures for demanding trial by jury in the district court or the bankruptcy court, and for consenting to have the bankruptcy judge conduct the trial. This Suggested Interim Rule incorporates by reference several Civil Rules relating to jury trials, and also provides procedures relating to consent.

3. Text of Suggested Interim Bankruptcy Rules:

SUGGESTED INTERIM BANKRUPTCY RULES

**Rule 1. Election of Trustee
in a Chapter 11 Reorganization Case**

1 (a) REQUEST FOR AN ELECTION. A request to convene a
2 meeting of creditors for the purpose of electing a trustee
3 in a chapter 11 reorganization case shall be filed and
4 transmitted to the United States trustee in accordance with
5 Bankruptcy Rule 5005 within the time prescribed by § 1104(b)
6 of the Code. Pending court approval of the person elected,
7 a person appointed trustee under § 1104(d) shall serve as
8 trustee.

9 (b) MANNER OF ELECTION AND NOTICE. An election of a
10 trustee under § 1104(b) of the Code shall be conducted in
11 the manner provided in Bankruptcy Rules 2003(b)(3) and 2006.
12 Notice of the meeting of creditors convened under § 1104(b)
13 shall be given in the manner and within the time provided
14 for notices under Bankruptcy Rule 2002(a). A proxy for the
15 purpose of voting in the election may be solicited by a
16 committee appointed under § 1102 of the Code and by any

17 other party entitled to solicit a proxy under Bankruptcy
18 Rule 2006.

19 (c) APPLICATION FOR APPROVAL OF APPOINTMENT AND
20 RESOLUTION OF DISPUTES. If it is not necessary to resolve a
21 dispute regarding the election of the trustee or if all
22 disputes have been resolved by the court, the United States
23 trustee shall promptly appoint the person elected to be
24 trustee and file an application for approval of the
25 appointment of the elected person under Bankruptcy Rule
26 2007.1(b), except that the application does not have to
27 contain names of parties in interest with whom the United
28 States trustee has consulted. If it is necessary to resolve
29 a dispute regarding the election, the United States trustee
30 shall promptly file a report informing the court of the
31 dispute. If no motion for the resolution of the dispute is
32 filed within 10 days after the date of the creditors'
33 meeting called under § 1104(b), a person appointed by the
34 United States trustee in accordance with § 1104(d) of the
35 Code and approved in accordance with Bankruptcy Rule
36 2007.1(b) shall serve as trustee.

NOTE

This rule implements the amendments to § 1104 of the Code regarding the election of a trustee in a chapter 11 case. The requirement that creditors receive at least 20-days' notice of the meeting may be reduced to a shorter period under Bankruptcy Rule 9006(c)(1).

The procedures for reporting disputes to the court and the time limit for filing a motion to resolve any disputes derive from Bankruptcy Rule 2003(d). Because

the person elected must be "disinterested," the United States trustee must file an application for court approval of the elected person in accordance with Bankruptcy Rule 2007.1(b).

**Rule 2. Small Business Chapter 11
Reorganization Cases**

1 (a) ELECTION TO BE CONSIDERED A SMALL BUSINESS IN A
2 CHAPTER 11 REORGANIZATION CASE. In a chapter 11
3 reorganization case, a debtor that is a small business may
4 elect to be considered a small business by filing a written
5 statement of election no later than 60 days after the date
6 of the order for relief or by a later date as the court, for
7 cause, may fix.

8 (b) APPROVAL OF DISCLOSURE STATEMENT.

9 (1) Conditional Approval. If the debtor is a
10 small business and has made a timely election to be
11 considered a small business in a chapter 11 case, the
12 court may, on application of the plan proponent,
13 conditionally approve a disclosure statement filed in
14 accordance with Bankruptcy Rule 3016. On or before
15 conditional approval of the disclosure statement, the
16 court shall

17 (a) fix a time within which the holders of
18 claims and interests may accept or reject the
19 plan;

20 (b) fix a time for filing objections to the
21 disclosure statement;

22 (c) fix a date for the hearing on final

23 approval of the disclosure statement to be
24 held if a timely objection is filed; and
25 (d) fix a date for the hearing on
26 confirmation.

27 (2) Application of Bankruptcy Rule 3017. If the
28 disclosure statement is conditionally approved,
29 Bankruptcy Rule 3017(a), (b), (c), and (e) do not
30 apply. Conditional approval of the disclosure
31 statement is considered approval of the disclosure
32 statement for the purpose of applying Bankruptcy Rule
33 3017(d).

34 (3) Objections and Hearing on Final Approval.
35 Notice of the time fixed for filing objections and the
36 hearing to consider final approval of the disclosure
37 statement shall be given in accordance with Bankruptcy
38 Rule 2002 and may be combined with notice of the
39 hearing on confirmation of the plan. Objections to the
40 disclosure statement shall be filed, transmitted to the
41 United States trustee, and served on the debtor, the
42 trustee, any committee appointed under the Code and any
43 other entity designated by the court at any time before
44 final approval of the disclosure statement or by an
45 earlier date as the court may fix. If a timely
46 objection to the disclosure statement is filed, the
47 court shall hold a hearing to consider final approval
48 before or combined with the hearing on confirmation of

49 the plan.

NOTE

This rule is designed to implement §§ 1121(e) and 1125(f) that were added to the Code by the Bankruptcy Reform Act of 1994.

If the debtor is a small business and has elected under § 1121(e) to be considered a small business, § 1125(f) permits the court to conditionally approve a disclosure statement subject to final approval after notice and a hearing. If a disclosure statement is conditionally approved, and no timely objection to the disclosure statement is filed, it is not necessary for the court to hold a hearing on final approval.

Rule 3. Jury Trials

1 (a) APPLICABILITY OF CERTAIN FEDERAL RULES OF CIVIL
2 PROCEDURE. Rules 38, 39, and 47-51 F.R.Civ.P., and Rule
3 81(c) F.R.Civ.P. insofar as it applies to jury trials, apply
4 in cases and proceedings, except that a demand made under
5 Rule 38(b) F.R.Civ.P. shall be filed in accordance with
6 Bankruptcy Rule 5005.

7 (b) CONSENT TO HAVE TRIAL CONDUCTED BY BANKRUPTCY
8 JUDGE. If the right to a jury trial applies, a timely
9 demand has been filed under Rule 38(b) F.R.Civ.P., and the
10 bankruptcy judge has been specially designated to conduct
11 the jury trial, the parties may consent to have a jury trial
12 conducted by a bankruptcy judge under 28 USC § 157(e) by
13 jointly or separately filing a statement of consent no later
14 than [insert period specified by local rule].

NOTE

This rule provides procedures relating to jury

trials. This rule is not intended to expand or create any right to trial by jury where such right does not otherwise exist.

- C. Request for Authorization to Make Recommendations and to Otherwise Communicate with the National Bankruptcy Review Commission on Matters Relating to Bankruptcy Procedures.
1. Title VI of the Bankruptcy Reform Act of 1994 established the National Bankruptcy Review Commission, comprised of 9 members to be appointed within 60 days after enactment of the Act. The duties of the Commission are:
 - a. To investigate and study issues and problems relating to the Bankruptcy Code;
 - b. To evaluate the advisability of proposals and current arrangements with respect to such issues and problems;
 - c. Within 2 years after it first meets, to prepare and submit to Congress, the Chief Justice, and the President a report of its findings and conclusions, together with its recommendations for such legislative or administrative action as it considers appropriate;
 - d. To solicit divergent views of all parties concerned with the operation of the bankruptcy system.
 2. It is likely that the Commission will study and consider procedural matters, and could make recommendations to amend the Code and Rules to deal with procedural issues. The Advisory Committee believes it would be beneficial to be able to communicate with the Commission -- on behalf of the Advisory Committee and not as a representative of the Standing Committee or the Judicial Conference -- to express views and to make recommendations on procedural matters from time to time during the two-year life of the Commission. The Advisory Committee requests authorization to make such recommendations and to otherwise communicate with the Commission.

