

# GUIDE FOR INDIVIDUALS FILING WITHOUT A LAWYER

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*United States  
Bankruptcy Court –  
Northern District of  
Illinois*

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## Introduction

Filing a bankruptcy case is complicated and can have serious long-term financial and legal consequences. Hiring a lawyer to guide you through this process is a wise investment that will save you money in the long run and help you get the maximum benefit from a bankruptcy case. A lawyer will help you decide whether you should file for bankruptcy at all and, if so, which chapter is best for you. A lawyer will also explain what may happen to your property in bankruptcy and which debts you may still owe after the bankruptcy case is completed. In a Chapter 13 bankruptcy, you may be able to pay the lawyer’s fees over time as part of the payments you make under a chapter 13 plan. **You should seriously consider hiring a lawyer before you file for bankruptcy.**

If you decide to file a bankruptcy case without a lawyer, this guide provides some basic information about bankruptcy.

## General Information about the Bankruptcy Court

The Bankruptcy Court for the Northern District of Illinois has two divisions: the Eastern Division (**Chicago**) and the Western Division (**Rockford**).

Court Addresses	
<b>Eastern Division</b> U.S. Bankruptcy Court Dirksen Federal Building 219 South Dearborn Street Chicago, IL 60604 (312) 408-5000	<b>Western Division</b> U.S. Bankruptcy Court Stanley J. Roszkowski U.S. Courthouse 327 South Church Street Rockford, IL 61101

### Where to file:

The Northern District of Illinois covers 18 counties. If your residence, principal place of business, or principal assets have been located in one or more of these counties for the past 180 days, then you should file your bankruptcy case in the Northern District of Illinois in the division in which that county is located.

Eastern Division Counties	Western Division Counties
Cook, DuPage, Lake, Kane, Will, Grundy, LaSalle, and Kendall	Boone, Carroll, DeKalb, Jo Daviess, Lee, McHenry, Ogle, Stephenson, Whiteside, and Winnebago

**During the Covid-19 pandemic: The Clerks Offices are currently open. If they must close, you can still file documents by mailing them to the Clerk’s Office.**

## The Clerk’s Office and Requests for Legal Advice

The Clerk’s Office plays an important role in the bankruptcy process. It receives documents and filing fees, maintains a docket in each bankruptcy case, and provides information about the Court.

**Clerk’s Office employees are forbidden from giving legal advice.** They can only provide general information relating to the policies and procedures of the Clerk’s Office. It is your responsibility to make proper legal decisions. Clerk’s Office employees cannot help you make these decisions. You may, however, consult with a lawyer at the Bankruptcy Assistance Desk.

## Bankruptcy Assistance Desk

Volunteer lawyers are available at the [Bankruptcy Assistance Desk](#) to help debtors and creditors who do not have lawyers. The volunteer lawyers do not represent the parties they assist. They provide advice on basic legal issues in the limited time available.

### Eastern Division – Chicago

**During the COVID-19 Pandemic, the Bankruptcy Assistance Desks are not open in the courthouses.** Assistance is available from volunteer lawyers and can be obtained by calling 312-229-6344 and leaving a message with your name and phone number. Someone will call you back and help arrange a telephonic or other virtual meeting with a volunteer lawyer.

### Western Division - Rockford

**During the COVID-19 Pandemic, the Bankruptcy Assistance Desk in Rockford is not open in the courthouse.** Assistance is available from volunteer lawyers and can be obtained by calling 815-965-2902 or 800-892-2985. Leave a message with your name and phone number. Someone will call you back and help arrange a telephonic or other virtual meeting with a volunteer lawyer.

## Overview of Bankruptcy Chapters

The following is a brief summary of Chapters 7, 11, 12, and 13 of the Bankruptcy Code. For a more in depth explanation please visit the Court website at [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov), then select Filing Without an Attorney>Bankruptcy Basics).

