

United States Bankruptcy Court
District of Colorado

E-Filing Practice Guide



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Welcome

This guide is designed to assist registered ECF users in filing documents electronically. Although filing requirements and references to the Bankruptcy Code and/or Rules may be provided for some topics, this guide should not be relied upon exclusively by the user. The Bankruptcy Code and/or Rules should still be consulted.

We hope you find this information helpful. If you have any questions, comments, or need help with CM/ECF, please contact the court by email at training@cob.uscourts.gov or call the help desk at (720) 904-7450

Court Address

U.S. Custom House
U.S. Bankruptcy Court
721 19th St.
Denver, CO 80202
www.cob.uscourts.gov

Important Phone Numbers

ECF Help Desk: 720-904-7450

Main Line: 720-904-7300

Finance: Christine Eckhardt 720-904-7394 or Christina Cramer 720-904-7410

Records Requests: 720-904-7480

MER Help Desk: 720-904-7466

EEB Help Desk: 720-904-7464

TBM Help Desk: 720-904-7463

JGR Help Desk: 720-904-7462

KHT Help Desk: 720-904-7465

Administration Help Desk: 720-904-7303

Getting Started

Introduction

The U.S. Bankruptcy Court and U.S. District Court require separate CM/ECF logins, a CM/ECF login and password for the U.S. District Court will not work with the Bankruptcy Court. Please go to the following link for training options: [ECF Training Options](#)

All attorneys who wish to file in the U.S. Bankruptcy Court for the District of Colorado must obtain an ECF login. Paper filing is not an option for attorneys.

Note:

If you do not have a login with our court, and intend to initiate an Adversary Proceeding, you **MUST** successfully complete the Creditor Focused or Debtor Focused training and become an e-filer with us **BEFORE** taking this training.

Out of State Attorneys

Successful completion of a homework assignment, admission to the U.S. District Court for the District of Colorado and submission of a completed attorney registration form is required. [Click Here](#) for details on how to get this process started.

Help Desk

Call the CM/ECF help desk at 720-904-7450 or send an email to training@cob.uscourts.gov. The help desk is open from 8:00a.m.-5:00p.m., M-F. Alternatively, you can visit our online chat feature through the website: www.cob.uscourts.gov

Made a Mistake?

If you make a mistake or forget to attach a proposed order, send an email with the case number in the subject line, and a brief description of the error, or the proposed order attached as a PDF to:

cob_mer_ecforders@cob.uscourts.gov

cob_eeb_ecforders@cob.uscourts.gov

cob_tbm_ecforders@cob.uscourts.gov

cob_jgr_ecforders@cob.uscourts.gov

cob_kht_ecforders@cob.uscourts.gov

Training

Training is required to obtain a CM/ECF login.

For ECF training options, please [Click Here](#). You can complete the full training if you are new to e-filing, or you have the option to “test out” if you feel as if you are already a proficient e-filer. Please note, that even if you test out, you still need to complete a brief e-filing assignment to demonstrate proficiency.

Limited Access/E-Claimants

Submission of a completed Limited Access User registration form is required. [Click Here](#) for details on how to get this process started.

No training is required. NOTE: This option is **NOT** for attorneys or law firms.

If you are an out of state attorney, or a CO attorney and just need to file a proof of claim, you may use our online proof of claim program by clicking [here](#)

System Requirements

You need a computer, and scanner to convert documents not available in electronic format, an internet service provider, and a web browser. Mozilla Firefox and Internet Explorer 10.0 or higher are recommended and have been fully tested.

You also need a PDF conversion tool/software such as Adobe Acrobat Writer.

Note: If using bankruptcy petition software, the Clerk's Office does not provide training in the use of bankruptcy petition software nor does the Clerk's Office recommend or endorse any particular product.

ECF Capabilities

Court's Name	District of Colorado
Software Version	CM/ECF-BK V5.1.1
ECF Go Live Date	01/17/2000
Maximum PDF File Size (MB)	8.0
Maximum Merge Document Size (MB)	3

Case Flag Definitions

1328(f)	11 USC Section 1328(f) Previous Discharge
506	506 Motion Granted
707(b)	707(b) Presumption of Abuse
727(a)(8)	11 USC Section 727(a)(8) Previous Discharge
727(a)(9)	11 USC Section 727(a)(9) Previous Discharge

727OBJ	Objection to the Discharge of the Debtor
ABEYANCE	Case In Abeyance
APLBAP	Appeal to BAP
APLDIST	Appeal to District
ARCHIVE	ARCHIVE
Audit-NoClose	Audit - No Close
BarDb	Barred Debtor
CLOSED	Case Closed
CONFIRMED	Plan Confirmed
CONS	Consolidated Case
ClmsAgnt	Claims Agent Assigned To Case
CounDue	Credit Counseling Due
DISMISSED	Case Dismissed
DISMISSED109G	Case Dismissed Pursuant to 109(g)
DISMISSEDFee	Case Dismissed Due To Fees
DSO	Domestic Support Obligation
DebtEd	Financial Management Course Certificate
DelayClose	Delay Auto Close
DelayDisch	Delay Discharge
DirApl	Direct Appeal to Circuit Court
DischargeRevoked	Discharge Revoked
DischargeWaived	Discharge Waived
FUNDS	Funds Deposited in Court Registry
FeeDeferred	Filing Fee Deferred
FeeDueINST	Installment Payment Due
IFP	IFP fee Waived
IFPAsset	IFP Asset Case
IneligClose	Do not redisplay case ineligible for auto close
IneligDisch	Do not redisplay case ineligible for auto discharge
InstallNOPD	Installment(s) Outstanding/NOPD Filed
JNTADMN	Jointly Administered
LEAD	Lead Case
LtdNtc	Motion for Limited Notice List Granted
MEANSNO	no
MEANSTMPEX	Temporary Exclusion From Means Test For Reservists and National Guard
MEANSU	unknown
MEANSYES	yes
NoAutoDisch	Do not allow Auto Discharge for this case

