

Frequently Asked Question Concerning Debtor Electronic Bankruptcy Noticing (DeBN)

	QUESTION:	ANSWER:
1.	Does the debtor have to file a DeBN request form in order to participate in DeBN?	Yes. DeBN is voluntary, and the debtor must file a request form to have an account created, to make any updates, or to deactivate or reactivate the debtor's account.
2.	Can a debtor file a DeBN request at any time?	Yes. The request form can be filed in a new or existing case.
3.	Is an electronic signature acceptable (/s/ or s/)?	An original signature is required unless the form is filed electronically by the debtor's attorney.
4.	Can only one joint debtor request DeBN?	Yes. The joint debtor enrolled in DeBN will receive email notices, and the joint debtor not enrolled in DeBN will receive notices via US mail.
5.	Can both joint debtors request DeBN and use the same email address?	Yes, but they must file separate request forms. A separate DeBN account will be created for each debtor; therefore, separate emails are sent to each debtor, even if they have the same email address.
6.	Can a business debtor request DeBN?	Yes, a business debtor can request DeBN. The court requires the request form to be signed by an individual and include his/her business title.
7.	If a debtor files a business case and a personal case and wants to request DeBN in both cases, does the debtor have to file the request form in both cases?	Yes, since the debtor name will be different in each case. Accounts are created using the debtor name—not the name of the individual who signed the request form.
8.	Can a debtor request to receive notices at more than one email address, or request both email and regular mail delivery?	No. The debtor will only receive one notice from the court, either via email or US mail—not both, and not at multiple addresses.
9.	How does the DeBN account become	Upon the court's creation of a DeBN account, the court's

	activated?	noticing contactor (BNC) will automatically activate the account. A confirmation email will then be sent to the debtor to indicate that activation was successful. Separate emails will be sent for each debtor and joint debtor.
10.	What documents will a debtor receive via email?	Only notices and orders that are docketed by the court and sent/generated to the BNC for service on the debtor. Examples: 341 notice, notice of dismissal Note: Any PDF larger than 8 MB will be mailed to the debtor.
11.	Will a debtor with a DeBN account receive notices via email in other cases?	Yes. If the debtor's account is active and the name and address in the case matches the name and address in the debtor's DeBN account, then the notice/order filed in that case will be sent via email. This includes cases where the debtor is a party in an adversary case, a debtor is listed as a creditor, or in any future cases filed by the debtor.
12.	Can other parties serve the debtor via email?	No. Through DeBN, the debtor is only consenting to receive electronic notices from the court. All other parties will continue to serve the debtor via US mail or in person pursuant to court rules.
13.	Will the debtor's email address be visible to the public?	Yes, the BNC Certificate of Notice will contain the debtor's email address, if the debtor was noticed via email.
14.	Is the email the debtor receives the same as the Notice of Electronic Filing (NEF) that attorneys and trustees receive?	No. The email the debtor receives is sent by the BNC and is not generated until the end of the day. The document is sent as a PDF attachment (not a hyperlink), so the debtor is able to view the document multiple times. The NEF is sent through CM/ECF simultaneously with the

		filing of a document, and the recipient is allowed only one free viewing of the document via a hyperlink within the email.
15.	Does a debtor who previously filed bankruptcy and has an existing DeBN account need to file a request form in their new case?	<p>It is not required, but it is preferred so that it will alert the court to review the DeBN account to ensure the name and address in both the new case and the existing DeBN account still match, and to make any necessary updates.</p> <p>If the debtor's DeBN account is still active, and the debtor's name and address in the DeBN account and the new case match exactly, then the debtor will continue to receive notices via email, even if an updated or new request form was not filed in the new case.</p>
16.	If the debtor's name and/or mailing address is changed in CM/ECF by filing an amended petition, does the debtor have to also file an updated request form?	<p>Yes, an updated request form must be filed when an amended petition is filed with a change of name or mailing address. However, an updated request form does not need to be filed if the court's change of mailing address form is filed since it includes a section for DeBN.</p> <p>Note: An updated request form must be filed when the debtor changes their email address.</p>
17.	If the debtor's name and address in the case and the DeBN account do not match, will the debtor's account be disabled/deactivated?	No. The status of an account is not affected by a non-match. If the name and address do not match, then that particular notice/order will be mailed. The BNC will perform the name and address matching process for every notice/order it receives.
18.	What happens if the email regarding account activation, update to account, or a notice/order results in an undeliverable email message?	Upon receipt of an undeliverable email notification, the BNC will immediately disable/deactivate the account. If the debtor wishes to reactivate the account, the debtor must file

		<p>a new request form requesting reactivation of the account. A new email address only needs to be provided if the current email is no longer valid.</p>
19.	Does a DeBN account ever expire?	<p>No. An account will always remain active, unless the debtor requests account deactivation or the BNC receives an undeliverable email message.</p> <p>If the debtor files a case years after enrolling in DeBN, the debtor will still receive electronic notice as long as the debtor's name and address in the new case matches the name and address in the debtor's DeBN account. If there is no match, then the notices will be mailed, but the account will still remain active.</p>