



Administrative Office of the U.S. Courts
Department of Technology Services

Official 2015 Bankruptcy Forms in CM/ECF Overview for Attorney

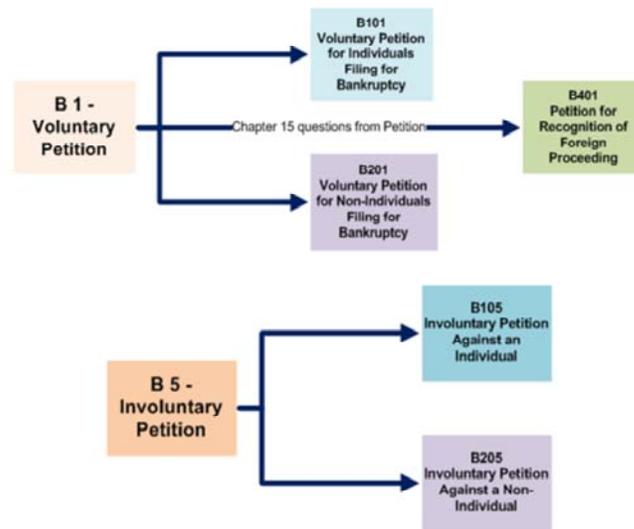
December 1, 2015

Implementing 2015 Forms in CM/ECF

- New Official Bankruptcy Forms will become effective December 1, 2015.
- The case opening process for voluntary and involuntary bankruptcy cases remains the same.
- CM/ECF bankruptcy case opening screens will be modified to include some changes to the new 2015 forms (petition and schedules).

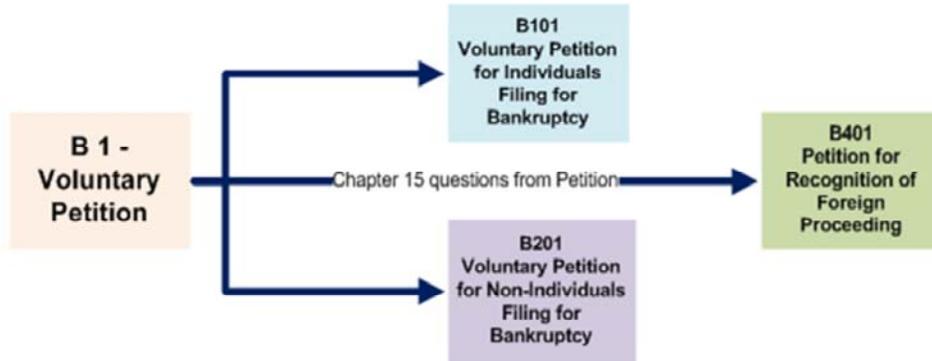
The Bankruptcy Forms Modernization Project is an initiative that will require filers to use new official bankruptcy forms as of December 1, 2015. The goal in this forms modernization project is to simplify the language to make it more understandable to both the legal community and debtors filing pro se. The petitions, all schedules and other official forms will be renumbered.

Case Opening Forms



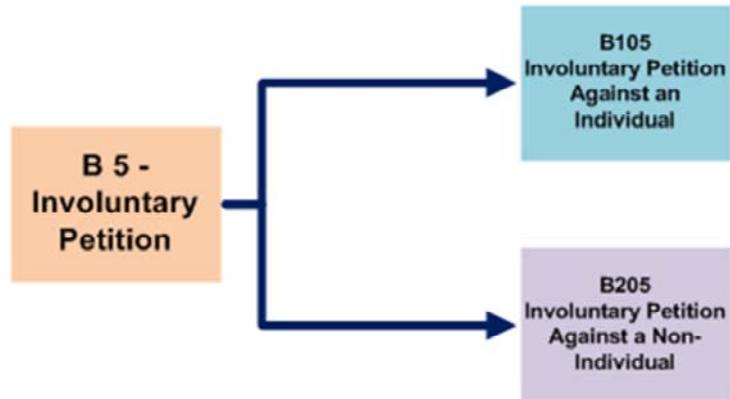
The biggest impact will be with the case opening petition forms. The current Voluntary and Involuntary petitions will be broken into 5 separate forms. Most of the form changes involve separating the forms by the type of debtor. So there are now separate forms for individual debtors and non-individual debtors. However, there will be one docketing event in most courts for a voluntary or involuntary petition.