NoDischarge	No Discharge - Chapter 7 and 13
NoMatrix	Matrix Is Missing Or Deficient
NoWage	No Pay Advices
NtcNonDisch	Notice of Non Discharge
Ovrride	Override Preferred Creditor Address
Pre27	Pre v2.7 Case
PreviousFiler	Previous Filer
PrivacyAct	Family Violence Protection Services
REAF	Reaffirmation Agreement
REOPENED	Case Reopened
REPEAT	Repeat Filer
ReafHdShp	Undue Hardship re: Reaffirmation Agreement
Repeat-cob	prior BK filing within this court
RepeatPACER	prior BK filing identified by Pacer Case Locator
ReqSepNtc	Debtor's Request for Separate Notice
SCRA	SCRA Declaration
SEAL	Document Under Seal
SkipPriorRelCase	Skip AJT assignment because the case has a prior or related case
SmBus	Chapter 11 Small Business
TRANSFERRED	Case Transferred
TaxReq	Tax Document Request
Transcript	Transcript Restricted
UnauthorizedBankruptcyFiling-IDTheftVictim	UnauthorizedBankruptcyFiling-IDTheftVictim
WDRef	Withdrawal of Reference

Browser Settings for CM/ECF

DISCLAIMER: CM/ECF been tested and works correctly with the latest versions of Internet Explorer and Mozilla Firefox. Some users have had positive experiences with other web browsers, but those listed here have been tested and certified for compatibility with CM/ECF.

There are a few settings to make in your browser that will optimize your e-filing experience:

Internet Explorer 11.0

Clearing Temporary Internet Files

1. If you do not see the menu bar, press the 'Alt' key then hit the 'F' key. This will temporarily drop the menu bar.
2. Select 'Tools' > 'Internet Options' from the menu bar.
3. On the 'General' tab, click the 'Delete' button. The list contains many options, put a check mark alongside the 'Temporary Internet files' box, and click the 'Delete' button
4. After files have been deleted, click 'OK.'

5. Exit and restart Internet Explorer.

Clearing the temporary internet files should be done on a weekly basis at least.

Ensuring the Latest Version of a Page is Used

1. Select 'Tools' > 'Internet Options' from the menu bar.
2. On the 'General' tab, click the 'Settings' button beneath the 'Browsing history' header. 'Check for newer versions of stored pages,' Make sure 'Every time I open Internet Explorer' is checked.
3. Click 'OK,' exit and restart Internet Explorer.

Ensuring PDFs Can be Viewed

1. Select 'Tools' > 'Internet Options' from the menu bar.
2. On the 'Advanced' tab, under the 'Security' section, make sure that 'Do not save encrypted pages to disk' is unchecked.
3. Click 'OK,' exit and restart Internet Explorer.

Mozilla Firefox

There are currently no settings that need to be changed in Firefox. We do recommend clearing your Temporary Internet Files on a weekly basis.

Clearing Temporary Internet Files

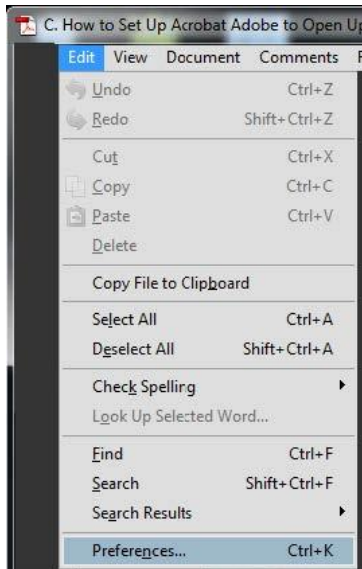
1. Select 'Tools' > 'Options' from the menu bar.
 2. Select the 'Privacy' tab
 3. Under the 'Private Data' section, click the 'Settings' button.
 4. In the 'Clear Private Data' dialog box, make sure that the following are checked:
 - Browsing History
 - Download History
 - Saved Form and Search History
 - Cache
 - Authenticated Sessions.
 5. Click OK.
 6. Back in the 'Private Data' section, click the 'Clear Now' button. Exit and restart Firefox.
- TIP:** After making the changes above, you may also delete your Temporary Internet Files by selecting 'Tools' > 'Clear Private Data' from the menu bar

How to Set Up Acrobat to Open PDF Documents Outside of the Browser

As an electronic filer, you will receive email notifications, with the links to documents that have been filed in all cases you are involved in. The email notifications have links to follow so that you may receive a "free look" at the document one time only without being forced into PACER. It is a good idea to set up your Adobe Acrobat to open outside of Internet Explorer or Firefox because it is much easier for you to save the document you are viewing to your local hard drive or network, or print the document on a local printer.

