

**THE UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
www.flmb.uscourts.gov**

**GENERAL INFORMATION FOR PARTIES
WHO ARE NOT REPRESENTED BY AN ATTORNEY**

1. ***Filing Papers with the Court.*** Bankruptcy petitions and other papers (such as bankruptcy schedules, complaints, answers, motions, and other requests for relief) must be filed with the Clerk of the Bankruptcy Court. Parties who are not represented by an attorney must file papers in-person at the Clerk’s Office, or by U.S. Mail or other delivery. [Click HERE](#) to view Administrative Order FLMB 2024-2 regarding filing procedures.

The physical and mailing addresses of the three staffed Clerk’s Offices in the Middle District of Florida are:

<u>Tampa</u> 801 N. Florida Avenue Suite 555 Tampa, Florida 33602 (813) 301-5162	<u>Orlando</u> 400 W. Washington St. Suite 5100 Orlando, Florida 32801 (407) 237-8000	<u>Jacksonville</u> 300 North Hogan Street Suite 3-150 Jacksonville, Florida 32202 (904) 301-6490
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Note: The Bankruptcy Court does not maintain a Clerk’s Office in the Fort Myers Courthouse, and the District Court's Clerk's Office at the Fort Myers Courthouse does not accept filings in bankruptcy cases. All bankruptcy petitions and other papers in pending bankruptcy cases must be filed in person or by U.S. Mail or other delivery to the Clerk's Office in the Tampa Division, located at 801 N. Florida Avenue, 5th Floor, Tampa, Florida 33602.

2. ***Identification Required to File a Bankruptcy Petition.*** Parties who wish to file a bankruptcy petition or an involuntary petition against another party must provide acceptable photo identification at the time of filing. Acceptable photo identification includes a U.S. government-issued photo ID, state-issued photo ID, or an identity card issued by a national government authority (e.g., driver’s license, passport, military ID, or resident alien card).

3. ***Who May File a Bankruptcy Petition?*** Only individuals or married couples may file a personal bankruptcy under any of the bankruptcy chapters. If an individual does business under another name (such as John Smith doing business as Smith Construction), the “business debts” may be included in the individual’s bankruptcy petition. If an individual owns a corporation or conducts business through a partnership or a limited liability company (LLC), the business entity must file its own bankruptcy petition. Corporations, partnerships, and LLCs must be represented by an attorney.

4. ***Filing Fees.*** [Click HERE](#) for a list of filing fees. The Court does not accept cash payments or foreign currency. Filing fees must be in the form of a cashier's check or money order.

5. ***Credit Counseling Requirement.*** Under [11 U.S.C. § 109\(h\)](#), individuals filing a bankruptcy case must receive an approved credit counseling briefing (including a briefing conducted by telephone or on the Internet) that outlines the opportunities for available credit counseling and assists the individual in performing a related budget analysis. This briefing must take place within the 180-day period preceding the date of the filing of the bankruptcy petition. An individual considering filing a bankruptcy petition should review [11 U.S.C. § 109\(h\)\(2\) - \(4\)](#) for exceptions to this requirement. Failure to obtain the approved credit counseling briefing and to file the Certificate of Counseling with the Court may result in the individual's case being dismissed.

Credit counseling agencies must be approved by the United States Trustee. [Click HERE](#) for a list of agencies approved by the United States Trustee for the Middle District of Florida..

6. ***Financial Management Course.*** In order to receive a discharge in a Chapter 7 or 13 case, individual debtors must complete, after the case is filed, an approved instructional course concerning personal financial management and file a "Certificate of Completion." If a debtor's bankruptcy case is closed without the entry of a discharge order, the debtor must pay a filing fee to reopen the case in order to file the Certificate of Completion and obtain a discharge. [Click HERE](#) for a list of agencies approved by the United States Trustee for the Middle District of Florida.

7. ***General Warning to All Parties Proceeding Without an Attorney (Pro Se Parties).*** Bankruptcy Court staff is prohibited by law from giving you legal advice, and you should contact an attorney to protect your rights. Although you may file for bankruptcy without an attorney, the bankruptcy laws are very technical and you are required to complete and sign, under penalty of perjury, various official forms. Your failure to complete these forms truthfully and timely may result in the dismissal of your case and may adversely affect any further bankruptcy filing.

Bankruptcy Court staff cannot aid debtors in the completion of required forms. Many typing and transcribing companies advertise as bankruptcy Petition Preparers, and for a fee they will complete your bankruptcy forms with information you provide. Bankruptcy Petition Preparers are NOT attorneys and may NOT give legal advice. A bankruptcy Petition Preparer's failure to timely and accurately complete your forms may result in the dismissal of your case and may adversely affect any future bankruptcy filing.

If you filed for bankruptcy in the past, the manner in which that case was disposed of may further complicate a new bankruptcy case. You may not be eligible to receive the protection of the automatic stay, the automatic stay may be limited, or you may not be eligible to receive a discharge of debts. These are issues that warrant the advice of competent legal counsel.

If you need help finding a bankruptcy attorney or you feel you cannot afford an attorney, please [Click HERE](#) to access the court's pro se resources.

