



Filing Information and Checklist for Self-Represented Debtors

DISCLAIMER: Please be advised that only an attorney is qualified to give you legal advice. The Clerk's Office cannot give legal advice or recommend an attorney for you.

This information sheet does not cover all topics that debtors should know. Please review additional resources available under the Filing without an Attorney section of the Court's website – www.mdb.uscourts.gov.

FILING FEES

Chapter 7 - \$338 (application for waiver or to pay in installments; installments are typically four equal payments of \$84.50)

Chapter 13 - \$313 (application to pay in installments available; typically four equal payments of \$78.25)

* Only Cash or Money Orders accepted from self-represented debtors

BANKRUPTCY FORMS

All Official Bankruptcy Forms and Local Bankruptcy Forms may be obtained at:

<http://www.mdb.uscourts.gov/content/formsMenu>

FILING REQUIREMENTS CHECKLIST

Initial Documents (required at time of filing for "Barebones" petitions):

- Filing Fee.** If the fee is to be paid in installments or the debtor requests a waiver of the fee, the debtor must file a signed application for court approval (*Official Form B103A or B103B*)
- Voluntary Petition for Individuals** (*Official Form B101*)
- Social Security Number Verification** (*Official Form B121*)
- Creditor Matrix.** Typed names and addresses, in a single column, of all creditors to be noticed
- Verification of Creditor Matrix.** Must be filed with the petition or within 14 days. (Available in Local Forms)
- Certificate of Credit Counseling.** Must be filed with the petition or within 14 days. If a certification course has not been completed at the time of case filing then a written request for waiver or temporary waiver must be filed with the petition (see Part 5, Question 15 of the Voluntary Petition)

Remaining Documents, divided by chapter

(required for a complete petition, typically due within 14 days of filing if not filed with initial documents)

CHAPTER 7

- Statement of Your Current Monthly Income**
Official Form B122A
- Statement of Financial Affairs** *Official Form B107*
- Schedules A through J** *Official Forms 106A/B – 106J*
- Summary of Assets and Liabilities**
Official Form 106Summary
- Declaration about an Individual Debtor's Schedules**
Official Form 106Declaration
- Statement of Intention**
Official Form B108
- Personal Financial Management Certificate**
Due within 60 days of the first date set for the meeting of creditors.

CHAPTER 13

- Statement of Your Current Monthly Income**
Official Form B122C
- Statement of Financial Affairs** *Official Form B107*
- Schedules A through J** *Official Forms 106A/B – 106J*
- Summary of Assets and Liabilities**
Official Form 106Summary
- Declaration about an Individual Debtor's Schedules**
Official Form 106Declaration
- Chapter 13 Plan and Certificate of Service**
Local Bankruptcy Form M and Local Bankruptcy Form M1
- Personal Financial Management Certificate**
Due after completion of plan payments.

LEGAL ASSISTANCE

This Court’s website has a link titled [Filing Without an Attorney](#) which provides helpful information to self-represented debtors. However, there is no substitute for representation by a competent lawyer. Please consider the following:

Pro Bono (no cost) and Low Bono (low cost) attorney Info:

<http://www.mdb.uscourts.gov/content/find-attorney>

Debtor Assistance Project (Free 30-minute consultation with a bankruptcy attorney): (410) 962-3813 or

<http://www.mdb.uscourts.gov/content/debtor-assistance-project>

FREQUENTLY ASKED QUESTIONS

How do I get a Certificate of Credit Counseling?

Contact an approved credit counseling agency found at <https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111>.

How do I add additional creditors to my original creditor list?

To add new creditors to the list, you must submit: 1) a signed Verification of Creditor Matrix; 2) typed list of new or modified creditors; 3) a Certificate of Service on Notice of Meeting of Creditors; and 4) \$31 amendment fee payment. Adding new creditors often means that original Schedules D and E/F must be amended. The forms to amend those schedules are Schedules B106D, B106E and B106F, plus a signed Form B106Dec and a Certificate of Service on the amended schedules. Label the schedules as “AMENDED.”

What is a Certificate of Service?

A Certificate of Service is a signed statement filed with the court certifying that you mailed copies of specific documents and pleadings to parties in your case. Instructions and a fillable PDF form is found at <http://www.mdb.uscourts.gov/sites/default/files/FORMS-cert-instructions.pdf>.

Can filing fee payments be made over the phone?

No. Filing fees may be paid by cash or money order at the Clerk’s Office intake counter or by money order through the US Postal Service.

What are Bankruptcy Petition Preparers?

A petition preparer is a non-attorney who types documents for a low fee. The maximum a petition preparer can charge without court permission is \$125.00. In addition, petition preparers must file with the court a [Disclosure of Compensation](#) and [Declaration and Signature of Non-Attorney Bankruptcy Petition Preparer](#).

What is the Meeting of Creditors?

The law requires you to attend the meeting of creditors, or “341 meeting,” and to answer questions about your financial affairs under oath. Your trustee conducts the meeting, and your creditors may choose to attend and ask you questions. **If you do not attend**, then your case may be dismissed. In addition, the case trustee will issue a written notice prior to the scheduled meeting listing required documents that must be submitted to their office as well as what you should bring with you to the meeting.

CLERK’S OFFICE CONTACT INFORMATION

BALTIMORE US Bankruptcy Court 101 W. Lombard Street Baltimore, MD 21201 Main Tel: (410) 962-2688	GREENBELT US Bankruptcy Court 6500 Cherrywood Lane Greenbelt, MD 20770 Main Tel: (301) 344-8018
CASE ADMINISTRATORS	
Case Digits Ending in 00-21: (301) 344-3964 Case Digits Ending in 22-43: (301) 344-3965	Case Digits Ending in 44-73: (410) 962-0794 Case Digits Ending in 74-99: (410) 962-0795