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 **Debtor Electronic Bankruptcy Noticing (DeBN)**

Effective April 10, 2015, the U.S. Bankruptcy Court for the Western District of Oklahoma will make Debtor Electronic Bankruptcy Noticing, or DeBN, a free service available to the debtors in the Western District of Oklahoma. This program is authorized by Rule 9036, Fed. Rules Bankr. Proc.

DeBN provides debtors with electronic copies of Court generated documents in their case(s) through the Bankruptcy Noticing Center (BNC). Debtors participating in DeBN do **not** receive paper copies of notices and orders through the mail. DeBN does NOT provide a means of service for any other party and service requirements for other parties do not change. All other parties must continue to serve the debtor as required by court rules.

Debtors with an open bankruptcy case can enroll in DeBN at any time by completing and filing with the Court (in person with photo identification or electronically if represented by an attorney) a Debtor's Electronic Noticing Request. Forms mailed to the Court will not be honored. Joint debtors must each complete a separate form if both wish to receive electronic notice.

DeBN services:

- Debtors receive court notices and orders (meeting of creditors notice, notices of hearing, orders on motions for relief from stay, order of discharge, etc.) by email the same day that the documents are filed by the court.

- Debtors can access emailed court notices and orders from a computer or mobile device that has an Internet connection with Adobe Acrobat Reader.
- No charge is assessed to view or to save documents.
- The number of times emailed court notices and orders can be viewed is unlimited.
- Electronic notices and orders will be sent unless:
 - An email is returned as undeliverable **or**
 - The debtor's name and address on the bankruptcy case do not match the debtor's name and address associated with the DeBN account.
- If emailed documents are returned as undeliverable, the BNC will revert to sending paper documents to the debtor by mail.

To activate a DeBN account, a debtor must file a *Debtor's Electronic Noticing Request (DeBN)* form (available on the court's website and attached). The form must be personally signed by the debtor and will not be processed if electronically signed. Once a DeBN request has been entered, the debtor will receive an email with instructions for activating the DeBN account. Attorneys may file the form using the event, Bankruptcy > Other > Debtor Electronic Noticing. To protect email addresses, the filed form is restricted from public access. The same form may be filed using the same event to update or to terminate debtor electronic noticing.

Attorney Signature Block

Local Rule 9004-1 D specifies the information that must be included in an attorney's signature block:

- Attorney's full name
- State bar number
- Address
- Email address
- Telephone number
- Facsimile number (if applicable), and
- Name of party or parties represented.

Please ensure that your signature block includes this information.

Corrective Entry Reminders

Prepare all case initiation documents.

Before filing a case electronically, pretend you are filing it at the Clerk's Office and ensure that all necessary documents are included and completed. For example, a B 21 Form, Debtor's Statement of Social Security Number signed personally by the debtor(s) must be filed. The matrix and a verification of matrix signed personally or electronically by the debtors must be filed.

Redact personally identifiable information from your filings.

Personally identifiable information includes social security numbers, dates of birth, names of minor children, and financial account numbers. Do not file the B 21 form with the petition. Review pay advices for social security numbers with extreme caution before filing. Rule 9037 (g) of the Federal Rules of Bankruptcy Procedure states that a filer "waives the protection" of the rule as to the filer's "own information by filing it without redaction." The redaction requirement also applies to Proofs of Claims and supporting documentation. If personally identifiable information must be redacted, an application must be filed, an order uploaded, and a \$25 filing fee paid.

Use the current forms.

To ensure your forms are current, visit

<http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>.

The Means Test documents for Chapters 7, 11 (individual), and 13 were revised effective 12/1/2014. Update your bankruptcy filing software!

Sign all pleadings.

Pursuant to FRCP 11 and Local Rule 9011-4, every pleading and other paper **must be signed** by the attorney of record. If multiple documents are filed together (e.g. petition, amended schedules cover sheet, etc.), the signature must appear on one of the documents. The signature of the attorney filer **MUST** appear on forms that do not have signature lines and on affidavits.

File an amendment cover sheet.

Local Rule 1009-1 A states: All amendments to the petition, statements, lists or schedules must have a cover sheet complying substantially with the official forms and must be entitled "AMENDMENT TO (specify petition, statement, list, or schedule being amended)." Cover sheets shall include the personal or

electronic signature of the filing attorney or the personal signature of the pro se debtor.

File a pay advice cover sheet.

A Pay Advice Cover Sheet, Local Form 2, must be filed with all pay advices pursuant to Local Rule 1007-1 D.

Correct certificates of service.