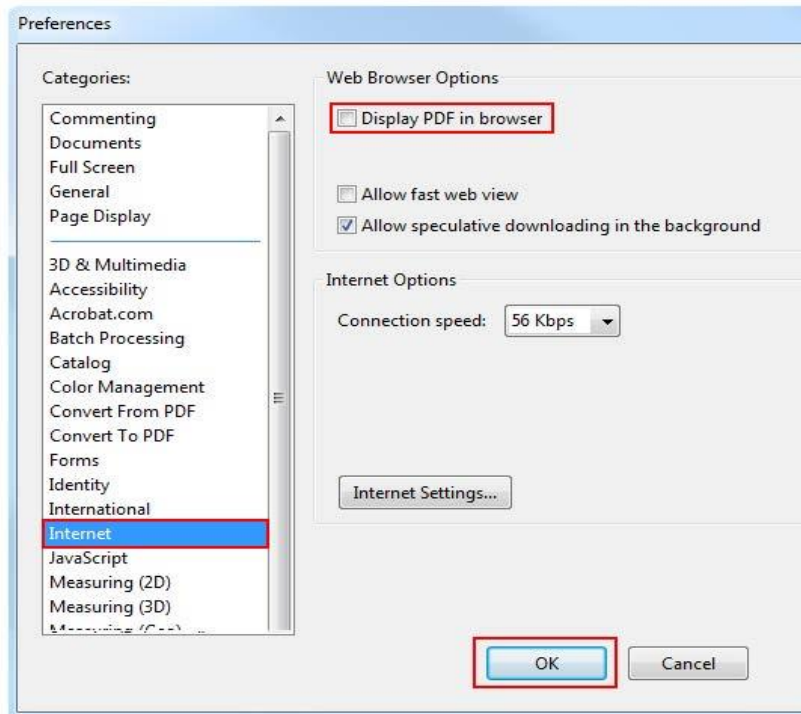
For Adobe Acrobat 9 or X (10), including Reader:

1. Open Adobe Acrobat
2. Select Edit Preferences from the menu bar



The "Preferences" dialog box appears.

- Select "**Internet**" from the left pane.
- Uncheck the box "**Display PDF in Browser.**"
- Click "**OK**" to accept the changes.
- Exit and restart Acrobat.



PACER

PACER (Public Access to Court Electronic Records)

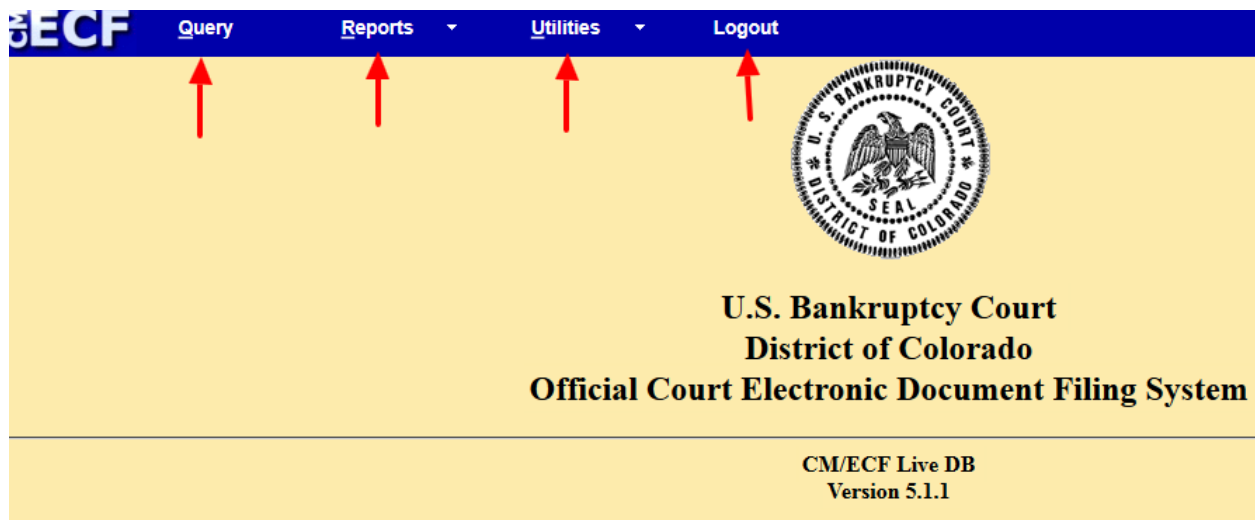
A PACER account is used to look up case dockets and view documents and run reports. It is separate from your e-filing account. A PACER account works in all U.S. Bankruptcy Courts, U.S. District Courts, U.S. Appellate Courts, the U.S. Supreme Court, and the National PACER Case Locator (which searches all federal courts).