II. Information Items

A. Status of Matters Under Consideration

1. Proposed amendments to Bankruptcy Rules 1006, 1007, 1019, 2002, 2015, 3002, 3016, 4004, 5005, 7004, 8008, and 9006, have been published for comment in September 1994. A public hearing on these proposals is scheduled for February 24, 1995, in Washington, D.C. The Advisory Committee will consider all comments at its March 1995 meeting in Louisiana.
2. Proposed amendments to Bankruptcy Rules 3017, 3018, 3021, and 9011, and a new Rule 8020 on sanctions for frivolous appeals, were approved (subject to further consideration of language) at the September 1994 meeting of the Advisory Committee. Presentation of these proposed amendments to the Standing Committee with a request for publication is expected in July 1995.
3. Proposed amendments to Bankruptcy Rules 2002, 2007.1, 3002, 8001, and 9035, and new Rules 1020 (election to be considered a small business in a chapter 11 case), 3017.1 (procedures relating to approval of a disclosure statement in a small business case), and 9015 (jury trials), were approved (subject to further consideration of language) by the Advisory Committee at its December 8-9, 1994, meeting. These proposed amendments are designed to conform the Rules to the Bankruptcy Reform Act of 1994. The Advisory Committee expects to present these proposed amendments to the Standing Committee with a request for publication in July 1995.

B. Other Matters.

1. The Three-Day Mail Rule. At its September 1994 meeting, the Advisory Committee considered the Standing Committee's request to consider amending the "3-day mail rule" to a "5-day mail rule" in Bankruptcy Rule 9006(f). The Advisory Committee recommends that the suggested change not be made at this time. First, the Advisory Committee is not aware of any problems regarding this rule and has no reason to believe that it is not working well. Second, local rules modeled after the 3-day mail rule -- such as a 3-day mail rule in the Southern District of New York -- would become inconsistent with a new 5-day mail rule in the

national rules, causing unnecessary complexity and confusion for lawyers. Third, changing rules regarding time periods could cause traps for lawyers who are unaware of the change. Finally, the Advisory Committee questions whether the speed of mail delivery at the end of 1997 (when an amendment would become effective) will warrant a 5-day mail rule rather than a 3-day rule.

2. Director's Forms. Bankruptcy Rule 9009 authorizes the Director of the Administrative Office of the United States Courts to issue forms for use under the Code (other than the Official Forms). At the December 1994 meeting, in response to a request by the Administrative Office, the Advisory Committee reviewed and approved suggested amendments to several of these forms for the purpose of conforming to the Bankruptcy Reform Act of 1994.
3. Statutory Amendment to Rule 7004 Relating to Service on Insured Depository Institutions. Section 114 of the Reform Act has amended Bankruptcy Rule 7004. First, it inserted at the beginning of Rule 7004(b) (which permits service by first class mail) the introductory phrase "Except as provided in subdivision (h)". Second, it added the following new subdivision (h):

"(h) Service of Process on an Insured Depository Institution -- Service on an insured depository institution (as defined in section 3 of the Federal Deposit Insurance Act) in a contested matter or adversary proceeding shall be made by certified mail addressed to an officer of the institution unless --

(1) the institution has appeared by its attorney, in which case the attorney shall be served by first class mail;

(2) the court orders otherwise after service upon the institution by certified mail of notice of an application to permit service on the institution by first class mail sent to an officer of the institution designated by the institution; or

(3) the institution has waived in writing its entitlement to service by certified mail by designating an officer to receive service."

4. Statutory Amendments to the Rules Enabling Act. Section 104(e) of the Reform Act amends 28 USC § 2073(a)(2), (d), and (e), by including reference to 28 USC § 2075 (Bankruptcy Rules). The effect of these amendments is to make the procedural requirements with respect to the Rules Enabling Act applicable to the Bankruptcy Rules. In addition, the Reform Act amends 28 USC § 2075 to conform the effective date of Bankruptcy Rule amendments to the effective date for the other bodies of federal rules (December 1). Prior to this amendment, Bankruptcy Rule amendments became effective on August 1.

Attachments:

1. Appendix A -- Proposed Amendments to the Official Forms.
2. Draft of minutes of Advisory Committee meeting of September 22-23, 1994.
3. Draft of minutes of Advisory Committee meeting of December 8-9, 1994.

APPENDIX A

PROPOSED AMENDMENTS TO OFFICIAL BANKRUPTCY FORMS

On some forms, the proposed amendments are handwritten on the existing (unrevised) form.

For other forms, "clean" versions incorporating the proposed amendments were available on 12/14/94. On these, the changes are indicated by hand-drawn circles or brackets, sometimes with the label "new" used for highlighting.

FORM 1. VOLUNTARY PETITION

United States Bankruptcy Court _____ District of _____		VOLUNTARY PETITION
IN RE (Name of debtor--If individual, enter: Last, First, Middle)		NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle)
ALL OTHER NAMES used by the debtor in the last 6 years (Include married, maiden, and trade names.)		ALL OTHER NAMES used by the joint debtor in the last 6 years (Include married, maiden, and trade names.)
SOC. SEC./TAX I.D. NO. (If more than one, state all.)		SOC. SEC./TAX I.D. NO. (If more than one, state all.)
STREET ADDRESS OF DEBTOR (No. and street, city, state, and zip code)		STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state, and zip code)
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS		COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS
MAILING ADDRESS OF DEBTOR (If different from street address)		MAILING ADDRESS OF JOINT DEBTOR (If different from street address)
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from addresses listed above)		VENUE (Check one box) <input type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
INFORMATION REGARDING DEBTOR (Check applicable boxes)		
TYPE OF DEBTOR (Check one box) <input type="checkbox"/> Individual <input type="checkbox"/> Corporation Publicly Held <input type="checkbox"/> Joint (Husband & Wife) <input type="checkbox"/> Corporation Not Publicly Held <input type="checkbox"/> Partnership <input type="checkbox"/> Municipality <input type="checkbox"/> Other: _____		CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304--Case Ancillary to Foreign Proceeding <p style="text-align: center;">(Insert - see below)</p>
NATURE OF DEBT (Check one box) <input type="checkbox"/> Non-Business/Consumer <input type="checkbox"/> Business--Complete A & B below		FILING FEE (Check one box) <input type="checkbox"/> Filing fee attached <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b); see Official Form No. 3.
A. TYPE OF BUSINESS (Check one box) <input type="checkbox"/> Farming <input type="checkbox"/> Transportation <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Professional <input type="checkbox"/> Manufacturing/ <input type="checkbox"/> Construction <input type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Mining <input type="checkbox"/> Real Estate <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Other Business		NAME AND ADDRESS OF LAW FIRM OR ATTORNEY Telephone No. _____
B. BRIEFLY DESCRIBE NATURE OF BUSINESS _____ _____ _____		NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT THE DEBTOR (Print or Type Names) <input type="checkbox"/> Debtor is not represented by an attorney. Telephone No. of Debtor not represented by an attorney: ()
STATISTICAL/ADMINISTRATIVE INFORMATION (28 U.S.C. § 604) (Estimates only) (Check applicable boxes)		
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		
ESTIMATED NUMBER OF CREDITORS 1-15 16-49 50-99 100-199 200-999 1000-over <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
ESTIMATED ASSETS (in thousands of dollars) Under 50 50-99 100-499 500-999 1000-9999 10,000-99,000 100,000-over <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
ESTIMATED LIABILITIES (in thousands of dollars) Under 50 50-99 100-499 500-999 1000-9999 10,000-99,000 100,000-over <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
EST. NO. OF EMPLOYEES--CH. 11 & 12 ONLY 0 1-19 20-99 100-999 1000-over <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
EST. NO. OF EQUITY SECURITY HOLDERS--CH. 11 & 12 ONLY 0 1-19 20-99 100-499 500-Over <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
THIS SPACE FOR COURT USE ONLY		<p style="font-size: 1.2em; font-weight: bold;">SMALL BUSINESS (Ch. 11 only)</p> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101. <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e). (Optional)

Name of Debtor _____

Case No. _____

(Court use only)

FILING OF PLAN

For Chapter 9, 11, 12 and 13 cases only. Check appropriate box.