Case Opening Forms



The B1 Voluntary Petition form will now be separated into the B101 Voluntary Petition for Individuals, the B201 Voluntary Petition for Non-Individuals and there is now a separate B401 petition for a Chapter 15 Petition. There has been increased interest in specific kinds of business filings such as financial services, health care providers, churches, real estate brokers, etc., by Congress, the Judiciary, businesses, researchers and other federal agencies. The new forms and screen selections will now be able to capture more categories of debtors' business descriptions for reporting.

Case Opening Forms



The B5 Involuntary Petition will also be separated by debtor type. There will be an Involuntary Petition against an Individual and an Involuntary Petition against a non-Individual. However, most courts will still use one docketing event for opening a voluntary case and one docketing event for opening an involuntary case.

Case Opening Forms

Form B101 Voluntary Petition for Individual Debtors

- This form is now 8 pages
- Includes credit counseling information, Exhibit D now included as part of the petition.
- Includes chapter 7 and 11 individual business data
- Language and instructions are now simpler on all forms
- There are comprehensive instructions accompanying all the new forms.

The new petitions provide new options that will be collected in CM/ECF for statistical reporting. Some of the changes include:

- Form is now 8 pages in length
- Credit counseling information from Exhibit D now included as part of the petition
- Chapter 7 and 11 individual business data
- Simpler language and instructions on all forms
- Comprehensive instructions that accompany all new forms

Form 101 - Voluntary Petition for Individuals

Open New Voluntary Bankruptcy Case

Prior filing within last 8 years: no

Fee status: Paid

Nature of debt: **Business**
Consumer
Other New

Asset notice: business
consumer
other New

Estimated number of creditors: _____

Estimated assets: _____

Estimated liabilities: _____

Small business:

- A (\$0 to \$50,000 (\$0 to \$10,000))
- B (\$50,001 to \$100,000 (\$10,000 to \$100,000))
- C (\$100,001 to \$500,000 (\$100,000 to \$1 million))
- D (\$500,001 to \$1 million (\$1 million to \$100 million))
- E (\$1,000,001 to \$10 million (More than \$100 million))
- F (\$10,000,001 to \$50 million)
- G (\$50,000,001 to \$100 million)
- H (\$100,000,001 to \$500 million)
- I (\$500,000,001 to \$1 billion)
- J (More than \$1 billion) ← Deactivated for cases filed after 11/30/2015
- K (\$1,000,000,001 - \$10 billion)
- L (\$10,000,000,001 - \$50 billion) ← New
- M (More than \$50 billion)

Next Clear

Type of debtor

- Individual
- Corporation (includes LLC & LLP)
- Partnership
- Other

Nature of business

- Health Care Business
- Single Asset Real Estate
- Railroad
- Stockbroker
- Commodity Broker
- Clearing Bank
- None of the above

Disabled for individual debtors

Here are some of the CM/ECF screens that have changed to conform to the new rules and forms. The B101 Voluntary Petition for individuals now asks if debts are primarily Consumer, Business or **Other** in Part 6 of the new form. And Individuals now have the option to select a Nature of Business to describe their Sole Proprietorship.

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- No. Go to line 16b.
- Yes. Go to line 17.

16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- No. Go to line 16c.
- Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

Form 101 - Voluntary Petition for Individuals

Open New Voluntary Bankruptcy Case

Prior filing within last 8 years: no

Fee status: Paid

Nature of debt: [dropdown]

Asset notice: business, consumer, other (New)

Estimated number of creditors: [input]

Estimated assets: [input]

Estimated liabilities: [input]

Small Business: [input]

Nature of Business
Railroad
Clearing Bank
Disabled for Individual debtors.

Type of debtor
 Individual
 Corporation (includes LLC & LLP)
 Partnership
 Other

Nature of business
 Health Care Business
 Single Asset Real Estate
 Railroad
 Stockbroker
 Commodity Broker
 Clearing Bank
 None of the above
 Tax-Exempt Entity

Deactivated for cases filed after 11/30/2015

New

Next Clear

Since Form 101 is only for Individuals, Railroad and Clearing Bank will be greyed out and disabled as options for Nature of Business if the debtor is an individual as Form 101. The Tax Exempt Entity checkbox will no longer appear for Nature of Business if the debtor is an individual.

