

2015 Bankruptcy Form Changes Questions and Answers

When will **PDF-fillable versions of the revised forms** be available?

If a current form is available in a PDF-fillable format, the revised equivalent is expected to be available on the [Pending Changes in the Bankruptcy Forms](#) site by late November 2015.

Will the current forms remain available?

Yes. The current forms will remain available on the U.S. Courts site following the effective date of the revised forms. However, all the events in CM/ECF will reflect the new form title and number.

Will there be attorney training resources available?

Please see the Announcement dated November 4, 2015 regarding attorney training.

Can debtors continue to file current forms after **December 1, 2015** in pending cases that were filed prior to **December 1, 2015**?

The revised forms should be used in any case filed on or after December 1, 2015 and we encourage you to use the new forms for all cases. There will be a 30 day grace period beginning December 1 during which old forms will be accepted for cases filed prior to December 1, 2015.

The revised forms look very different from before! Do all of the forms include substantive changes?

Not all of the revised forms have had substantive revisions. Many of the changes involve stylistic and formatting changes only, including updated form numbers to comport with the form numbering style developed as part of the Forms Modernization Project. The Committee Notes, available on the [Pending Changes in the Bankruptcy Forms](#) site, summarize the changes to each revised form and indicate whether those changes are substantive, stylistic, or both.

What has changed on the *Proof of Claim* (Form 410)?

The revised *Proof of Claim* form (Form 410) has been substantially reorganized and renumbered to distinguish it from case opening forms. It has also been made easier to read in an effort to generate more complete and accurate responses, including replacing many open-ended questions and multiple-part instructions with more specific questions.

The most significant changes related to proofs of claim are on the *Mortgage Proof of Claim Attachment* (Official Form 410A). In addition to the general revisions made to all of the revised forms, this form now requires mortgage claimants to provide a loan history that reveals when payments were received, how they were applied, when fees and charges were incurred, and when escrow charges were satisfied. Because completion of the revised form can be automated, it will permit claimants to comply with Rule 3001(c)(2)(C) more efficiently and accurately. Attachment of the loan history will also provide transparency about the basis for the claimant's calculation of the claim and arrearage amount.