A copy of debtor's proposed plan dated _____ is attached.

Debtor intends to file a plan within the time allowed by statute, rule, or order of the court.

PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (If more than one, attach additional sheet)

Location Where Filed	Case Number	Date Filed
----------------------	-------------	------------

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THIS DEBTOR (If more than one, attach additional sheet.)

Name of Debtor	Case Number	Date
Relationship	District	Judge

REQUEST FOR RELIEF

is eligible for and
Debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

SIGNATURES

ATTORNEY

X
Signature _____ Date _____

INDIVIDUAL/JOINT DEBTOR(S)

I declare under penalty of perjury that the information provided in this petition is true and correct.

X
Signature of Debtor _____
Date _____
X
Signature of Joint Debtor _____
Date _____

CORPORATE OR PARTNERSHIP DEBTOR

I declare under penalty of perjury that the information provided in this petition is true and correct, and that ~~the filing of this petition on behalf of the debtor has been authorized.~~ **I have been authorized to file this petition on behalf of the debtor.**

X
Signature of Authorized Individual _____
Print or Type Name of Authorized Individual _____
Title of Individual Authorized by Debtor to File this Petition _____
Date _____

If the debtor is a corporation filing under chapter 11, Exhibit "A" is attached and made part of this petition.

~~EXHIBIT "A" (To be completed if debtor is a corporation requesting relief under chapter 11.)~~

Exhibit "A" is attached and made a part of this petition. **(MOVED AND INCORPORATED ABOVE TO MAKE ROOM FOR ADDED BOX, BELOW.)**

TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (See P.L. 98-353 § 322)

I am aware that I may proceed under chapter 7, 11, or 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7 of such title.

If I am represented by an attorney, exhibit 'B' has been completed.

X
Signature of Debtor _____ Date _____
X
Signature of Joint Debtor _____ Date _____

←
TO BE MOVED LEFT. SIGNATURE BOX FOR BANKRUPTCY PETITION PREPARER TO BE

EXHIBIT "B" (To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts.)

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X
Signature of Attorney _____ Date _____

←
INSERTED. SEE SEPARATE SHEET.

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY
BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Tel. No.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

COMMITTEE NOTE

The form is amended to provide space for signing by a "bankruptcy petition preparer," as required under section 110 of the Code, which was added by the Bankruptcy Reform Act of 1994. In addition to signing, a bankruptcy petition preparer is required by section 110 to disclose the information requested. All signatories of Form 1 are requested to provide the clerk's office with a telephone number.

A chapter 11 debtor that qualifies as a "small business" under section 101 of the Code, as amended by the 1994 Act, may elect special, expedited treatment under amendments made to chapter 11 by the 1994 Act. The court may order that a creditors committee not be appointed in a small business case. Accordingly, the first page of the petition is amended to require a small business filing under chapter 11 to identify itself. The petition also is amended to offer a small business chapter 11 debtor an opportunity to exercise its right to elect to be considered a small business at the commencement of the case.

Several clarifying and technical amendments also have been made to indicate that a debtor is to check only one box with respect to "Type of Debtor" and "Nature of Debt," to clarify the intent that the individual signing on behalf of a corporation or partnership is authorized to file the petition, and to require a debtor to represent that it is eligible for relief under the chapter of title 11 specified in the petition.

Form 3. APPLICATION AND ORDER TO PAY FILING FEE IN INSTALLMENTS

[Caption as in Form 16B]

APPLICATION TO PAY FILING FEES IN INSTALLMENTS

In accordance with Fed. R. Bankr. P. 1006, application is made for permission to pay the filing fee on the following terms:

\$ _____ with the filing of the petition, and the balance of
 \$ _____ in _____ installments, as follows:

\$ _____ on or before _____
 \$ _____ on or before _____
 \$ _____ on or before _____
 \$ _____ on or before _____

I certify that I am unable to pay the filing fee except in installments. I further certify that I have not paid any money or transferred any property to an attorney or any other person for services in connection with this case or in connection with any other pending bankruptcy case and that I will not make any payment or transfer any property for services in connection with the case until the filing fee is paid in full.

Date: _____

Applicant

new

Attorney for Applicant

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

ORDER

IT IS ORDERED that the debtor pay the filing fee in installments on the terms set forth in the foregoing application.

IT IS FURTHER ORDERED that until the filing fee is paid in full the debtor shall not pay, and no person shall accept, any money for services in connection with this case, and the debtor shall not relinquish, and no person shall accept, any property as payment for services in connection with this case.

BY THE COURT

Date: _____

United States Bankruptcy Judge

COMMITTEE NOTE

This form is a "document for filing" that may be prepared by a "bankruptcy petition preparer" as defined in 11 U.S.C. § 110, which was added to the Code by the Bankruptcy Reform Act of 1994; accordingly, a signature line is provided for such preparer. In addition to signing, a bankruptcy petition preparer is required by section 110 to disclose the information requested. A signature line for a debtor's attorney also is added, as required by Rule 9011.

In Re _____
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditor, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$1,800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

In Re _____

Case No. _____

Debtor

(if known)

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8)

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9)

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

____ continuation sheets attached

In re _____,
Debtor

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____
(Total shown on summary page plus 1.)
sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____
Debtor

Date _____

Signature: _____
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer

_____ Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

new

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

COMMITTEE NOTE

Schedule E - Creditors Holding Unsecured Priority Claims is amended to add the new seventh priority afforded to debts for alimony, maintenance, or support of a spouse, former spouse, or child of the debtor by the Bankruptcy Reform Act of 1994. Statutory references are amended to conform to the paragraph numbers of section 507(a) of the Code as renumbered by the 1994 Act. Schedule E also is amended to add commissions owed to certain independent sales representatives and to raise the maximum dollar amounts for certain priorities in accordance with amendments made by the 1994 Act to section 507(a) of the Code. The 1994 Act also amended section 104 of the Code to provide for future adjustment of the maximum dollar amounts specified in section 507(a) to be made by administrative action at three-year intervals to reflect changes in the consumer price index. Schedule E is amended to give notice that these dollar amounts are subject to change without formal amendment to the official form.

The Schedules are a "document for filing" that may be prepared by a "bankruptcy petition preparer" as defined in 11 U.S.C. § 110, which was added to the Code by the 1994 Act; accordingly, a signature line for such preparer is added. In addition to signing, a bankruptcy petition preparer is required by section 110 to disclose the information requested.

FORM 7. STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT

_____ DISTRICT OF _____

In re: _____
(Name) Debtor

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16 - 21. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

This is a multi-page form. The only amendments are to the final, or signature, page. Accordingly, the body of the form is omitted here.

none

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date _____

Signature _____
of Debtor

Date _____

Signature _____
of Joint Debtor
(if any)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer

_____ Date

A bankruptcy petition preparer's failure to comply with the provisions of title II and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

[If completed on behalf of a partnership or corporation]

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature _____

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

new

COMMITTEE NOTE

This form is a "document for filing" that may be prepared by a "bankruptcy petition preparer" as defined in 11 U.S.C. § 110, which was added to the Code by the Bankruptcy Reform Act of 1994; accordingly, a signature line for such preparer is added. In addition to signing, a bankruptcy petition preparer is required by section 110 to disclose the information requested.

Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
[Caption as in Form 16B]

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

a. Property to Be Surrendered.

Description of Property	Creditor's name
1. _____	_____
2. _____	_____
3. _____	_____

b. Property to Be Retained. [Check applicable statement of debtor's intention concerning reaffirmation, redemption, or lien avoidance.]