Ensure that your certificate of service complies with Local Form 4. If a separate certificate of service is filed electronically, the certificate of service shall specifically identify the Document by name and docket entry number and the docket event shall be linked to the Document served.

 **Census Bureau State Median Family Income Data**

The adjusted Census Bureau State Median Family Income Data is now available via the Department of Justice’s U.S. Trustee Program website. A link is available on the Court’s website or it may be found at <http://www.justice.gov/ust/eo/bapcpa/meanstesting.htm>. The new figures apply to bankruptcy petitions filed on or after April 1, 2015.

On April 29, 2015, the U.S. Trustee Program website will make available the IRS Bankruptcy Allowable Living Expenses and the Chapter 13 Administrative Expense Multipliers. The new figures will apply to bankruptcy petitions filed on or after May 15, 2015.

 **Filing Tax Returns**

Recently, the Clerk’s Office staff has found income tax returns attached to filings—specifically Employee Income Records. Please remember that tax returns should be delivered to the trustee. If tax returns must be filed, please use the event, Bankruptcy > Other > Tax Documents. The PDF attached to this entry is restricted from public access.

If returns are delivered to the trustee, a filer may use the events, Bankruptcy > Other > Delivery to Trustee of Documents or Bankruptcy > Other > Certificate of Compliance, to memorialize the delivery.

WHO CAN SEND EMAILS TO ME?

When you request DeBN, you consent to service by email of ONLY orders and court generated notices. The BNC will send emails to you on behalf of the court.

All other parties, including creditors, attorneys, and trustees, must serve documents upon you according to court rules (by U.S. Mail, overnight mail, or personal delivery).

HOW LONG AM I ENROLLED IN DEBN?

You are enrolled in DeBN as long as your account is active.

You will receive electronic notice of orders and court generated notices in any current or future bankruptcy case or adversary proceeding from any bankruptcy court district in which your name and address in that case match the name and address on your DeBN account. This includes cases in which you are a creditor, plaintiff, or defendant.

CAN MY ACCOUNT BE DEACTIVATED?

Your DeBN account can be deactivated if:

1. The BNC disables your account because the BNC was notified of an email delivery failure (“bounce-back”);
2. You file a *Debtor’s Request to Deactivate Electronic Noticing (DeBN)* form; or
3. Your mailing address on file with the court changes and it no longer matches the DeBN account mailing address.

WHAT ARE THE ADVANTAGES OF DEBN?

- DeBN is **FREE** - No charge is assessed to register or to view orders and court generated notices sent to you by email.
- **DeBN is FAST** - Receive orders and court generated notices the same day they are filed, and the same day your attorney receives them.
- **DeBN is CONVENIENT** - Access orders and court generated notices anywhere you have internet access. **Save documents on your computer or smart phone.**

DELAYS IN MAILING

Failure to maintain an active email account will result in delays in notification. If your email account is deactivated, the BNC will mail notice to you. The BNC may require up to five (5) business days to send mail to a debtor.

QUESTIONS ABOUT DEBN?

Call the U.S. Bankruptcy Court
at (405) 609-5700
www.okwb.uscourts.gov

U.S. Bankruptcy Court Address

Old Post Office Building
215 Dean A. McGee Avenue
Oklahoma City, OK 73102

Debtor
electronic
Bankruptcy
Noticing

Email Delivery of Orders and
Court Generated Notices for Debtors



FREE
FAST
CONVENIENT



United States
Bankruptcy Court
Western District
of Oklahoma

WHAT IS DeBN?

DEBTOR ELECTRONIC BANKRUPTCY NOTICING (DeBN) is a **FREE** and voluntary service that allows debtors to request delivery of orders and court generated notices by email rather than by U.S. Mail at a mailing address.

WHAT IS THE BNC?

The **BANKRUPTCY NOTICING CENTER (BNC)** is a service provider contracted by the Administrative Office of the U.S. Courts. It sends orders and court generated notices from all bankruptcy courts to debtors and other parties in bankruptcy cases.

WHAT ARE ORDERS AND COURT GENERATED NOTICES?

Orders and court generated notices are documents filed by the bankruptcy courts. Documents filed by attorneys are not included in documents that can be obtained by DeBN. **Examples of documents that would be sent via DeBN:**

- Notice of Meeting of Creditors
- Notice to File Claims
- Notice of Confirmation Hearing
- Notice of Reassignment of Case
- Notice of Case Dormancy
- Order of Substitution of Creditors
- Order Transferring Judge

HOW DO I REQUEST DeBN?