Form 101 - Voluntary Petition for Individuals

Open New Voluntary Bankruptcy Case

Prior filing within last 8 years: no

Fee status: Paid

Nature of debt: [dropdown]

Asset notice: business, consumer, other (New)

Estimated number of creditors: [dropdown]

Estimated assets: [dropdown]

Estimated liabilities: [dropdown]

Small business:

- A (\$0 to \$50,000 (\$0 to \$10,000))
- B (\$50,001 to \$100,000 (\$10,000 to \$100,000))
- C (\$100,001 to \$500,000 (\$100,000 to \$1 million))
- D (\$500,001 to \$1 million (\$1 million to \$100 million))
- E (\$1,000,001 to \$10 million (More than \$100 million))
- F (\$10,000,001 to \$50 million)
- G (\$50,000,001 to \$100 million)
- H (\$100,000,001 to \$500 million)
- I (\$500,000,001 to \$1 billion)
- J (More than \$1 billion) ← Deactivated for cases filed after 11/30/2015
- K (\$1,000,000,001 - \$10 billion) ← New
- L (\$10,000,000,001 - \$50 billion)
- M (More than \$50 billion)

Type of debtor:

- Individual
- Corporation (includes LLC & LLP)
- Partnership
- Other

Nature of business:

- Health Care Business
- Single Asset Real Estate
- Railroad
- Stockbroker
- Commodity Broker
- Clearing Bank
- None of the above
- Tax-Exempt Entity

Disabled for Individual debtors: Railroad, Stockbroker, Commodity Broker, Clearing Bank

Est Assets and Est Liabilities: Code J is deactivated >\$1 billion, New codes K, L, M >\$1-50 billion

Estimated Assets and Estimated Liabilities Code J (More than \$1 Billion) has been expanded to 3 more levels ranging from \$1,000,000,001 to More than \$50 billion for both individual and non-individual debtors.

Form 201 Voluntary Petition for Non-Individuals

Open New Voluntary Bankruptcy Case

Prior filing within
Fee s
Nature of
Asset n
Estimated number
creditors
Estimated assets
Estimated liabilities
Small business
n
 A plan is being filed with this petition.
 Acceptances of the plan were solicited prepetition
 Debtor is required to file periodic reports
 Debtor is a shell company *New*

Type of debtor
 Individual
 Corporation (includes LLC & LLP)
 Partnership
 Other

Nature of business
 Health Care Business
 Single Asset Real Estate
 Railroad
 Stockbroker
 Commodity Broker
 Clearing Bank
 None of the above

Special categories *New*
 Tax-Exempt Entity
 Investment Company
 Investment Advisor

NAICS code
4
4231 (Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers)

Next Clear

This is the new statistical screen for a Chapter 11 non-individual case. In an effort to identify more specific business types, two new Natures of Business options for Non-Individual filers have been added, Investment Company and Investment Advisor. The value of Other has been changed to None of the Above.

Form 201 Voluntary Petition for Non-Individuals

The screenshot shows the 'Open New Voluntary Bankruptcy Case' form. Key features and annotations include:

- Prior filing within last 8 years:** A dropdown menu set to 'no'.
- Type of debtor:** Radio buttons for Individual, Corporation (includes LLC & LLP), Partnership, and Other.
- Nature of business:** Radio buttons for Health Care Business, Single Asset Real Estate, Railroad, Stockbroker, Commodity Broker, Clearing and Land Development, and None of the above.
- Special categories:** Checkboxes for Tax-Exempt Entity, Investment Company, and Investment Advisor.
- NAICS code:** A text input field containing '4231 (Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers)'. A red arrow points to this field with the annotation 'New NAICS business codes:'.
- Small business:** A dropdown menu set to 'no'.
- Small business checkboxes:**
 - A plan is being filed with this petition.
 - Acceptances of the plan were solicited prepetition.
 - Debtor is required to file periodic reports.
 - Debtor is a shell company *New*.
- Annotations:** A yellow box highlights the 'Debtor is required to file periodic reports' and 'Debtor is a shell company' checkboxes with the text 'New Chapter 11 Fields Debtor is Required to file periodic reports Debtor is a shell company'. A red arrow points from this box to the 'Debtor is required to file periodic reports' checkbox.

Additionally a new statistical NAICS business code has been added. The *North American Industry Classification System (NAICS)* is the standard used by Federal statistical agencies in classifying business types and will allow the AO to respond better to Congressional, Judiciary, and public inquiries on types of bankruptcy filings. The first 4 digits of the NAICS code will be collected for reporting.