Description of property	Creditor's name	Debt will be reaffirmed pursuant to § 524(c)	Property is claimed as exempt and will be redeemed pursuant to § 722	Lien will be avoided pursuant to § 522(f) and property will be claimed as exempt
1. _____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____

3. I understand that § 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date: _____

Signature of Debtor

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petitioner preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer

Date

new

COMMITTEE NOTE

This form is a "document for filing" that may be prepared by a "bankruptcy petition preparer" as defined in 11 U.S.C. § 110, which was added to the Code by the Bankruptcy Reform Act of 1994; accordingly, a signature line for such preparer is added. In addition to signing, a bankruptcy petition preparer is required by section 110 to disclose the information requested.

United States Bankruptcy Court

Case Number _____

District of _____

NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 7 OF THE BANKRUPTCY CODE, MEETING OF CREDITORS, AND FIXING OF DATES (Individual or Joint Debtor No Asset Case)

In re (Name of Debtor)	Address of Debtor	Soc. Sec./Tax Id. Nos.
	Date Case Filed (or Converted)	
Name and Address of Attorney for Debtor	Name and Address of Trustee	
Telephone Number	Telephone Number	

This is a converted case originally filed under chapter _____ on _____ (date).

DATE, TIME, AND LOCATION OF MEETING OF CREDITORS

DISCHARGE OF DEBTS

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Types of Debts:

AT THIS TIME THERE APPEAR TO BE NO ASSETS AVAILABLE FROM WHICH PAYMENT MAY BE MADE TO UNSECURED CREDITORS. DO NOT FILE A PROOF OF CLAIM UNTIL YOU RECEIVE NOTICE TO DO SO.

COMMENCEMENT OF CASE. A petition for liquidation under chapter 7 of the Bankruptcy Code has been filed in this court by or against the person or persons named above as the debtor, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property, debts, and property claimed as exempt are available for inspection at the office of the clerk of the bankruptcy court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money or property. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions, or wage deductions. If unauthorized actions are taken by a creditor against a debtor, the court may penalize that creditor. A creditor who is considering taking action against the debtor or the property of the debtor should review § 362 of the Bankruptcy Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth above for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may elect a trustee other than the one named above, elect a committee of creditors, examine the debtor, and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to creditors.

LIQUIDATION OF THE DEBTOR'S PROPERTY. The trustee will collect the debtor's property and turn any that is not exempt into money. At this time, however, it appears from the schedules of the debtor that there are no assets from which any distribution can be paid to creditors. If at a later date it appears that there are assets from which a distribution may be paid, the creditors will be notified and given an opportunity to file claims.

EXEMPT PROPERTY. Under state and federal law, the debtor is permitted to keep certain money or property as exempt. If a creditor believes that an exemption of money or property is not authorized by law, the creditor may file an objection. An objection must be filed not later than 30 days after the conclusion of the meeting of creditors.

DISCHARGE OF DEBTS. The debtor is seeking a discharge of debts. A discharge means that certain debts are made unenforceable against the debtor personally. Creditors whose claims against the debtor are discharged may never take action against the debtor to collect the discharged debts. If a creditor believes that the debtor should not receive any discharge of debts under § 727 of the Bankruptcy Code or that a debt owed to the creditor is not dischargeable under § 523(a)(2), (4), or (6) of the Bankruptcy Code, timely action must be taken in the bankruptcy court by the deadline set forth above in the box labeled "Discharge of Debts." Creditors considering taking such action may wish to seek legal advice.

DO NOT FILE A PROOF OF CLAIM UNLESS YOU RECEIVE A COURT NOTICE TO DO SO

Address of the Clerk of the Bankruptcy Court	For the Court:
	Clerk of the Bankruptcy Court
	Date

(6)
15

United States Bankruptcy Court

Case Number _____

District of _____

NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 7 OF THE BANKRUPTCY CODE, MEETING OF CREDITORS, AND FIXING OF DATES (Individual or Joint Debtor Asset Case)

In re (Name of Debtor)	Address of Debtor	Soc. Sec./Tax Id. Nos.
	Date Case Filed (or Converted)	
Name and Address of Attorney for Debtor	Name and Address of Trustee	
Telephone Number	Telephone Number	

This is a converted case originally filed under chapter _____ on _____ (date).

DEADLINE TO FILE FILING CLAIMS - A PROOF OF CLAIM

FOR CREDITORS OTHER THAN GOVERNMENTAL UNITS:
~~Deadline to file a proof of claim:~~

FOR GOVERNMENTAL UNITS:

DATE, TIME, AND LOCATION OF MEETING OF CREDITORS

DISCHARGE OF DEBTS

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Types of Debts:

COMMENCEMENT OF CASE. A petition for liquidation under chapter 7 of the Bankruptcy Code has been filed in this court by or against the person or persons named above as the debtor, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property, debts, and property claimed as exempt are available for inspection at the office of the clerk of the bankruptcy court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money or property. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions, or wage deductions. If unauthorized actions are taken by a creditor against a debtor, the court may penalize that creditor. A creditor who is considering taking action against the debtor or the property of the debtor should review § 362 of the Bankruptcy Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth above for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may elect a trustee other than the one named above, elect a committee of creditors, examine the debtor, and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to creditors.

LIQUIDATION OF THE DEBTOR'S PROPERTY. The trustee will collect the debtor's property and turn any that is not exempt into money. If the trustee can collect enough money and property from the debtor, creditors may be paid some or all of the debts owed to them.

EXEMPT PROPERTY. Under state and federal law, the debtor is permitted to keep certain money or property as exempt. If a creditor believes that an exemption of money or property is not authorized by law, the creditor may file an objection. An objection must be filed not later than 30 days after the conclusion of the meeting of creditors.

DISCHARGE OF DEBTS. The debtor is seeking a discharge of debts. A discharge means that certain debts are made unenforceable against the debtor personally. Creditors whose claims against the debtor are discharged may never take action against the debtor to collect the discharged debts. If a creditor believes that the debtor should not receive any discharge of debts under § 727 of the Bankruptcy Code or that a debt owed to the creditor is not dischargeable under § 523(a)(2), (4), or (6) of the Bankruptcy Code, timely action must be taken in the bankruptcy court by the deadline set forth above in the box labeled "Discharge of Debts." Creditors considering taking such action may wish to seek legal advice.

PROOF OF CLAIM. Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above in the box labeled "Filing Claims." The place to file the proof of claim, either in person or by mail, is the office of the clerk of the bankruptcy court. Proof of claim forms are available in the clerk's office of any bankruptcy court.

Address of the Clerk of the Bankruptcy Court	For the Court:
	Clerk of the Bankruptcy Court
	Date

United States Bankruptcy Court

Case Number

District of _____

NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 7 OF THE BANKRUPTCY CODE, MEETING OF CREDITORS, AND FIXING OF DATES (Corporation/Partnership Asset Case)

In re (Name of Debtor)	Address of Debtor	Soc. Sec./Tax Id Nos.
	Date Case Filed (or Converted)	

Corporation Partnership

Name and Address of Attorney for Debtor	Name and Address of Trustee
Telephone Number	Telephone Number

This is a converted case originally filed under chapter _____ on _____ (date)

DEADLINE TO FILE A ~~FILING CLAIMS~~ PROOF OF CLAIM

FOR creditors other than governmental units:
Deadline to File a Proof of Claim

FOR governmental units:

DATE, TIME, AND LOCATION OF MEETING OF CREDITORS

COMMENCEMENT OF CASE. A petition for liquidation under chapter 7 of the Bankruptcy Code has been filed in this court by or against the debtor named above, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property and debts, are available for inspection at the office of the clerk of the bankruptcy court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money or property. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions or repossessions. If unauthorized actions are taken by a creditor against a debtor, the court may penalize that creditor. A creditor who is considering taking action against the debtor or the property of the debtor should review § 362 of the Bankruptcy Code and may wish to seek legal advice. If the debtor is a partnership, remedies otherwise available against general partners are not necessarily affected by the commencement of this partnership case. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor's representative, as specified in Bankruptcy Rule 9001(5), is required to appear at the meeting of creditors on the date and at the place set forth above for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may elect a trustee other than the one named above, elect a committee of creditors, examine the debtor, and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to the creditors.