ECF users must have a PACER account to use the Query and Report features of ECF. If you do not have a PACER account, you may register at <http://www.pacer.gov>. Contact number: 1-800-676-6856.

PACER will charge a fee to query information and access documents and reports.

Multiple people can be logged into PACER at the same time.

If you are trying to e-file and only see the four options below, highlighted by red arrows, you are in PACER, not CM/ECF. Logout, clear your cache and log back in with your e-filing username and password.



The screenshot shows the top navigation bar of the ECF system. The bar is blue with white text. On the left is the 'ECF' logo. To its right are four menu items: 'Query', 'Reports', 'Utilities', and 'Logout'. Each of these four items has a red arrow pointing upwards to it. Below the navigation bar is a yellow background. On the right side of this background is the official seal of the U.S. Bankruptcy Court for the District of Colorado. In the center of the yellow background, the text reads: 'U.S. Bankruptcy Court District of Colorado Official Court Electronic Document Filing System'. At the bottom of the yellow background, the text reads: 'CM/ECF Live DB Version 5.1.1'.

Copies

In Person. Copies can be obtained in person at the public access terminals in the Clerk's Office for 10 cents a page.

Over the Phone. To request copies via telephone, call our intake division at 720-904-7480. You will need to reference a case number and a document number(s); we accept payment via firm credit card, and then will mail the documents to you.

By Mail. To request copies or certified documents by mail from the Clerk's Office, send a self-addressed, stamped envelope to the Intake Division. Include the following information with the request:

- (1) Case number;
- (2) Document title;
- (3) Document number (if available);
- (4) Your name, address, and telephone number; and
- (5) Applicable fees.

Mandatory E-Filing for Attorneys

All attorneys are mandatory e-filers. Any attorney who is an electronic filer and who signs a document intended for filing as an attorney must file the document electronically, as well as submit electronically any corresponding fees related to the document. Only attorneys may become full access electronic filers.

Logins and Signatures

Your ECF login is equivalent to your signature. If your signature is on the document, then your ECF login must be used. No exceptions.

Resetting Your ECF Password

If you have forgotten or lost your CM/ECF password, send an email to training@cob.uscourts.gov with your ECF login and what you want your new password to be. The password must be a minimum of eight characters, contain upper and lower case letters and a number or symbol.

Password resets can only take place during business hours, Monday-Friday

Documents Excluded From E-Filing (We plan to have the availability for attorneys to e-file all the pleadings below in the near future)

1. Filing of Involuntary Cases and the Issuance of the
2. Involuntary Summons
3. Filing of Chapter 9 Cases
4. Filing of Foreign Proceedings (Chapter 15) and
5. Miscellaneous Proceedings
6. Issuance of an Alias Summons
7. Notice of Removal
8. Writs

Updating Your Master Record

If you move offices or need to update your address with the court, please follow these steps:

1. Send an email to training@cob.uscourts.gov with all of your updated contact information.
2. We will update your address in all pending cases, and then reply to your email with a list of all pending cases.
3. Although we have updated your address system-wide, you are required to file a change of address in all pending cases.

Please Note: You can only have one master record.

Emergency Filings

If you have a true emergency, that means you want the Court to review your filing today. When you have an emergency, you must call the specific Judge team and alert them of the filing. Contact numbers for each division are located on the Court's main website. www.cob.uscourts.gov/judges-info

Minimum Case Filing Requirements

The following documents represent the bare minimum you need to provide to the Court to open your bankruptcy case.

Chapter 7 Individual

1. Chapter 7 Voluntary Petition for Individuals B 101
2. Your Statement About Your Social Security Numbers B 121
3. Certificate of Credit Counseling
4. List of Creditors File
5. Statement of Intent
6. Disclosure of Compensation
7. Filing Fee, Application for Individuals to Pay the Filing Fee in Installments B 103A or, Application to Have the Chapter 7 Filing Fee Waived B103B

Chapter 7 Non-Individual

1. Chapter 7 Voluntary Petition for Non-Individuals B 201
2. List of Creditors File
3. Disclosure of Compensation
4. Filing Fee

Chapter 13 Individual

1. Chapter 13 Voluntary Petition for Individuals B 101
2. Your Statement About Your Social Security Numbers B 121
3. Certificate of Credit Counseling
4. List of Creditors File
6. Disclosure of Compensation
5. Filing Fee or Application for Individuals to Pay the Filing Fee in Installments B 103A

Chapter 11 Individual

1. Chapter 7 Voluntary Petition for Individuals B 101
2. Your Statement About Your Social Security Numbers B 121
3. Certificate of Credit Counseling
4. List of Creditors File
5. The List of Creditors Who Have the 20 Largest Unsecured Claims Against You Who Are Not Insiders B 104
6. Filing Fee or Application for Individuals to Pay the Filing Fee in Installments B 103A

Chapter 11 Non-Individual

1. Chapter 7 Voluntary Petition for Non-Individuals B 201
2. List of Creditors File
3. The List of Creditors Who Have the 20 Largest Unsecured Claims Against You Who Are Not Insiders B 204
4. Corporate Resolution
5. Filing Fee

List of Creditor File Format

Example of format for an electronic list of creditors. The list of creditors is one of the few times a PDF is not required. Please save these lists as a text or .txt file.