7. Describe debtor's business

A. Check one:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Railroad (as defined in 11 U.S.C. § 101(44))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- Clearing Bank (as defined in 11 U.S.C. § 781(3))
- None of the above

B. Check all that apply:

- Tax-exempt entity (as described in 26 U.S.C. § 501)
- Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. § 80a-3)
- Investment advisor (as defined in 15 U.S.C. § 80b-2(a)(11))

C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor. See <http://www.naics.com/search/>.

Form B401 Chapter 15 Case Opening

Petition for Recognition of Foreign Proceeding

The screenshot shows the 'Open New Voluntary Bankruptcy Case' form. The 'Main/Nonmain' dropdown menu is open, displaying three options: 'Foreign main proceeding', 'Foreign nonmain proceeding', and 'Foreign main proceeding, or in the alternative foreign nonmain proceeding'. The third option is highlighted in red and labeled as a 'New option'. Other fields include 'Case type bk', 'Date filed' (4/30/2015), 'Chapter' (15), 'Joint Petition' (n), 'Deficiencies' (n), and 'Origin' (Original). There are 'Next' and 'Clear' buttons at the bottom left of the form.

Foreign Main Proceeding
Foreign Nonmain Proceeding
Foreign Main Proceeding, or in the alternative, foreign Nonmain Proceeding

There is a new Nature of Foreign Proceeding selection when opening a chapter 15 case. It is designed as an alternative for the filer who is not sure if it's a main or non-main proceeding.

Form B401 Chapter 15 Case Opening

Petition for Recognition of Foreign Proceeding

Open New Voluntary Bankruptcy Case

Fee status	Paid	Type of debtor	<input type="radio"/> Individual <input type="radio"/> Corporation (includes LLC & LLP) <input type="radio"/> Partnership <input type="radio"/> Other
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Next Clear

Limited statistical data collected for Chapter 15.

Only Fee Status and Type of Debtor will be captured from this Chapter 15 statistical case opening screen.

There is no longer any statistical reporting from this screen for Chapter 15 case opening except for Fee status, which will always be paid and Type of Debtor.

Chapter 11 Case Opening

EOUST Statistical screen

Open New Voluntary Bankruptcy Case

Form B1: Debtor's aggregate non-contingent liquidated debts < \$2,490,925

Schedules

Schedule C: Total value of claimed exemptions

Schedule I line 2: Monthly gross wages, salary, and commission

Debtor

Spouse

Schedule I line 6: Subtotal of payroll deductions

Debtor

Spouse

Schedule J line 23c: Monthly net income

This field is not required, but an error message will display if checked for any chapter other than Chapter 11.

In an attempt to qualify chapter 11 cases, this field on this statistical screen will produce an error message if it is checked for a case other than a chapter 11.

New form numbers and form names for schedules

- Schedules A and B **combined** into Schedule **A/B**.
- Schedules E and F **combined** into Schedule **E/F**.

Current Form #	Current Name	New Form #	New Name
B6A	Schedule A - Real Property	B106A/B	Schedule A/B Property - Individual
B6B	Schedule B - Personal Property	B206A/B	Schedule A/B Property - Non-Individual
B6E	Schedule E - Creditors Holding Unsecured Priority Claims	B106E/F	Schedule E/F - Creditors Who Have Unsecured Claims - Individual
B6F	Schedule F - Creditors Holding Unsecured Nonpriority Claims	B206E/F	Schedule E/F - Creditors Who Have Unsecured Claims - Non-Individual

- Separate A/B Forms for **Individual** and **Non-Individual** debtors.
- Separate E/F Forms for **Individual** and **Non-Individual** debtors.

- Besides the new format and content on the schedules, there are new form numbers and form names.
- Schedules A and B are combined into Schedule A/B. (Forms B106A/B and B206A/B.)
- Schedules E and F are combined into Schedule E/F. (Forms B106E/F and B206E/F.)

Schedules and Summary of Schedules

New Schedules have separate Individual and Non-Individual forms and new form numbers.

<u>Individual</u>	<u>Non-Individual</u>
B106 A/B	B206 A/B
B106 D	B206 D
B106 E/F	B206 E/F
B106 G	B206 G
B106 H	B206 H

Just like the Voluntary Petitions have been separated by Individual and Non-Individual debtor types, the schedules in this list have separate forms for Individual and Non-Individual debtor types. The remaining schedules are only required for Individual debtors. NM will have one docket event where the filer will signify if it represents an individual or non-individual debtor's case.