### Chapter 7 (Liquidation)

In a Chapter 7, a trustee will sell the debtor's assets that have value and the debtor usually receives a discharge of his debts in a fairly short time frame (sometimes 4-6 months after filing). If you want to keep assets, such as your home or car, Chapter 7 may not be the best option for you. A chapter 13 case may let you keep your home or your car but you will have to pay your creditors under a plan of reorganization for 3 to 5 years. In a chapter 7 case, you do not need to make payments to most creditors from income you earn after you file the bankruptcy case.

The bankruptcy **discharge** gets a debtor out of her pre-bankruptcy debts unless an exception to discharge applies to a particular debt. Also, if the Court finds that a debtor has committed certain kinds of improper conduct (like fraud or dishonesty), the Court may deny the debtor a discharge and no debts will be discharged.

Even if you receive a discharge, **some debts will not be discharged**. For example, you may still have to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations (usually arising from divorce proceedings);
- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not properly listed in your bankruptcy papers

You may also be required to pay debts arising from:

- fraud or theft;
- breach of fiduciary duty;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

Not everyone can get out of their debts under Chapter 7. People whose debts are primarily consumer debts (instead of business debts) must file a "Chapter 7 Statement of Current Monthly Income and Means Test" form. If your income is too high and you do not pass the "Means Test," you may not be able to complete a chapter 7 case.

#### **Your property in Chapter 7:**

-A lender with a lien on your property (including your home, your car, or other assets) generally keeps that lien in a bankruptcy case. This kind of debt (secured debt) is not discharged in a bankruptcy case.

- If your home or car is worth more than you owe a lender on it, the trustee will usually want to sell it and use the proceeds to pay your creditors. **If you have a lot of equity in a home or car, you will lose that equity in a chapter 7 case.** (Exemptions under state law may let you

keep a certain amount of that equity.) If you want to keep that equity, you should consider filing a chapter 13 case.

- If your home or car isn't worth enough for the trustee to want to sell it and you want to keep it in a chapter 7 case, you will need to keep making monthly payments to the lender and enter into a reaffirmation agreement (which may need court approval) with the lender.

### Chapter 11 (Reorganization)

Chapter 11 is designed for the reorganization of a business but can also be used by individual debtors. Its provisions are too complicated to summarize here. **A chapter 11 debtor is almost always required to have a lawyer.**

### Chapter 12 (Family Farmer or Family Fisherman)

Chapter 12 permits family farmers and fishermen to repay their debts over a period of time from future earnings. It is similar to Chapter 13. Only people whose income arises primarily from a family-owned farm or commercial fishing operation can file a chapter 12 case.

### Chapter 13 (Repayment Plan)

Chapter 13 permits people to keep certain property, such as a home or car, but still get a discharge of their debts. Unlike a Chapter 7 case, the debtor in a Chapter 13 case must file a plan of reorganization and pay creditors all or a percentage of her debts from post-filing income for up to five years. Various provisions of the Bankruptcy Code dictate what percentage of debts must be paid. The debtor will not receive a discharge until all plan payments have been completed. The process under Chapter 13 is much more complex than under Chapter 7. **Your chance of succeeding in a Chapter 13 case without a lawyer is very small.**

Chapter 13 may be appropriate for debtors who are behind on payments on their home or car because of temporary financial difficulties but have enough regular monthly income to:

- (1) catch up on the past-due payments on their home or car;
- (2) continue making their regular monthly payments on those loans; and
- (3) pay other creditors an amount determined by the Bankruptcy Code.

If you are not trying to keep your home or car, you do not have assets with significant value, you owe primarily unsecured debt (from credit cards, medical bills, etc.), and you pass the Means Test (discussed on p. 5 above), Chapter 7 may be better for you. Or you may not need bankruptcy relief at all.

Even if you make all the payments required under your Chapter 13 plan for three to five years, **certain debts may not be discharged.** For example, **you may still be responsible for paying:**

- domestic support obligations (arising from divorce or parental obligations);
- most student loans;
- certain taxes;
- most criminal fines and restitution obligations;
- certain debts that are not properly listed in your bankruptcy papers;
- certain debts for acts that caused death or personal injury, and;
- certain long-term secured debts (on long-term loans for homes and cars).