US Bank
123 Bank St.
Denver, CO 80202

Comcast
123 Comcast Way
Denver, CO 80206

Mortgage Company
321 Mortgage Ct.
Denver, CO 80218

Privacy

The Judicial Conference of the United States approved amendments to the FRBP, which implement the judiciary's privacy policy, effective December 1, 2003. It is the responsibility of the filing party, **not the Clerk's Office**, to ensure compliance with this policy.

Filers should redact "personal identifiers" from documents filed with the court, including attachments. "Personal identifiers" are considered to be the following:

Social Security Numbers. If an individual's Social Security number (SSN), or Individual Tax Payer Identification Numbers (ITIN) must be included in the document, only the last four digits of that number should be used. However, the debtor is required to submit a *Statement About Your Social Security Number(s)* containing their full nine-digit SSN or ITIN at the time his/her petition is filed. This form is not part of the public case file. On all other forms and documents, only the last four digits of the SSN or ITIN should be used;

Financial Account Numbers. If financial account numbers are relevant, only the last four digits of these numbers should be used;

Dates of Birth. If an individual's date of birth must be included in the document, only the year should be used; and

Names of Minor Children. If the name of a minor child must be mentioned, only the initials of that child should be used.

The privacy policy applies to all documents filed with the court, whether submitted by electronic means or submitted non-electronically. The policy is not retroactive.

A full copy of the policy can be found on the Judiciary Privacy Policy Page at www.privacy.uscourts.gov under "Judiciary Privacy Policy."

Instructions: How to File a Certificate of Service

Effective 12/1/2017, L.B.R. 5005-4(a) provides registration for CM/ECF constitutes consent to receive service and notice electronically via CM/ECF. This rule applies to all cases or proceedings pending on or filed after 12/1/2017, unless otherwise ordered. L.B.R. 1001-1(f). This may present new efficiencies and/or challenges to your current practice.

Please be advised that an example compliant certificate of service filed on or after 12/1/2017 is attached. To obtain the necessary email information, for a case or proceeding, the parties' names and email addresses can be obtained through CM/ECF:

- Go to "Utilities"
- Under Miscellaneous select "Mailings..."
- Select "Mailing Info for a Case"
- Type in case number and hit submit

You will see an electronic mail notice list of parties in the case. At the same time, lower down on this page, you can produce a List of Creditors (complete list of all creditors and all parties in the case) in either a 3-column pdf or in raw data format.

If you use a vendor for mailings, here is suggested language for your proof of service:

I hereby certify that on this [month/day/year], a true and correct copy of [name of document(s)] was/were electronically filed with the court using the CM/ECF system, which sent notification to all parties of interest participating in the CM/ECF system, and was/were forwarded via Internet upload to [vendor name], an approved bankruptcy notice provider, see <http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedBankruptcyNoticeProvider.aspx> for deposit in the U.S. Mail, first class, postage prepaid and properly addressed to the parties' and/or counsel's addresses on the matrix generated by the Court's CM/ECF system who do not receive notice electronically via CM/ECF. A separate certificate of service will be filed by [vendor name].

SAMPLE

**United States Bankruptcy Court
District of Colorado**

In re:)
Olivia Hamm)
Debtor.)
)
)

Case No. 17-19689 MER
Chapter 7

Certificate of Service

The undersigned hereby certifies the following parties received a true and correct copy of [name of document(s)] via a Notice of Electronic Filing transmitted by CM/ECF in accordance with Local Bankruptcy Rule 5005-4(a) on [month/day/year]:

Daniel G. Spitzer
dan@danielspitzerlaw.com

US Trustee
USTPRegion19.DV.ECF@usdoj.gov

Jared Walters
jcWalters7@gmail.com
CO09@ecfbis.com

The undersigned further certifies that he/she served a true and correct copy of [name of document(s)] by placing the same in the United States mail, first class postage pre-paid, this [month/day/year] to the following:

Olivia Hamm
P.O. Box 542
Cortez, CO 81321

Dated: _____

By: _____
[Printed Name]
Attorney registration number (if applicable)
Business address (or home address for *pro se*)
Telephone number
Email address

How to Make an Installment Payment L.B.R. 1006-1

Once the Court has approved the application to pay the filing fee in installments, you will need to file a text only event to make the payments. Under miscellaneous bankruptcy, select the event "Payment of Installment Payment". Be sure to select the chapter and payment type that pertains to you. If you are making the final payment, be sure to select the event with "final" in the name.

The options are listed below.

Miscellaneous

[12-10001 Harp E. Eagle Debtor dismissed 07/02/2012, Joint debtor dismissed N/A](#)

Type: bk

Chapter: 7 v

Office: 1 (Denver)

Assets: n

Case Flag: DebtEd, MEANSNO

payment

Click your selection, or use arrows to highlight it and press Enter

Available Events (click to select events)

- Payment of Installment Payment (Chapter 11 - Final)
- Payment of Installment Payment (Chapter 11)
- Payment of Installment Payment (Chapter 12 - Final)
- Payment of Installment Payment (Chapter 12)
- Payment of Installment Payment (Chapter 13 - Final)
- Payment of Installment Payment (Chapter 13)
- Payment of Installment Payment (Chapter 7 - Final)
- Payment of Installment Payment (Chapter 7)

It is your responsibility to know how much is due and when payments are due. If you make an error and either overpay or underpay, please contact our finance department immediately at 720-904-7394 or 720-904-7410.

