

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

GENERAL INFORMATION

All papers intended by debtors or creditors to have legal effect are to be submitted to the Clerk of the Bankruptcy Court. The mailing addresses of the three Divisions for the Middle District of Florida are as follows:

Tampa
801 N. Florida Avenue
Suite 555
Tampa, Florida 33602
(813) 301-5162

Orlando
400 W. Washington St.
Suite 5100
Orlando, Florida 32801
(407) 237-8000

Jacksonville
300 North Hogan Street
Suite 3-150
Jacksonville, Florida 32202
(904) 301-6490

Note: Papers filed in cases assigned to the Fort Myers Division should be filed in the Tampa Division where the record is maintained.

Effective June 1, 2015, every unrepresented party, including debtor(s) wishing to file a voluntary bankruptcy petition and petitioning creditor(s) wishing to file an involuntary petition in any division of the United States Bankruptcy Court for the Middle District of Florida, must provide acceptable photo identification at the time of filing, and the required debtor(s) or petitioning creditor(s) signatures on the petition.

If you have a question about a pending case, call the Clerk's Office **not** Judges' Chambers. It is improper to attempt to communicate with the Judge concerning any case, except through formal Court procedures.

Only an individual (or married couple) may file a personal bankruptcy under any of the Bankruptcy chapters. A business that is not a corporation may be included in an individual bankruptcy petition. A separate petition is required for a corporation. The information provided gives a brief explanation of the differences between chapters of the Bankruptcy Code.

Effective October 17, 2005, 11 U.S.C. § 109(h) mandates that an individual filing a bankruptcy case must receive an approved credit counseling briefing (including a briefing conducted by telephone or on the Internet) that outlined the opportunities for available credit counseling and assisted 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 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 filing the Certificate of Counseling with the Court, could result in the individual's case being dismissed.

The credit counseling agencies are approved by the United States Trustee. The following link contains a list of agencies approved by the United States Trustee for the Middle District of Florida: [Approved Credit Counseling Agencies](#).

In addition, effective October 17, 2005, an individual filing a Chapter 7 or Chapter 13 case must complete, after the case is filed, an approved instructional course concerning personal financial management before a discharge can be entered. Failure to complete this course, and timely filing the Certificate of Completion of the Financial Management Course with the Courts, may result in the case being closed without the entry of a discharge. Should the case be closed without the entry of a discharge, the payment of a fee will then be required to reopen the case in order to grant the discharge. The agencies conducting instructional courses concerning personal financial management are approved by the United States Trustee. The following link contains a list of agencies approved by the United States Trustee for the Middle District of Florida: [Approved Debtor Education \(Financial Management\) Courses](#).

General Warning to All Parties Proceeding Without an Attorney (Proceeding *Pro Se*): The staff of the Bankruptcy Court cannot give legal advice. Contact an attorney to protect your rights. Filing for bankruptcy may be done without an attorney. However, it is highly recommended that you retain the services of an attorney to guide you through this complex process. 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.

Only an attorney can give you legal advice. The Bankruptcy Court Clerk's Office staff is prohibited by law from providing legal advice and 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. Their failure to timely and accurately complete your forms may result in the dismissal of your case and may adversely affect any further 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.

Bankruptcy for a debtor has long-term financial and legal consequences. This court strongly encourages you to obtain the assistance of an attorney.

If you need help finding a bankruptcy attorney or you feel you cannot afford an attorney, please refer to The Florida Bar's website at: www.floridabar.org.

The filing fees for bankruptcy petitions can be found on the Court's website located at: <http://www.flmb.uscourts.gov/fees>.

Effective October 1, 2020, the Court will no longer accept cash payments. The prescribed filing fee, if paid by the debtor, must be in the form of cashier's check or money order. Please note the Clerk's Office **cannot** accept foreign currency and does not provide change.

If you wish 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.

Credit Report: The Bankruptcy Court has no jurisdiction over credit reporting agencies. The Fair Credit Reporting Act, 6 U.S.C. § 605, is the law that controls credit-reporting agencies. You may contact the Federal Trade Commission, Bureau of Consumer Protection, Education Division, Washington, D.C. 20580; their phone number is (202) 326-2222. That agency can provide further information on re-establishing credit and addressing credit problems. You can also directly contact the credit bureau(s) reporting the information – e.g., Equifax, Experian, and TransUnion.

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.

Each Clerk's Office has a case information system for general case inquiries for cases filed within that office called the Voice Case Information System (VCIS). This 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 for all three divisions (Tampa / Orlando / Jacksonville cases) 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.

The Court cannot supply the forms necessary for filing bankruptcy. These 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. The original signed documents are to be filed 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. Disk 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](#)
 - * [Chapter 13 Plan Instructions \(Click here for Chapter 13 Model Plan Procedure\)](#)
- * 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)