8. ***Alternatives to Filing Bankruptcy.*** If you are interested in counseling about handling your debts outside of bankruptcy, you may find Consumer Credit Counseling Service helpful. In Tampa, the telephone number is (813) 289-8923; in Orlando (407) 895-8886; in Jacksonville (904) 396-4846. Court personnel are not permitted to recommend attorneys or to comment on the competence of an attorney that you have retained or may be considering. The telephone number for Lawyer Referral Services in Tampa is (813) 221- 7780; in Orlando (407) 422-4537; in Jacksonville (904) 399-5780 or (904) 356-8371.

9. ***Credit Reporting Agencies.*** The Bankruptcy Court has no jurisdiction over credit reporting agencies. The [Fair Credit Reporting Act](#), 15 U.S.C. § 1681-1681x, is the law that controls credit reporting agencies. The Federal Trade Commission can provide further information on re-establishing credit and addressing credit problems. You may contact the Federal Trade Commission, Bureau of Consumer Protection, Education Division, 600 Pennsylvania Avenue NW, Washington, DC 20580; their phone number is (202) 326-2222. You can also directly contact the credit bureau(s) reporting the information – e.g., Equifax, Experian, and TransUnion.

10. ***Access to Case Information.*** You may review electronic cases at the Clerk's Office. Copies of documents may be purchased from the Clerk's Office ([click here to view fee](#)), and payment must be made in the form of cashier's check or money order. Please note: the Clerk's Office **cannot** accept domestic or foreign currency and does not provide change.

The Clerk's Office has an information system [Voice Case Information System (VCIS)] for general inquiries about cases filed within the Middle District of Florida. The system is accessible with the use of a touch-tone phone and is available 24 hours daily, except when off-line for computer maintenance. The toll-free VCIS number is 1-866-879-1286.

Access to electronic court records through the Internet is available for a fee by registering with PACER. To obtain a password and establish an account, contact the PACER Service Center at 1-800-676-6856 or visit their web site at www.pacer.psc.uscourts.gov. You can find useful information with regard to the United States Bankruptcy Court, Middle District of Florida, and its Divisions on the Court's website at www.flmb.uscourts.gov.

11. ***Questions?*** If you have a question about a pending case, you may call the Clerk's Office. Do not contact the Judge's chambers by telephone or email. It is improper to attempt to communicate with the Judge concerning any case, except through formal court procedures such as by filing a paper (such as a motion or application) with the Court or appearing at a scheduled court hearing.

12. ***Bankruptcy Forms.*** The Court cannot supply the forms necessary for filing bankruptcy. Forms are available from office supply stores, legal stationary stores, and can be accessed for printing from the Federal Judiciary's web site at: <http://www.uscourts.gov/forms/bankruptcy-forms>.

Please print on one side of the paper only. Paper size 8 ½ x 11 inches. You must file original signed petitions and schedules with the Court.

PROPER SEQUENCE FOR FILING PETITIONS IN THE BANKRUPTCY COURT:

1. Voluntary Petition (B101)
2. Summary of Assets & Liabilities and Certain Statistical Information (B106Sum)
3. Schedule A/B – Property (B106A/B)
4. Schedule C – The Property You Claim as Exempt (B106C)
5. Schedule D – Creditors Who Hold Claims Secured By Property (B106D)
6. Schedule E/F – Creditors Who Have Unsecured Claims (B106E/F)
7. Schedule G – Executory Contracts and Unexpired Leases (B106G)
8. Schedule H – Your Codebtors (B106H)
9. Schedule I – Your Income (B106I)
10. Schedule J – You Expenses (B106J)
11. Declaration About An Individual Debtor’s Schedules (B106-Declaration)
12. Your Statement of Financial Affairs (B107)
13. Statement of Intention for Individuals Filing Under Chapter 7 (B108)
14. Statement of Current Monthly Income and Means Test Calculation (B122A for Ch. 7; B122C for Ch. 13)
15. Means Test Exemption Attachment (B-22A-1Supp for Ch. 7)
16. Means Test Calculation (B122A-2 for Ch. 7)
17. Mailing matrix, on paper, Complete Names and Addresses only
18. Your Statement About Your Social Security Numbers (B121)
19. CD or USB containing creditor information:

For complete instructions refer to The Source>Procedure Manual> Mailing Matrix
(http://www.flmb.uscourts.gov/proguide/documents/Procedure/Mailing_Matrix.pdf?id=1)

OTHER DOCUMENTS THAT MAY BE APPLICABLE AT THE TIME OF FILING A PETITION PACKAGE:

- * Application for Individuals to Pay the Filing Fee in Installments (B103A)
- * Application to Have the Chapter 7 Filing Fee Waived (B103B)
- * Case Management Summary (Chapter 11 only)
- * Chapter 13 Plan (The District Model Plan must be used)
 - * [Click here for Fillable Form Link](#)
 - * [Click here for Non-Fillable Form Link](#)
 - * [Click here for Chapter 13 Model Plan Procedure](#)
- * Corporate Ownership Statement (Rule 7007.1)
- * Attorney’s Disclosure of Compensation (B2030)
- * Disclosure of Compensation of Petition Preparer (B2800)
- * Bankruptcy Petition Preparer’s Notice, Declaration and Signature (B119)
- * The List of Creditors Who Have the 20 Largest Unsecured Claims Against You Who Are Not Insiders (B104) (Chapter 11 only)
- * List of Equity Security Holders
- * Statement of Military Service (B2020)