Filing Documents Under Seal

Filing a document under seal is a preemptive measure to file a document so no one outside of the Court can view it. Use the Miscellaneous event "Sealed Document" to file the document. After you have filed the document under seal, you must then file your motion to place the document under seal.

Below, is a screen shot of the Sealed Document Event and the Motion to Seal/Restrict Public Access Event.

ECF Bankruptcy Adversary Query Reports

Miscellaneous

[12-10001 Harp E. Eagle Debtor dismissed 07/02/2012, Joint debtor dismissed N/A](#)

Type: bk Chapter: 7 v Office: 1 (Denver)
Assets: n Case Flag: DebtEd, MEANSNO

sealed Click your selection, or use arrows to highlight it and press Enter.

Available Events (click to select events) S

Sealed Document

Next Clear

ECF Bankruptcy Adversary Query Reports

File a Motion

[12-10001 Harp E. Eagle Debtor dismissed 07/02/2012, Joint debtor dismissed N/A](#)

Type: bk Chapter: 7 v Office: 1 (Denver)
Assets: n Case Flag: DebtEd, MEANSNO

If The Motion You Are Filing Contains Multiple Requests You MUST File The Motion Multi

seal Click your selection, or use arrows to highlight it and press Enter.

Available Events (click to select events)

Seal/Restrict Public Access

Next Clear

Motions to Redact

If you realize a document contains sensitive information that should not be on the public docket, you must file a motion to redact and pay the associated filing fee. If you file a motion to redact to protect your client, and did not file the original document containing sensitive information, we will waive the filing fee. Please call our finance department.

Below is a screenshot of the correct event to use when filing a Motion to Redact.

file a Motion

[2-10001 Harp E. Eagle Debtor dismissed 07/02/2012, Joint debtor dismissed N/A](#)

Type: bk Chapter: 7 v Office: 1 (Denver)

Assets: n Case Flag: DebtEd, MEANSNO

If The Motion You Are Filing Contains Multiple Requests You MUST File The Motion Multiple Times

Start typing to find another event. Hold down Ctrl to add additional items

Available Events (click to select events)

Available Events	Selected
Reconsider	
Redact	Redact
Redact Documents - Omnibus	

Motions Practice

All motions filed with the Court must be accompanied by a proposed order. Proposed orders are filed as an attachment to your motion, application or stipulation at the time they are filed. If you fail to attach your proposed order at the time of filing, you can email your proposed order as a PDF file to the Court at the email addresses below.

cob_mer_ecforders@cob.uscourts.gov

cob_eeb_ecforders@cob.uscourts.gov

cob_tbm_ecforders@cob.uscourts.gov

cob_jgr_ecforders@cob.uscourts.gov

cob_kht_ecforders@cob.uscourts.gov

Chapter 13 Post Confirmation Loan Modification Requests

Do not file post-confirmation loan modification requests in a Chapter 13 Case.

1015-1 Joint Administration

This L.B.R. is intended to deal with joint administration, as opposed to substantive consolidation. The Court will not approve joint administration if the Court anticipates that joint administration will have an adverse impact on the substantive rights of the claimants, other interested parties, and the respective debtor estates. By way of example, issues that may impact substantive rights in joint administration include:

- a.** Confusion in cash management, including obtaining credit pursuant to 11 U.S.C. § 364 and use of cash collateral under FED. R. BANKR. P. 4001. Counsel for jointly administered debtors must ensure that cash management between and amongst debtors respects corporate distinctions.
- b.** Failure by counsel for the debtor(s) to properly allocate fees and costs to the applicable debtor. Fee applications filed in jointly administered cases must designate the entity to which the fees and costs are attributable.
- c.** Notification to claimants and other interested parties of claims filing and management amongst affiliated debtors. Counsel for jointly administered debtors must, consistent with L.B.R. 1015-1(d)(2)(B), take appropriate steps to notify creditors and other interested parties of the entity to which their claim may be applicable.

2002-1 Notice to Creditors and Other Interested Parties

Parties are advised to be mindful of the distinction between notice (as required for parties covered by FED. R. BANKR. P. 2002) and service (as required for parties against whom relief is sought and as described in L.B.R. 9013-1 and other FED. R. BANKR. P., including Rules 9014 and 7004).

Parties seeking expedited hearings on motions brought immediately after the filing of a chapter 11 petition should refer to L.B.R. 2081-1.

3017-1 Conditional Approval of Disclosure Statement in Small Business Cases

Objections: Objections to the adequacy of a proposed disclosure statement must be served upon those parties in interest specified in the FED. R. BANKR. P. 3017(a) within the time fixed by the court. Objections must specify clearly the grounds upon which they are based, including the citation of

supporting legal authority, if any, and reference to the particular portions of the disclosure statement to which the objection is made. General objections will not be considered by the court.

Guidelines for the adequacy and contents of disclosure statements may be found on the United States Trustee website at www.usdoj.gov/ust/.