LIQUIDATION OF THE DEBTOR'S PROPERTY. The trustee will collect the debtor's property, if any, and turn it into money. If the trustee can collect enough money and property from the debtor, creditors may be paid some or all of the debts owed to them.

PROOF OF CLAIM. Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above in the box labeled "Filing Claims." The place to file the proof of claim, either in person or by mail, is the office of the clerk of the bankruptcy court. Proof of claim forms are available in the clerk's office of any bankruptcy court.

Address of the Clerk of the Bankruptcy Court	For the Court:
	<i>Clerk of the Bankruptcy Court</i>
	<i>Date</i>

United States Bankruptcy Court

Case Number _____

District of _____

NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 11 OF THE BANKRUPTCY CODE, MEETING OF CREDITORS, AND FIXING OF DATES (Individual or Joint Debtor Case)

In re (Name of Debtor)	Address of Debtor	Soc. Sec./Tax Id. Nos.
	Date Case Filed (or Converted)	
Name and Address of Attorney for Debtor	Name and Address of Trustee	
Telephone Number	Telephone Number	

This is a converted case originally filed under chapter _____ on _____ (date).

DATE, TIME, AND LOCATION OF MEETING OF CREDITORS

DISCHARGE OF DEBTS

Deadline to File a Complaint to Determine Dischargeability of Certain Types of Debts:

COMMENCEMENT OF CASE. A petition for reorganization under chapter 11 of the Bankruptcy Code has been filed in this court by or against the person or persons named above as the debtor, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property, debts, and property claimed as exempt are available for inspection at the office of the clerk of the bankruptcy court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money or property. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions or wage deductions. If unauthorized actions are taken by a creditor against a debtor, the court may penalize that creditor. A creditor who is considering taking action against the debtor or the property of the debtor should review § 362 of the Bankruptcy Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth above for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may examine the debtor and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to creditors.

EXEMPT PROPERTY. Under state and federal law, the debtor is permitted to keep certain money or property as exempt. If a creditor believes that an exemption of money or property is not authorized by law, the creditor may file an objection. An objection must be filed not later than 30 days after the conclusion of the meeting of creditors.

DISCHARGE OF DEBTS. The debtor may seek a discharge of debts. A discharge means that certain debts are made unenforceable against the debtor personally. Creditors whose claims against the debtor are discharged may never take action against the debtor to collect the discharged debts. If a creditor believes that the debtor should not receive a discharge under § 1141(d)(3)(C) of the Bankruptcy Code, timely action must be taken in the bankruptcy court in accordance with Bankruptcy Rule 4004(a). If a creditor believes that a debt owed to the creditor is not dischargeable under § 523(a)(2), (4), or (6) of the Bankruptcy Code, timely action must be taken in the bankruptcy court by the deadline set forth above in the box labeled "Discharge of Debts." Creditors considering taking such action may wish to seek legal advice.

PROOF OF CLAIM. Schedules of creditors have been or will be filed pursuant to Bankruptcy Rule 1007. Any creditor holding a scheduled claim which is not listed as disputed, contingent, or unliquidated as to amount may, but is not required to, file a proof of claim in this case. Creditors whose claims are not scheduled or whose claims are listed as disputed, contingent, or unliquidated as to amount and who desire to participate in the case or share in any distribution must file their proofs of claim. A creditor who desires to rely on the schedules of creditors has the responsibility for determining that the claim is listed accurately. If the court sets a deadline for filing a proof of claim, you will be notified. The place to file a proof of claim, either in person or by mail, is the office of the clerk of the bankruptcy court. Proof of claim forms are available in the clerk's office of any bankruptcy court.

PURPOSE OF CHAPTER 11 FILING. Chapter 11 of the Bankruptcy Code enables a debtor to reorganize pursuant to a plan. A plan is not effective unless approved by the court at a confirmation hearing. Creditors will be given notice concerning any plan, or in the event the case is dismissed or converted to another chapter of the Bankruptcy Code. The debtor will remain in possession of its property and will continue to operate any business unless a trustee is appointed.

Address of the Clerk of the Bankruptcy Court	For the Court:
	<i>Clerk of the Bankruptcy Court</i>
	Date

United States Bankruptcy Court

Case Number _____

District of _____

NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 11 OF THE BANKRUPTCY CODE, MEETING OF CREDITORS, AND FIXING OF DATES (Individual or Joint Debtor Case)

In re (Name of Debtor)

Address of Debtor

Soc. Sec./Tax Id. Nos

Date Filed (or Converted)

Addressee:

Address of the Clerk of the Bankruptcy Court

Name and Address of Attorney for Debtor

Name and Address of Trustee

Telephone Number

Telephone Number

This is a converted case originally filed under chapter _____ on _____

DEADLINE TO FILE A ~~FILING CLAIMS~~ PROOF OF CLAIM

FOR CREDITORS other than governmental units: [or "If the court sets a deadline, creditors will be notified."]

FOR governmental units.

DATE, TIME, AND LOCATION OF MEETING OF CREDITORS

DISCHARGE OF DEBTS

_____ is the Deadline to File a Complaint to Determine Dischargeability of Certain Types of Debts.

COMMENCEMENT OF CASE. A petition for reorganization under chapter 11 of the Bankruptcy Code has been filed in this court by or against the person or persons named above as the debtor, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property, debts, and property claimed as exempt are available for inspection at the office of the clerk of the bankruptcy court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money or property. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions, or wage deductions. If unauthorized actions are taken by a creditor against a debtor, the court may penalize that creditor. A creditor who is considering taking action against the debtor or the property of the debtor should review § 362 of the Bankruptcy Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth above for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may examine the debtor and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to creditors.

EXEMPT PROPERTY. Under state and federal law, the debtor is permitted to keep certain money or property as exempt. If a creditor believes that an exemption of money or property is not authorized by law, the creditor may file an objection. An objection must be filed not later than 30 days after the conclusion of the meeting of creditors.

DISCHARGE OF DEBTS. The debtor may seek a discharge of debts. A discharge means that certain debts are made unenforceable against the debtor personally. Creditors whose claims against the debtor are discharged may never take action against the debtor to collect the discharged debts. If a creditor believes that the debtor should not receive a discharge under § 1141(d)(3)(C) of the Bankruptcy Code, timely action must be taken in the bankruptcy court in accordance with Bankruptcy Rule 4004(a). If a creditor believes that a debt owed to the creditor is not dischargeable under § 523(a)(2), (4), or (6) of the Bankruptcy Code, timely action must be taken in the bankruptcy court by the deadline set forth above in the box labeled "Discharge of Debts." Creditors considering taking such action may wish to seek legal advice.

PROOF OF CLAIM. Schedules of creditors have been or will be filed pursuant to Bankruptcy Rule 1007. Any creditor holding a scheduled claim which is not listed as disputed, contingent, or unliquidated as to amount may, but is not required to, file a proof of claim in this case. Creditors whose claims are not scheduled or whose claims are listed as disputed, contingent, or unliquidated as to amount and who desire to participate in the case or share in any distribution must file their proofs of claim. A creditor who desires to rely on the schedules of creditors has the responsibility for determining that the claim is listed accurately. The place to file a proof of claim, either in person or by mail, is the office of the clerk of the bankruptcy court. Proof of claim forms are available in the clerk's office of any bankruptcy court.

PURPOSE OF CHAPTER 11 FILING. Chapter 11 of the Bankruptcy Code enables a debtor to reorganize pursuant to a plan. A plan is not effective unless approved by the court at a confirmation hearing. Creditors will be given notice concerning any plan, or in the event the case is dismissed or converted to another chapter of the Bankruptcy Code. The debtor will remain in possession of its property and will continue to operate any business unless a trustee is appointed.