Schedules and Summary of Schedules

- Although the forms are combined, there are still separate fields for:
 - Real estate/property (Formerly Schedule A)
 - Personal property (Formerly Schedule B)
 - Priority unsecured claims (Formerly Schedule E)
 - Non-priority unsecured claims (Formerly Schedule F)
- Users will be prompted to enter separate amounts for each field when docketing Schedule A/B and Schedule E/F.

Although the forms have been combined, separate amounts for real estate, personal property, priority unsecured claims and non-priority unsecured claims are still being collected. There will be separate prompts for each field when docketing Schedule A/B and Schedule E/F.

Schedules and Summary of Schedules

Schedules I and J only apply to individual debtors.

Individual

B106I - Income

B106J – Expenses

The image shows two overlapping forms from the U.S. Bankruptcy Court. The top form is Official Form 106I, titled 'Schedule I: Your Income'. It includes instructions for filing and a section for 'Describe Your Employment' with checkboxes for 'I file as your employment information', 'I file as your business information', and 'I file as your self-employment information'. The bottom form is Official Form 106J, titled 'Schedule J: Your Expenses'. It includes instructions for filing and a section for 'Describe Your Household' with checkboxes for 'I am a joint debtor', 'I am the sole debtor', and 'I am the sole debtor in a separate household?'. Below this is a table for listing dependents.

Do you have dependents?	Yes	No	Dependent's category as defined in 11 U.S.C. § 541(c)(2)	Dependent's SSN	Date dependent the debtor acquired the SSN
Do not enter the dependent's name					

Schedules I and J are not required for non-individual debtors.

Schedules and Summary of Schedules

- New Form: B106J-2 Expenses for Separate Household of Debtor 2

Part 1: Describe Your Household	
1. Is this a joint case?	
<input type="checkbox"/> No. Go to line 2.	
<input type="checkbox"/> Yes. Does Debtor 2 live in a separate household?	
<input type="checkbox"/> No	
<input type="checkbox"/> Yes. Debtor 2 must file Official Forms 106J-2, <i>Expenses for Separate Household of Debtor 2</i> .	

- The total of Debtors 1 and 2 expenses will be included on line 22b of Schedule J

Copy the result to line 22b of Schedule J to calculate the total expenses for Debtor 1 and Debtor 2.

Expenses of Debtor 2 have been separated out into a new Form B106J-2. These expenses had been collected on a separate Schedule J that was noted by a check in this box for Debtor 2 who maintains a separate household. However, the total expenses for debtor 2 with a separate household will be added to debtor 1's expenses for one total of expenses for both joint debtors.

Summary of Your Assets and Liabilities and Certain Statistical Information (Form B106Sum)

Summary of Assets and Liabilities and Certain Statistical Information

Report the totals from Schedules A/B, D, E/F, I, J, Forms 122, and Nondischargeable Debt in the boxes provided.

NAME OF SCHEDULE/FORM	ASSETS	LIABILITIES	OTHER
Schedule A/B - Total Real Estate/Property			
Schedule A/B - Total Personal Property			
Schedule D - Total Secured Claims			
Schedule E/F - Total Priority Unsecured Claims			
Schedule E/F - Total Nonpriority Unsecured Claims			
Schedule I - Monthly Income			
Schedule J - Monthly Expenses			
Current Monthly Income (Official Form 122A-1, 122B or 122C-1)			
Total Unsecured Claims Amount (Official Form B106Sum)			
Total Dischargeable Debt (Computed) Note: Not computed when any value above for D, E/F, or total unsecured claims amount is not known.			

This CM/ECF screen will no longer be called the Summary of Schedules. It is now the Summary of Your Assets and Liabilities and Certain Statistical Information. You can see that schedules have been renamed, renumbered and A and B and E and F are now combined. There are still separate fields for real estate, personal property, priority unsecured claims and non-priority unsecured claims. Individual and Non-Individual debtors will not use the same forms and there are no Non-Individual forms for Schedules I and J. However, this screen will still be presented to non-individual filers to capture values from Schedules A/B, D, and E/F. Just like in CurrentGen, when these schedules have values in all of the Liabilities column, the Total Dischargeable Debt will be computed for both individuals and non-individuals.