**Paying lawyers in Chapter 13 cases:** You may be able to hire a lawyer and pay some or all of the lawyer's fee during your Chapter 13 case. Many experienced Chapter 13 lawyers in this district take cases on a flat-fee basis with some money paid down before they take the case. The lawyer is then paid the remaining balance of the fee through the payments you make under your Chapter 13 plan for three to five years. This is how most debtors in this district are able to hire lawyers for Chapter 13 cases.

**Most Chapter 13 debtors in this district have lawyers. Almost all chapter 13 debtors who don't have a lawyer fail. Debtors are urged to hire an experienced Chapter 13 lawyer.**

## Before You File Your Bankruptcy Case

### **DO YOU NEED BANKRUPTCY RELIEF AT ALL? (Font different – change to be consistent?)**

The first thing you should consider before filing a bankruptcy case is whether filing a bankruptcy is worth it. **It will hurt your ability to get credit and increase the interest rate you will for many years.** You can only get a Chapter 7 discharge of your debts every eight years. You may have few or no assets with value that a creditor could take and your income may be low enough that creditors could not collect from you anyway so you do not need bankruptcy relief. **Do not file a bankruptcy case unless you are sure that the benefits of bankruptcy will outweigh the negative consequences.**

To file a bankruptcy case, you **MUST**:

1. Get Credit Counseling **before you file.**
2. Fill out many Bankruptcy Forms.
3. Pay a filing fee.
4. Present identification at the Clerk's Office.

### 1. Credit Counseling

**Before** you file for bankruptcy, you **MUST** receive **credit counseling from an approved agency within 180 days before you file.** If you and your spouse are filing together, each of you must receive credit counseling before you file. You may receive credit counseling one-on-one, in a group, by telephone, or by internet. If you do not get this credit counseling before you file, your case will almost certainly be dismissed.

For a list of approved providers, go to: [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov), then select Filing Without an Attorney>Credit Counseling and Debtor Education Information.

After you complete the credit counseling, **you will receive a certificate that you must file in your bankruptcy case.**

### 2. Bankruptcy Forms

You must file many forms (40 pages or more) in your bankruptcy case. Documents can be filed in person at the Clerk's Office for the division your case is in (the addresses are listed on page 3 above) or by mailing them to the Clerk's Office.

Official bankruptcy forms and instructions are available on the Court website. Go to: [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov), then select Forms>National Bankruptcy Forms. **You should carefully read the instructions before completing the forms.**

- **Chapter 7 :**
  - You must file certain documents at the beginning of your chapter 7 bankruptcy case. They are described at: [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov), then select [Filing Without an Attorney>Chapter 7 – Documents Required at Time of Filing \(Minimum Filing Requirements\)](#).
  - You must also file additional documents but they can be filed within 14 days after you file the bankruptcy petition. If you do not file these additional documents with the petition, you must serve them on the trustee and all creditors and file a certificate of service stating what was served, who was served, the date of service, and the manner of service (e.g. by U.S. Mail) including addresses for service by mail. It is better to file all the forms when you file the bankruptcy petition so you don't have to serve them on the trustee and creditors.
  
- **Chapter 13:**
  - You must file certain documents at the beginning of your chapter 13 case. They are described at [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov), then select [Filing Without an Attorney>Chapter 13 – Documents Required at Time of Filing \(Minimum Filing Requirements\)](#).
  - You must also file additional documents but they can be filed within 14 days after you file the bankruptcy petition. If you do not file these additional documents with the petition, you must serve them on the trustee and all creditors and file a certificate of service stating what was served, who was served, the date of service, and the manner of service (e.g. by U.S. Mail) including addresses for service by mail. It is better to file all the forms when you file the bankruptcy petition so you don't have to serve them on the trustee and creditors.
  