For the Court: _____

Clerk of the Bankruptcy Court

Date _____

(6),
15

United States Bankruptcy Court

Case Number

District of _____

NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 11 OF THE BANKRUPTCY CODE, MEETING OF CREDITORS, AND FIXING OF DATES (Corporation/Partnership Case)

In re (Name of Debtor)	Address of Debtor	Soc. Sec./Tax Id. Nos
	Date Filed or Converted	

Addressee:	Address of the Clerk of the Bankruptcy Court
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Corporation Partnership

Name and Address of Attorney for Debtor	Name and Address of Trustee
Telephone Number	Telephone Number

This is a converted case originally filed under chapter _____ on _____

DEADLINE TO FILE A ~~FILING CLAIMS~~ PROOF OF CLAIM

For creditors other than governmental units:

[or "If the court sets a deadline, creditors will be notified."]

For governmental units:

DATE, TIME, AND LOCATION OF MEETING OF CREDITORS

COMMENCEMENT OF CASE. A petition for reorganization under chapter 11 of the Bankruptcy Code has been filed in this court by or against the debtor named above, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property and debts, are available for inspection at the office of the clerk of the bankruptcy court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money or property. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, or repossessions. If unauthorized actions are taken by a creditor against a debtor, the court may penalize that creditor. A creditor who is considering taking action against the debtor or the property of the debtor should review § 362 of the Bankruptcy Code and may wish to seek legal advice. If the debtor is a partnership, remedies otherwise available against general partners are not necessarily affected by the filing of this partnership case. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor's representative, as specified in Bankruptcy Rule 9001(5) is required to appear at the meeting of creditors on the date and at the place set forth above for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may examine the debtor and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to creditors.

PROOF OF CLAIM. Schedules of creditors have been or will be filed pursuant to Bankruptcy Rule 1007. Any creditor holding a scheduled claim which is not listed as disputed, contingent, or unliquidated as to amount may, but is not required to, file a proof of claim in this case. Creditors whose claims are not scheduled or whose claims are listed as disputed, contingent, or unliquidated as to amount and who desire to participate in the case or share in any distribution must file their proofs of claim. A creditor who desires to rely on the schedule of creditors has the responsibility for determining that the claim is listed accurately. The place to file a proof of claim, either in person or by mail, is the office of the clerk of the bankruptcy court. Proof of claim forms are available in the clerk's office of any bankruptcy court.

PURPOSE OF CHAPTER 11 FILING. Chapter 11 of the Bankruptcy Code enables a debtor to reorganize pursuant to a plan. A plan is not effective unless approved by the court at a confirmation hearing. Creditors will be given notice concerning any plan, or in the event the case is dismissed or converted to another chapter of the Bankruptcy Code. The debtor will remain in possession of its property and will continue to operate any business unless a trustee is appointed.

For the Court: _____
Clerk of the Bankruptcy Court

_____ Date

United States Bankruptcy Court

Case Number _____

_____ District of _____

NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 12 OF THE BANKRUPTCY CODE, MEETING OF CREDITORS, AND FIXING OF DATES (Individual or Joint Debtor Family Farmer)

In re (Name of Debtor)	Address of Debtor	Soc. Sec./Tax Id. Nos.
	Date Case Filed (or Converted)	
Name and Address of Attorney for Debtor	Name and Address of Trustee	
Telephone Number	Telephone Number	

This is a converted case originally filed under chapter _____ on _____ (date).

DEADLINE TO FILE A FILING CLAIMS PROOF OF CLAIM

~~Deadline to file a proof of claim:~~ **FOR creditors other than governmental units:** _____ **FOR governmental units:** _____

DATE, TIME, AND LOCATION OF MEETING OF CREDITORS

FILING OF PLAN AND DATE, TIME, AND LOCATION OF HEARING ON CONFIRMATION OF PLAN

- The debtor has filed a plan. The plan or a summary of the plan is enclosed. Hearing on confirmation will be held:
_____ (Date) _____ (Time) _____ (Location)
- The debtor has filed a plan. The plan or a summary of the plan and notice of the confirmation hearing will be sent separately.
- A plan has not been filed as of this date. Creditors will be given separate notice of the hearing on confirmation of the plan.

DISCHARGE OF DEBTS

Deadline to File a Complaint to Determine Dischargeability of Certain Types of Debts:

COMMENCEMENT OF CASE. A family farmer's debt adjustment case under chapter 12 of the Bankruptcy Code has been filed in this court by the family farmer named above as the debtor, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property and debts are available for inspection at the office of the clerk of the bankruptcy court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money or property. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions, or wage deductions. Some protection is also given to certain codebtors of consumer debts. If unauthorized actions are taken by a creditor against a debtor, or a protected codebtor, the court may penalize that creditor. A creditor who is considering taking action against the debtor or the property of the debtor, or any codebtor, should review §§ 362 and 1201 of the Bankruptcy Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth above for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may examine the debtor and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to creditors.

EXEMPT PROPERTY. Under state and federal law, the debtor is permitted to keep certain money or property as exempt. If a creditor believes that an exemption of money or property is not authorized by law, the creditor may file an objection. An objection must be filed not later than 30 days after the conclusion of the meeting of creditors.

DISCHARGE OF DEBTS. The debtor may seek a discharge of debts. A discharge means that certain debts are made unenforceable against the debtor personally. Creditors whose claims against the debtor are discharged may never take action against the debtor to collect the discharged debts. If a creditor believes a specific debt owed to the creditor is not dischargeable under § 523(a)(2), (4), or (6) of the Bankruptcy Code, timely action must be taken in the bankruptcy court by the deadline set forth above in the box labeled "Discharge of Debts." Creditors considering taking such action may wish to seek legal advice.

PROOF OF CLAIM. Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above in the box labeled "Filing Claims." The place to file the proof of claim, either in person or by mail, is the office of the clerk of the bankruptcy court. Proof of claim forms are available in the clerk's office of any bankruptcy court.

PURPOSE OF A CHAPTER 12 FILING. Chapter 12 of the Bankruptcy Code enables family farmers to reorganize pursuant to a plan. A plan is not effective unless approved by the bankruptcy court at a confirmation hearing. Creditors will be given notice in the event the case is dismissed or converted to another chapter of the Bankruptcy Code.

Address of the Clerk of the Bankruptcy Court	For the Court:
	Clerk of the Bankruptcy Court
	Date

(6),
15

United States Bankruptcy Court

Case Number

District of _____

NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 12 OF THE BANKRUPTCY CODE, MEETING OF CREDITORS, AND FIXING OF DATES (Corporation/Partnership Family Farmer)

In re (Name of Debtor)	Address of Debtor	Soc. Sec./Tax Id. Nos
	Date Case Filed (or Converted)	

Corporation Partnership

Name and Address of Attorney for Debtor	Name and Address of Trustee
Telephone Number	Telephone Number

This a converted case originally filed under chapter _____ on _____ (date)

DEADLINE TO FILE A FILING CLAIMS PROOF OF CLAIM
Deadline to file a proof of claim: **For creditors other than a governmental unit:** _____ **For governmental units:** _____

DATE, TIME, AND LOCATION OF MEETING OF CREDITORS

FILING OF PLAN AND DATE, TIME, AND LOCATION OF HEARING ON CONFIRMATION OF PLAN

- The debtor has filed a plan. The plan or a summary of the plan is enclosed. Hearing on confirmation will be held: _____ (Date) _____ (Time) _____ (Location)
- The debtor has filed a plan. The plan or a summary of the plan and notice of the confirmation hearing will be sent separately.
- The debtor has not filed a plan as of this date. Creditors will be given separate notice of the hearing on confirmation of the plan.