Meeting of Creditors Notices (Form B9A)

Prior to Dec. 1, 2015

Chapter 7 No Asset Case	
<p>B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)</p> <p>UNITED STATES BANKRUPTCY COURT _____ District of _____</p>	
<p>Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines</p> <p>[A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on _____ (date)] or [A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter _____ on _____ (date) and was converted to a case under chapter 7 on _____ (date).]</p> <p>You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.</p> <p style="text-align: center;">Creditors -- Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side for Important Explanations.</p>	
Debtor(s) (name(s) and address):	Case Number: Last four digits of Social-Security or Individual Taxpayer-ID (ITIN) No(s). Complete EIN.
All other names used by the Debtor(s) in the last 8 years (include married, maiden, and trade names):	Bankruptcy Trustee (name and address):
Attorney for Debtor(s) (name and address):	
Telephone number:	Telephone number:
Meeting of Creditors	
Date: / /	Time: () A. M. Location: () P. M.

This is an example of the Meeting of Creditors Notice for Chapter 7 no asset cases (Form B9A), being used prior to December 1, 2015. Note the form number, form title and formatting of this form when comparing to the new notice that will be used as of December 1, 2015. The revised version is shown on the next slide.

Revised Meeting of Creditors Notices (Form 309A)

Dec. 1, 2015

Chapter 7 No Asset Case	
Information to identify the case:	
Debtor 1 First name _____ Middle name _____ Last name _____	Last 4 digits of Social Security number or ITIN _____ EIN _____
Debtor 2 (Spouse, if any): First name _____ Middle name _____ Last name _____	Last 4 digits of Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court, for the _____ District of _____ (Dkt#)	[Date case filed for chapter 7? _____] <small>MM/DD/YYYY</small> on
Case number: _____	[Date case filed in chapter _____] <small>MM/DD/YYYY</small> [Date case converted to chapter 7? _____] <small>MM/DD/YYYY</small>

Official Form 309A (For Individuals or Joint Debtors)
Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

This is the revised version of the Meeting of Creditors Notice for Chapter 7, no asset cases. The form number has changed to 309A, the form title has changed to "Notice of Chapter 7 Bankruptcy Case – No Proof of Claim Deadline, a header to identify the case is included at the top of page 1, and the language has been revised.

Order of Discharge – Chapter 13 (Current version)

ORDER MAKING FINDING PURSUANT TO 11 U.S.C. § 1328(h)
and
CHAPTER 13 DISCHARGE OF DEBTOR
DEBTOR 13 JOINT TESTING and DEBTOR 13 TESTING

The debtor filed a certification and statement in support of entry of chapter 13 discharge on January 15, 2015. Notice of the certification and statement was given to all creditors and other parties in interest. No objections have been timely filed. Therefore, based upon the certification and statement in support of entry of the discharge filed by the debtor, the Court finds that none of the provisions in 11 U.S.C. § 1328(k) prevent the entry of a discharge, and that the debtor is entitled to a discharge.

IT IS ORDERED:

The debtor is granted a discharge under title 11, United States Code section 1328(a).

Order of Discharge – Chapter 13 (new version)

Information to identify the case:			
Debtor 1	Debtor 13 Testing		Social Security number or ITIN xxx-xx-0000
	First Name	Middle Name Last Name	EIN
Debtor 2	Debtor 13 Joint Testing		Social Security number or ITIN xxx-xx-2222
(Spouse, if filing)	First Name	Middle Name Last Name	EIN
United States Bankruptcy Court New Mexico TEST Database			
Case number: 15-10125-13			

Order of Discharge 12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Debtor 13 Testing

Debtor 13 Joint Testing

11/4/15

By the court: United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Most debts are discharged

Most debts are covered by the discharge, but not all.
(Generally, a discharge does not remove the debtors' assets.)

Additional Considerations of Impact of December 2015 Official Forms on Bankruptcy Filings

Your court will advise you regarding changes affecting:

- Local rules to comply with new FRBP requirements
- Court filing procedures
- Contacting petition preparer software vendors prior to December 1
- New and modified docketing events
- New and modified noticing forms

Resources

Pending changes for 2015 Bankruptcy Forms on US Courts Web Site

<http://www.uscourts.gov/rules-policies/pending-rules-amendments/pending-changes-bankruptcy-forms>

At this time the pending forms are posted on the uscourts.gov web site.