## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW MEXICO

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NM LF 504 for self-represented debtor

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<sup>&</sup>lt;sup>1</sup> If the circumstances apply to each debtor in a joint case, submit a separate motion for each debtor.

## **Instructions to Self-Represented Debtor:**

If you asked for credit counseling services from an approved provider, but were unable to obtain those services during the 7 days after you made the request, and exigent circumstances merit a 30-day temporary waiver of the requirement, submit this form with your petition. You must then complete budget and credit counseling and submit a certificate of completion within 30 days of the date of filing of the petition unless you file a motion for extension of an additional 15 days for a total of 45 days from the date of filing of the petition and the motion for extension is granted.

## **Notes:**

<u>Exigent circumstances</u>: A situation that demands unusual or immediate action and that may allow people to circumvent usual procedures, as when a neighbor breaks through a window of a burning house to save someone inside. BLACK'S LAW DICTIONARY 236 (7th ed. 1999).

Counseling is required by 11 U.S.C. § 109(h)(1). Submission of certification for temporary waiver of requirement is authorized by 11 U.S.C. § 109(h)(3)(A) and Fed. R. Bankr. P. 1007(b)(3). Certification is required to be filed with petition in accordance with Fed. R. Bankr. P. 1007(c).

A list of credit counseling agencies in this district which have been approved by the United States trustee is available

- on the Internet at www.justice.gov/ust/eo/bapcpa/ccde/cc approved.htm
- by calling the Clerk's Office at 505-348-2500 or toll free, 866-291-6805
- by visiting the Clerk's Office at 500 Gold Avenue SW, 10th floor, Albuquerque, NM