DISCHARGE OF DEBTS

Deadline to File a Complaint to Determine Dischargeability of Certain Types of Debts: _____

COMMENCEMENT OF CASE. A family farmer's debt adjustment case under chapter 12 of the Bankruptcy Code has been filed in this court by the family farmer named above as the debtor, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property and debts, are available for inspection at the office of the clerk of the bankruptcy court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money or property. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions or repossessions. Some protection is also given to certain codebtors of consumer debts. If unauthorized actions are taken by a creditor against a debtor or a protected codebtor, the court may penalize that creditor. A creditor who is considering taking action against the debtor, the property of the debtor, or a codebtor, should review §§ 362 and 1201 of the Bankruptcy Code and may wish to seek legal advice. If the debtor is a partnership, remedies otherwise available against general partners are not necessarily affected by the commencement of this partnership case. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor's representative, as specified in Bankruptcy Rule 9001(5), is required to appear at the meeting of creditors on the date and at the place set forth above for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may examine the debtor and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to the creditors.

DISCHARGE OF DEBTS. The debtor may seek a discharge of debts. A discharge means that certain debts are made unenforceable against the debtor. Creditors whose claims against the debtor are discharged may never take action against the debtor to collect the discharged debts. If a creditor believes a specific debt owed to the creditor is not dischargeable under § 523(a)(2), (4), or (5) of the Bankruptcy Code, timely action must be taken in the bankruptcy court by the deadline set forth above in the box labeled "Discharge of Debts." Creditors considering taking such action may wish to seek legal advice.

PROOF OF CLAIM. Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above in the box labeled "Filing Claims." The place to file the proof of claim, either in person or by mail, is the office of the clerk of the bankruptcy court. Proof of Claim forms are available in the clerk's office of any bankruptcy court.

PURPOSE OF A CHAPTER 12 FILING. Chapter 12 of the Bankruptcy Code enables family farmers to reorganize pursuant to a plan. A plan is not effective unless approved by the bankruptcy court at a confirmation hearing. Creditors will be given notice in the event the case is dismissed or converted to another chapter of the Bankruptcy Code.

Address of the Clerk of the Bankruptcy Court	For the Court:
	<i>Clerk of the Bankruptcy Court</i>
	<i>Date</i>

United States Bankruptcy Court

Case Number _____

_____ District of _____

NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 13 OF THE BANKRUPTCY CODE, MEETING OF CREDITORS, AND FIXING OF DATES

In re (Name of Debtor)	Address of Debtor	Soc. Sec./Tax Id. Nos.
	Date Case Filed (or Converted)	
Name and Address of Attorney for Debtor	Name and Address of Trustee	
Telephone Number	Telephone Number	

This is a converted case originally filed under chapter _____ on _____ (date).

DEADLINE TO FILE A ~~FILING CLAIMS~~ PROOF OF CLAIM

~~Deadline to file a proof of claim:~~ **FOR creditors other than governmental units:** _____ **For governmental units:** _____

DATE, TIME, AND LOCATION OF MEETING OF CREDITORS

FILING OF PLAN AND DATE, TIME, AND LOCATION OF HEARING ON CONFIRMATION OF PLAN

- The debtor has filed a plan. The plan or a summary of the plan is enclosed. Hearing on confirmation will be held:
_____ (Date) _____ (Time) _____ (Location)
- The debtor has filed a plan. The plan or a summary of the plan and notice of the confirmation hearing will be sent separately.
- The debtor has not filed a plan as of this date. Creditors will be given separate notice of the hearing on confirmation of the plan.

COMMENCEMENT OF CASE. An individual's debt adjustment case under chapter 13 of the Bankruptcy Code has been filed in this court by the debtor or debtors named above, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property and debts, are available for inspection at the office of the clerk of the bankruptcy court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions, or wage deductions. Some protection is also given to certain codebtors of consumer debts. If unauthorized actions are taken by a creditor against a debtor, or a protected codebtor, the court may punish that creditor. A creditor who is considering taking action against the debtor or the property of the debtor, or any codebtor, should review §§ 362 and 1301 of the Bankruptcy Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth above in the box labeled "Date, Time, and Location of Meeting of Creditors" for the purpose of being examined under oath. Attendance by creditors at the meeting is welcome, but not required. At the meeting, the creditors may examine the debtor and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to creditors.

PROOF OF CLAIM. Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above in the box labeled "Filing Claims." The place to file the proof of claim, either in person or by mail, is the office of the clerk of the bankruptcy court. Proof of claim forms are available in the clerk's office of any bankruptcy court.

PURPOSE OF A CHAPTER 13 FILING. Chapter 13 of the Bankruptcy Code is designed to enable a debtor to pay debts in full or in part over a period of time pursuant to a plan. A plan is not effective unless approved by the bankruptcy court at a confirmation hearing. Creditors will be given notice in the event the case is dismissed or converted to another chapter of the Bankruptcy Code.

Address of the Clerk of the Bankruptcy Court	For the Court:
	Clerk of the Bankruptcy Court
	Date

COMMITTEE NOTE

The form is amended to provide notice of the claims filing period provided to "a governmental unit" by section 502(b)(9) of the Code as amended by the Bankruptcy Reform Act of 1994. A court that routinely sets a deadline for filing proofs of claim at the outset of chapter 11 cases and, accordingly, uses Form 9E(Alt.) or Form 9F(Alt.) retains the option in any case in which no deadlines actually are set to substitute a message stating that creditors will be notified if the court fixes a deadline.

The form also is amended to add, in the paragraph labeled "Discharge of Debts," a reference to dischargeability actions under section 523(a)(15) of the Code, which was added by the 1994 Act.

United States Bankruptcy Court		PROOF OF CLAIM					
District of _____							
In re (Name of Debtor) _____		Case Number _____					
<p>NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</p>							
Name of Creditor <i>(The person or other entity to whom the debtor owes money or property)</i>		<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case. <input type="checkbox"/> Check box if the address differs from the address on the envelope sent to you by the court.					
Name and Address Where Notices Should be Sent							
Telephone No. _____							
ACCOUNT OR OTHER NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: _____		THIS SPACE IS FOR COURT USE ONLY					
		Check here if this claim <input type="checkbox"/> replaces <input type="checkbox"/> amends a previously filed claim, dated: _____					
<p>1. BASIS FOR CLAIM</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="checkbox"/> Goods sold <input type="checkbox"/> Services performed <input type="checkbox"/> Money loaned <input type="checkbox"/> Personal injury/wrongful death <input type="checkbox"/> Taxes <input type="checkbox"/> Other (Describe briefly) _____ </div> <div style="width: 45%;"> <input type="checkbox"/> Retiree benefits as defined in 11 U.S.C. § 1114(a) <input type="checkbox"/> Wages, salaries, and compensation (Fill out below) Your social security number _____ Unpaid compensation for services performed from _____ (date) to _____ (date) </div> </div>							
2. DATE DEBT WAS INCURRED _____		3. IF COURT JUDGMENT, DATE OBTAINED: _____					
<p>4. CLASSIFICATION OF CLAIM. Under the Bankruptcy Code all claims are classified as one or more of the following: (1) Unsecured nonpriority, (2) Unsecured Priority, (3) Secured. It is possible for part of a claim to be in one category and part in another. CHECK THE APPROPRIATE BOX OR BOXES that best describe your claim and STATE THE AMOUNT OF THE CLAIM AT TIME CASE FILED.</p>							
<input type="checkbox"/> SECURED CLAIM \$ _____ Attach evidence of perfection of security interest Brief Description of Collateral: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other (Describe briefly) _____ Amount of arrearage and other charges at time case filed included in secured claim above, if any \$ _____		<input type="checkbox"/> UNSECURED PRIORITY CLAIM \$ _____ Specify the priority of the claim. #4000* <input type="checkbox"/> Wages, salaries, or commissions (up to 62000 earned not more than 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier—11 U.S.C. § 507(a)(3) <input type="checkbox"/> Contributions to an employee benefit plan—11 U.S.C. § 507(a)(4) <input type="checkbox"/> Up to 5000 #1,800* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use—11 U.S.C. § 507(a)(6) <input type="checkbox"/> Taxes or penalties of governmental units—11 U.S.C. § 507(a)(7) <input type="checkbox"/> Other—Specify applicable paragraph of 11 U.S.C. § 507(a) _____ * (See below for text)					
<input type="checkbox"/> UNSECURED NONPRIORITY CLAIM \$ _____ A claim is unsecured if there is no collateral or lien on property of the debtor securing the claim or to the extent that the value of such property is less than the amount of the claim.							
<p>5. TOTAL AMOUNT OF CLAIM AT TIME CASE FILED:</p> <table style="width:100%; border: none;"> <tr> <td style="width: 25%; text-align: right;">\$ _____ (Unsecured)</td> <td style="width: 25%; text-align: right;">\$ _____ (Secured)</td> <td style="width: 25%; text-align: right;">\$ _____ (Priority)</td> <td style="width: 25%; text-align: right;">\$ _____ (Total)</td> </tr> </table> <p><input type="checkbox"/> Check this box if claim includes charges in addition to the principal amount of the claim. Attach itemized statement of all additional charges.</p>				\$ _____ (Unsecured)	\$ _____ (Secured)	\$ _____ (Priority)	\$ _____ (Total)
\$ _____ (Unsecured)	\$ _____ (Secured)	\$ _____ (Priority)	\$ _____ (Total)				
6. CREDITS AND SETOFFS: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim. In filing this claim, claimant has deducted all amounts that claimant owes to debtor.		THIS SPACE IS FOR COURT USE ONLY					
7. SUPPORTING DOCUMENTS: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, or evidence of security interests. If the documents are not available, explain. If the documents are voluminous, attach a summary.							
8. TIME-STAMPED COPY: To receive an acknowledgement of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.		<input type="checkbox"/> Alimony, maintenance, or support owed to a spouse, former spouse, or child — 11 U.S.C. § 507(a)(7)					
Date _____	Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any)						
<p>Text to follow*: Amounts are subject to adjustment on 4/1/98 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</p>							