SIGN UP FOR DeBN - It's easy!

1. Obtain a *Debtor's Electronic Noticing Request (DeBN)* form. It is available on the court's website at www.okwb.uscourts.gov or at the clerk's office.
2. Complete and personally sign the form.
3. File the completed form in person at the Bankruptcy Court clerk's office (photo ID required), or have your attorney file the form. **Do not mail or fax the form to the court.**



HOW LONG WILL MY ACCOUNT REMAIN ACTIVE?

A DeBN account remains active unless:

1. The BNC receives notice of an email transmission error (email bounce back); or
2. The Debtor files a request to deactivate the account.

If the DeBN account is active, court notices and orders from any bankruptcy court will be sent by email from the BNC to the debtor in any current or future bankruptcy or adversary proceeding in which the debtor's name and address match the DeBN account.

IS DeBN FREE?

Yes, DeBN is free. No cost is assessed to view or to save an order or court generated notice.

WILL DeBN EMAILS CONTAIN MORE THAN ONE DOCUMENT?

No. Each order and court generated notice is sent to you as a single PDF attachment to the email. A separate email is sent for each order and court generated notice.

HOW MANY TIMES CAN I VIEW A DOCUMENT?

The number of times a PDF attachment can be viewed is not limited. PDF attachments can be printed, saved to a computer, or retained in an email for viewing any time.

WHAT IF A DOCUMENT IS TOO BIG TO EMAIL?

If a PDF exceeds 8 MB of information, it is too large to send to you by email. In this instance, it will be sent by U.S. Mail to your mailing address. Your DeBN account remains active.

To learn more about DeBN or to download DeBN forms, please visit the court's website at www.okwb.uscourts.gov

**U.S. BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA**

In re: _____

Case No. _____

Debtor

DEBTOR'S ELECTRONIC NOTICING REQUEST (DeBN)

CHECK ONLY ONE BOX FOR THE APPLICABLE SECTION BELOW:

INITIAL REQUEST: (Check this box to begin receiving notices and orders from the U.S. Bankruptcy Court via email)

Pursuant to Bankruptcy Rule 9036, I hereby request receipt of court notices and orders via email, instead of U.S. mail, from the Bankruptcy Noticing Center (BNC) through the U.S. Bankruptcy Court's Debtor Electronic Bankruptcy Noticing (DeBN) program.

I understand that this request is limited to receipt of **only notices and orders filed by the U.S. Bankruptcy Court**. I will continue to receive documents filed by all other parties, such as the trustee and creditors, via U.S. mail or in person pursuant to court rules.

I understand that I will receive electronic notice of any documents filed by the court in any **current or future bankruptcy or adversary case from any bankruptcy court district** in which I am listed with the same name and address, including cases in which I am listed as a creditor.

I understand that the first time the BNC receives an email bounce-back (email returned as undeliverable), my DeBN account will be automatically disabled. I will then receive notices and orders via U.S. mail, and I must file an updated request form if I wish to reactivate my account.

I understand that enrollment in DeBN is completely voluntarily and I may file a request to deactivate my account at any time.

UPDATE TO ACCOUNT INFORMATION: (Check this box to make changes to your existing DeBN account)

I request the following update(s) to my DeBN account:

- I have a new email address as indicated below.
- I filed a new bankruptcy case, and I have an existing DeBN account. Please review my account to ensure my name and address in my account match this new case.
- I request reactivation of my DeBN account so that I may receive court notices and orders via email, instead of U.S. mail.

REQUEST TO DEACTIVATE ELECTRONIC NOTICING: (Check this box to request deactivation of your DeBN account)

I request deactivation of my DeBN account. I understand that by deactivating my account, I will begin receiving notices and orders filed by the U.S. Bankruptcy Court via U.S. mail, instead of email.

I understand that I will continue to receive electronic notices until such time as the Court or BNC has deactivated my account.

Check one

- I am a debtor in this bankruptcy case
- I am the debtor's authorized representative if the debtor is a business, corporation, partnership, other legal entity, or filing under a power of attorney

I have read the applicable section check-marked above. I understand and agree to the terms and conditions set forth therein. Neither the U.S. Bankruptcy Court nor the BNC bears any liability for errors resulting from the information I have submitted on this form.

Joint debtors who each request enrollment or already have a DeBN account must file separate forms.

Personal Signature: _____ Date: _____

Printed Name (and title if not the debtor): _____

Debtor's Address (type or print clearly): _____

Email Address (type or print clearly): _____

For more information about the DeBN program, visit the Court's website at: www.okwb.uscourts.gov