See Official Bankruptcy Form B25A (Plan of Reorganization in Small Business Case under Chapter 11) and B25B (Disclosure Statement in Small Business Case under Chapter 11). See also Director's Procedural Form 13S and 15S. Although a hearing is not required, should the debtor request an expedited hearing on conditional approval of the disclosure statement, the court will attempt to accommodate the debtor's proposed deadlines and dates to the extent it is able. Notwithstanding the debtor's requested or proposed dates, the debtor must comply with the applicable time frames and requirements to obtain an extension pursuant to 11 U.S.C. §§ 1121(e) and 1129(e).

3017-2 Combined Chapter 11 Plan and Disclosure Statement in Small Business Cases

The court will attempt to accommodate the debtor's proposed deadlines and dates to the extent it is able. Notwithstanding the debtor's requested or proposed dates, the debtor must comply with the applicable timeframes and requirements to obtain an extension pursuant to 11 U.S.C. §§ 1121(e) and 1129(e).

4001-1 Relief from Automatic Stay

Guidelines for Motions for Relief From the Automatic Stay

1. Preliminary Recitals:

- a) Date Petition was filed;
- b) The nature of relief sought: terminate stay, annul stay, modify stay, condition stay or describe any other relief sought; and
- c) State whether the relief sought is from the co-debtor's stay.

2. Movant:

- a) Identify the name of the Movant and whether the Movant is a secured creditor, lessor or describe what other interest the Movant claims in the matter for which relief is sought.
- b) Attach to the motion for relief or include in the preliminary hearing exhibits the endorsements or other supporting documentation to evidence moving party's standing.

3. Collateral:

- a) Provide type and address of real property;
- b) Provide year, make and model of vehicle;
- c) Describe any other personal property; and
- d) State the fair market value of collateral, the source for that value and the date of any appraisal on the collateral.

4. Debt:

- a) Provide the amount of the contract balance as of the filing of the motion;
- b) Provide the amount of the monthly payment and specify whether the amount includes principal, interest, taxes, insurance and identify any other charges.

5. Default:

- a) State the number of months and amount of the pre-petition default, if any;
- b) State the number of months and amount of the post-petition default, if any;
- c) State the amount of any other default or amounts owed;
- d) Payment history: If a default is alleged as to payment on the debt, attach a detailed payment history regarding the debt and arrearages to the motion and include it, or any updated version, in the preliminary hearing exhibits;
- e) State the date of any notice of default;
- f) State the date of any Notice of Trustee's Sale;
- g) State the amount of any advances to senior lienholders; and
- h) State whether the debtor has requested a loan modification and the status of any requested loan modification.

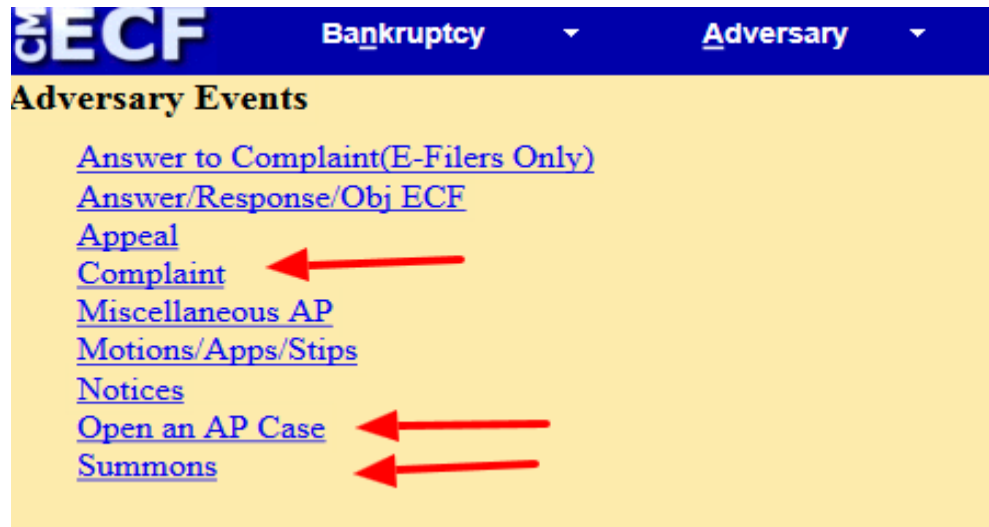
6. Other Allegations:

- a) Recitals concerning lack of adequate protection, 11 U.S.C. § 362(d)(1):
 - State whether there is insurance;
 - State the amount of any unpaid taxes;
 - State whether and why the asset is rapidly depreciating asset; and
 - State any other allegations in support of a lack of adequate protection.
- b) Recitals concerning no equity and not necessary for an effective reorganization, 11.U.S.C. § 362(d)(2):
 - If equity is an issue provide information regarding the status of other liens and encumbrances, if known (e.g. trust deeds, tax liens, etc.), and include the approximate outstanding balance of the other liens and encumbrances.
- c) Recitals concerning other "cause," 11 U.S.C. § 362(d)(1):
 - Describe any pertinent information in support of bad faith; and
 - Provide any other pertinent information or reasons for filing motion (i.e. to pursue state court litigation).
- d) Recitals concerning in rem relief, 11 U.S.C. § 362(d)(4):
 - Describe any pertinent information in support of property transfers or multiple filings that would support the relief.

