

# What You Need to Know About Filing

## Quick Facts

- Documents submitted via EDSS will not be docketed immediately. When they are added to the docket, the date and time of filing indicated on the docket will match the date and time that the documents were submitted. Users will receive a confirmation email after submission.
- Electronically submitted documents will be retrieved daily Monday through Friday. Filers should allow 24 hours from the date of submission to confirm receipt.
- Inquiries regarding electronically submitted documents should be directed to the Clerk's office by calling 410-962-2688 (Baltimore) or 301-344-8018 (Greenbelt) between 9 AM and 4 PM.
- Filing fees must be paid via the court's drop boxes located in each courthouse, through the mail, or in person (when the Clerk's Office is open during normal business hours). Debtors may only pay filing fees with cashier's check, money order, or cash (note that cash is accepted in person only not by mail or the court's drop boxes). You can view the list of filing fees here: <https://www.mdb.uscourts.gov/content/filing-fees>
- The drop box will remain open for paper filings as well as payments. Drop box hours are Monday – Friday, 9AM to 12 midnight in Baltimore and 9 AM to 6 PM in Greenbelt.
- If you are submitting an emergency matter, please notify the Clerk's Office by completing and submitting the Emergency Matter form located here: <https://www.mdb.uscourts.gov/form/emergency-matters>.

## Resources for Debtors

Filing for bankruptcy is a complex legal process. Before filing any documents, it is recommended that you seek legal advice from an experienced bankruptcy attorney.

**Before filing a new bankruptcy case, self-represented debtors must thoroughly review the following three information pages:**

Resources for debtors without attorneys <https://www.mdb.uscourts.gov/content/resources-debtors-without-attorneys>

Helpful info for debtors [https://www.mdb.uscourts.gov/sites/default/files/Helpful\\_Info.pdf](https://www.mdb.uscourts.gov/sites/default/files/Helpful_Info.pdf)

Debtor's Electronic Bankruptcy Notice (optional participation) <https://www.mdb.uscourts.gov/content/debtor-electronic-bankruptcy-noticing-debn>

### Bare Minimum Requirement for a New Case

Numerous documents are required for filing a new case, but you can file the bare minimum documents and get a case number. This is called a "bare bones" filing. The remaining

documents can be filed at a later date to be determined by the court. Here is the list documents that are required for a bare bones bankruptcy case:

<u>Document</u>	<u>Completed? Yes OR No</u>
<a href="#">Voluntary Petition</a>	
<a href="#">Statement of Social Security Number</a>	
<a href="#">Credit Counseling Certificate</a> – This is a certificate of completion of a credit counseling course that must be completed within 180 days of filing. There are online and phone options for completion of the course.	
<a href="#">Mailing Matrix</a> – This is the name and address of all creditors. For EDSS the list must be created and submitted electronically.	
Filing Fee OR <a href="#">Application to Waive Filing Fee</a> (Chapter 7 Only) OR <a href="#">Application to Pay Filing Fee in Installments</a>	
See a list of commonly used forms for new cases here: <a href="https://www.mdb.uscourts.gov/content/commonly-used-forms">https://www.mdb.uscourts.gov/content/commonly-used-forms</a>	

## Resources for Creditors

Understanding the impact of bankruptcy can be a complex legal process for creditors. Before filing any documents, it is recommended that you seek legal advice from an experienced bankruptcy attorney.

**Self-represented creditors can view helpful information here:**

[Information for Creditors \(and Other Non-Debtors\) Without an Attorney](#)

Proof of Claims can be filed electronically using our electronic proof of claims system. Submit your proof of claim here: [ePOC](#)