COMMITTEE NOTE

The form is amended to add the seventh priority granted by the Bankruptcy Reform Act of 1994 to debts for alimony, maintenance, or support of a spouse, former spouse, or child of the debtor. The form also amends the Code reference to the priority afforded to tax debts and the dollar maximums for the priorities granted to wages and customer deposits in conformity with amendments made by the 1994 Act to section 507(a) of the Code. The 1994 Act also amended section 104 of the Code to provide for future adjustment of the dollar amounts specified in section 507(a) to be made by administrative action at three-year intervals to reflect changes in the consumer price index. The form is amended to include notice that these dollar amounts are subject to change without formal amendment to the official form.

Form 16A. CAPTION (FULL)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____

In re _____)
Set forth here all names including married,)
maiden, and trade names used by debtor within)
last 6 years.])

Debtor)

Case No. _____)

Address _____)

Chapter _____)

Social Security No(s). _____ and all)
Employer's Tax Identification No(s). *[if any]* _____)

[Designation of Character of Paper]

COMMITTEE NOTE

The form is amended to provide for the debtor's address to appear in the caption in furtherance of the duty of the debtor to include this information on every notice given by the debtor. The Bankruptcy Reform Act of 1994 amended section 342(c) of the Code to add this requirement.

Form B16B
12/94

FORM 16B. CAPTION (SHORT TITLE)

(May be used if 11 U.S.C. § 342(c) is not applicable)

new

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____

In re _____,
Debtor

Case No. _____

Chapter _____

[Designation of Character of Paper]

COMMITTEE NOTE

The title of this form is amended to specify that it can be used when section 342(c) of the Code, as amended by the Bankruptcy Reform Act of 1994, is not applicable.

FORM 16C. CAPTION OF COMPLAINT IN ADVERSARY PROCEEDING
FILED BY A DEBTOR

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____

In re _____
Debtor

Case No. _____

Address _____

Chapter _____

Social Security No(s). _____ or
Employer's Tax Identification No(s). [if any] _____

Plaintiff

v.

Defendant

Adv. Proc. No. _____

COMPLAINT

Reference to other types
of papers deleted.

COMMITTEE NOTE

The form is amended to conform to the amendments
made to section 342(c) of the Code by the Bankruptcy
Reform Act of 1994.

**FORM 17. NOTICE OF APPEAL UNDER 28 U.S.C. § 158(a) or (b)
FROM A JUDGMENT, ORDER, OR DECREE OF A
BANKRUPTCY COURT**

In re _____,
Debtor

Case No. _____

Chapter _____

NOTICE OF APPEAL

_____, the plaintiff [or defendant or other party] appeals under 28 U.S.C. § 158(a) or (b) from the judgment, order, or decree of the bankruptcy court (describe) entered in this adversary proceeding [or other proceeding, describe type] on the _____ day of _____, 19__.

The parties to the order appealed from and the names of their respective attorneys are as follows:

Dated: _____

Signed: _____
Attorney for Appellant

Address: _____

new [If a Bankruptcy Appellate Panel is authorized to hear this appeal, each party has a right to have the appeal heard by the district court. The appellant may exercise this right only by filing a separate statement of election at the time of the filing of this notice of appeal.

COMMITTEE NOTE

The form is amended to reflect the amendments to 28 U.S.C. § 158 concerning bankruptcy appellate panels made by the Bankruptcy Reform Act of 1994. Section 158(d) requires an appellant who elects to appeal to a district court rather than a bankruptcy appellate panel to do so "at the time of filing the appeal."

The 1994 Act also amended 28 U.S.C. § 158(a) to permit immediate appeal of interlocutory orders increasing or reducing a chapter 11 debtor's exclusive period to file a plan under section 1121 of the Code. The form is amended to provide appropriate flexibility.

Form 18. DISCHARGE OF DEBTOR

[Caption as in Form 16A]

DISCHARGE OF DEBTOR

It appears that a petition commencing a case under title 11, United States Code, was filed by or against the person named above on _____, and that an order for relief was entered under chapter 7, and that
(date)
no complaint objecting to the discharge of the debtor was filed within the time fixed by the court [or that a complaint objecting to discharge of the debtor was filed and, after due notice and hearing, was not sustained].

IT IS ORDERED THAT:

1. The above-named debtor is released from all dischargeable debts.
2. Any judgment heretofore or hereafter obtained in any court other than this court is null and void as a determination of the personal liability of the debtor with respect to any of the following:
 - (a) debts dischargeable under 11 U.S.C. § 523;
 - (b) unless heretofore or hereafter determined by order of this court to be nondischargeable, debts alleged to be excepted from discharge under clauses (2), (4), (6), and (15) of 11 U.S.C. § 523(a);
 - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order and all creditors whose judgments are declared null and void by paragraph 2 above are enjoined from instituting or continuing any action or employing any process or engaging in any act to collect such debts as personal liabilities of the above-named debtor.

BY THE COURT

Dated: _____

United States Bankruptcy Judge

*Set forth all names, including trade names, used by the debtor within the last 6 years. (Bankruptcy Rule 1005).

COMMITTEE NOTE

The form is amended to include debts described in section 523(a)(15) of the Code, which was added by the Bankruptcy Reform Act of 1994, in the list of debts discharged unless determined by the court to be nondischargeable.

Form B19
12/94

**Form 19. CERTIFICATION AND SIGNATURE OF NON-ATTORNEY
BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY
BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

COMMITTEE NOTE

This form is new. The Bankruptcy Reform Act of 1994 requires a "bankruptcy petition preparer," as defined in 11 U.S.C. § 110, to sign any "document for filing" that the bankruptcy petition preparer prepares for compensation on behalf of a debtor, to disclose on the document certain information, and to provide the debtor with a copy of the document. This form or adaptations of this form have been incorporated into the official forms of the voluntary petition, the schedules, the statement of financial affairs, and other official forms that typically would be prepared for a debtor by a bankruptcy petition preparer. This form is to be used in connection with any other document that a bankruptcy petition preparer prepares for filing by a debtor in a bankruptcy case.