Adversary Proceeding Tips and Tricks

Prior to having the permissions to open Adversary Proceedings electronically with your ECF account, you need to complete Adversary Proceeding Training. If you do not have a login with our court, you must successfully complete the test out option, creditor focused, or debtor focused training. You must first become an e-filer with us before taking this adversary training.

The easiest way to discern whether you have the necessary permissions, or not, is to login to your e-filing account and click on "Adversary" If you do not see the options highlighted by the red arrows below, you do not have the permissions and should contact the training department at 720-904-7450.



Common Missteps When Opening a New Adversary Proceeding

1. Do not forget to associate an attorney with a plaintiff. Even if you are using your e-filing login, the association must be made between you and your client.
2. When prompted for a dollar amount, you round to the nearest \$1000. Therefore, if your demand amount were \$10,400.00, you would just type in "10" since three zeroes are built into the prompt already.
3. If a defendant has an attorney in the underlying bankruptcy, do not add that attorney as representing the defendant at the onset of the adversary proceeding. All defendants should be Pro Se until an answer is filed.

Duplicate Case Policy

If you inadvertently file a duplicate case, you must contact us on the same day of the filing, even if the court is closed. This can be accomplished by sending an email to training@cob.uscourts.gov or by calling 720-904-7450. Leave a voicemail with the duplicate case information if no one answers.

If you contact the court on the same day the duplicate case was filed, we can administratively close the duplicate case. Make sure to run the judge/trustee assignment for the duplicate case no matter when you contact us.

If you contact the court the day after the duplicate case was filed, you will be responsible for paying the filing fee for **BOTH** cases and filing a motion to dismiss the duplicate case.

If the Motion is filed within three days of the filing of the duplicate case, you are required to serve the Trustee, US Trustee and the debtor. If the Motion is filed more than three days after the date of filing, the motion must be filed pursuant to 9013-1.1.

Correcting a SSN L.B.R. 1007-5

If you need to file an amended SSN, use the Miscellaneous event "Social Security Number", and add the prefix "Amended" on the 2nd to last screen when e-filing. After filing the amended SSN, you will file your certificate of service showing all parties were mailed a copy of the change.

You must also include the three credit reporting agencies on your Certificate of Service, so they can update their records.

Experian
P.O. Box 4500
Allen, TX 75013

Equifax
P.O. Box 740241
Atlanta, GA 30374

Transunion
P.O. Box 2000
Chester, PA 19016-2000

How to File Amendments to Schedules D, E/F to Add Creditors

1. File the a complete amended schedule, including all information that was previously on the schedule.
2. Add the New Creditors to the Electronic List of Creditors File
3. File the Notice of Amendment to Schedule, L.B.F. 1009-1.1,
4. File a Certificate of Service Regarding The Notice of Meeting of Creditors, and
5. Any notice of possible dividend or notice of a bar date for filing proofs of claim, along with a proof of claim form.
6. Pay The Filing Fee

How to Upload Additional Creditors to a Case

There are multiple ways to upload creditors to the CM/ECF filing system after the initial case filing.

If you are filing schedules for the first time, due to an initial deficient case filing, and there are new creditors on the schedules that were not included in the initial creditor upload, you will add the new creditors using the Miscellaneous BK event: "List of Creditors (Matrix) With Verification". If you are adding more than 3 creditors, bypass the creditor addition screen and use method below to upload the creditors.

If you have filed an amended schedule, or are adding new creditors to a deficient case, you can complete the event, pay the required filing fee, and upload the creditors after. To do so, go to bankruptcy, then creditor maintenance, then upload a list of creditors file. You will then upload the text file of only the newly added parties. This will allow you to upload the new creditors without incurring an additional filing fee.

Definitions

1. "CM/ECF" means Case Management/Electronic Case Filing.
2. "NEF" means Notice of Electronic Filing.
3. "Meet and confer" The purpose of requiring a "meet and confer" is to assist the parties in resolving their disputes without the necessity and expense of court intervention. Therefore, facsimiles and electronic mail by themselves may not suffice. Despite advances in technology, human contact is often necessary for conflict resolution. Therefore, if a meet and confer is unsuccessful when done by e-mail, it may be necessary to communicate by telephone or in person.
4. "NOD" means notice of deficiency. If a case is not complete at the time of filing, we note the missing items in a formal notice to the debtor. Please note that incomplete cases should be an exception.
5. "PNE" means Public Notification Entry. The electronically filed document is deficient and must be corrected in 72 hours. There should be specific instructions including the error and how to fix the error.
6. "Verification" or "verified" pleading means an unknown declaration as defined in 28 U.S.C. § 1746, including a statement in substantial conformity with the following: "I declare under the penalty of perjury that the foregoing is true and correct. Executed on (date). (Signature)."
7. "Days" are defined as calendar days, which is any consecutive day in a week, including Saturday and Sunday.
8. "Clerk" means Clerk of the Bankruptcy Court or such appointed deputies.