

Important Requirements for Debtors

1. If you are an individual debtor, **bring with you to the meeting of creditors:**

- A picture ID issued by a governmental unit
- Evidence of Social Security Number or Individual Taxpayer Identification Number
- Statements for each of the debtor's depository and investment accounts including checking, savings and money market accounts, mutual funds and brokerage accounts for the time period that includes the date of filing of the petition.
- Documentation of monthly expenses claimed by the debtor when required by section 707(b)(2)(A) or (B).

2. If you are an individual debtor in a chapter 7 or 13 case, **not later than 7 days before your meeting of creditors:**

- Provide to the case trustee copies of payment advices (pay stubs) for payments received from employment in the 60 days preceding the date the petition is filed. The name and address of your case trustee, and the date of your meeting of creditors, appear on the first page of this notice.
- Provide to the case trustee a copy or a transcript of your most recent federal income tax return. Use IRS Form 4506-T to order a transcript of your federal income tax return for free. (A note about Form 4506-T: Select choice 6a on the form for the quickest response time.)

If you are an individual debtor in a chapter 7 or 13 case:

**FAILURE TO PROVIDE THE TRUSTEE WITH COPIES OF THE PAYMENT
ADVICES AND THE FEDERAL INCOME TAX RETURN MAY RESULT IN
DISMISSAL OF YOUR CASE.**

Notice of Availability of Case File Information Via the Internet

Case dockets and images of pleadings are available through the PACER website at www.pacer.gov/. PACER is available to anyone who registers for an account. PACER users are able to read, download, store and print the full content of electronically filed or imaged documents. There is a PACER Fee for accessing court documents.

Documents that have been sealed or otherwise restricted by court order are not available electronically. Documents filed before the Judicial Conference Privacy Policy (December 1, 2003) have been restricted as of October 11, 2011. These documents are only available to court users, case participants, and anyone using a public terminal located at the Clerk's Office.

Procedure for seeking exclusion of records from Internet: A motion to seal document or a motion to restrict public access may be filed in paper format if you are a self-represented filer. The Court considers each motion on its individual merits. The order of the Court authorizing the

filing of such document is filed by the Court. If the Order grants the motion, the documents ordered to be filed under seal should then be submitted in paper (unless ordered otherwise) to the bankruptcy court by placing the documents in an envelope and attaching a copy of the order sealing or restricting the document. See Federal Rule of Bankruptcy Procedure 9018.

Judicial Conference Policy on Personal Identifiers in Documents

The policy of the Judicial Conference of the United States requires that parties either: (1) refrain from including the following personal identifiers from all pleadings filed with the court, including exhibits, or (2) where inclusion is necessary, redact the following personal identifiers from all pleadings filed with the court, including exhibits, whether the pleadings are filed electronically or in paper, unless otherwise ordered by the court. Redacting means the careful editing of a document to remove confidential material; on paper, the material is usually "blacked out" with a marker. Personal identifiers:

- **Social Security number or Individual Taxpayer Identification Number.** If an individual's social security number (SSN) or individual taxpayer identification number (ITIN) must be included in a pleading, only the last four digits of that number should be used.
- **Names of minor children.** If the involvement of a minor child must be mentioned, only the initials of that child should be used.
- **Dates of birth.** If an individual's date of birth must be included in a pleading, only the year should be used.
- **Financial account numbers.** If financial account numbers are relevant, only the last four digits of these numbers should be used.

The responsibility for redacting these personal identifiers rests solely with parties and their attorneys. The Clerk will not review each pleading for compliance with this policy. Attorneys and parties are cautioned that failure to redact these personal identifiers may subject them to the full disciplinary power of the Court.