- **Credit Report:**
  - You should get a copy of your credit report. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) to obtain a credit report for free from any one of the three major credit bureaus. You cannot rely on a credit report to show all of your debts but it can be very useful when completing the bankruptcy forms.
  
- **Complete and Accurate:**
  - You must complete the required bankruptcy forms as fully and accurately as possible. Making false statements or omitting information can have very serious consequences.
  
- **Make Copies:**
  - You should always make copies of your bankruptcy forms and any other documents you intend to file with the court. You should bring at least two copies of everything you will file to the clerk's office so you can give the original

to the clerk to be filed and get a “filed” stamp on your other copy for your records.

### 3. Filing Fees

You must pay a filing fee when you file your case. The current list of fees is available on the Court’s website [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov), then select Fees>[Schedule of Fees](#).

**Form of Payment Accepted:**

Payments must be made in cash (*exact change is required*), or by cashier’s check, certified check, or money order made payable to “**Clerk, U. S. Bankruptcy Court.**” **The Clerk’s Office does not accept personal checks or credit cards.**

**-Application for Individuals to Pay the Filing Fee in Installments [Official Form 103A]**

If you cannot afford to pay the full fee at the time of filing, you may apply to pay the fee in installments. The form to pay in installments can be downloaded from the Court website [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov), then select Forms>National Bankruptcy Forms>[103A: Application for Individuals to Pay the Filing Fee in Installments](#).

The following rules apply when paying the fee in installments:

- The full filing fee must be paid in four equal installments payments: in 30, 60, 90 and 120 days after filing;
- The first installment payment must be paid within 30 days and at least half of the filing fee must be paid within 60 days of the filing of the petition; and
- The final installment payment must be due no later than 120 days after filing the petition.
- 

**Failure to pay the filing fee in full in the time limits will result in the dismissal of your case.**

**-Application to Waive the Chapter 7 Filing Fee [Official Form 103B]**

If you are filing a Chapter 7 case and cannot afford to pay the fee at all, you may request a waiver of the filing fee by completing an Application for Waiver of the Chapter 7 Filing Fee. The fee waiver is only available if you are filing under chapter 7 and your income is below the applicable limit. The judge assigned to your case will decide whether you have to pay the filing fee and may hold a hearing on the application.

The form to request a waiver can be downloaded from the Court website [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov), then select Forms>National Bankruptcy Forms>[103B: Application to Have the Chapter 7 Filing Fee Waived](#).

### 4. Identification Required for Filing Your Bankruptcy Case

Any person who is not represented by an attorney who files a petition at the clerk’s office must present acceptable photo identification. A person filing a petition on behalf of another person must present acceptable photo identification both for himself or herself and for the other person. When a joint petition is filed, acceptable photo identification must be presented for each debtor. **Acceptable photo identification** is a United States passport, a state driver’s license, or an official identification card issued by the United States government or a state or

territory of the United States, such as a military identification card or a resident alien card. See Local Rule 5005-1.

The complete local rules are available on the Court's website at [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov)

## After You File Your Bankruptcy Case

### Judge Assignment

A judge will be randomly assigned to your case after it has been filed.

### Case Number

When you file your bankruptcy petition, a case number is assigned to your case. **You must put this case number at the top of all documents you file with the Court after the petition is filed.**

### Trustee Assignment

A bankruptcy trustee is assigned in every case under Chapter 7, 12, and 13. The trustee's job is different under each chapter, but generally the trustee administers the bankruptcy estate (the assets of the debtor), makes sure creditors get paid as much money as possible, verifies the truthfulness of your bankruptcy documents, and may object to your discharge if appropriate.

#### Chapter 7:

A chapter 7 trustee administers the case and sells your nonexempt assets if they are worth more than you owe on them. You must provide information to the trustee assigned to your case. Go to the bankruptcy court's website (<https://www.ilnb.uscourts.gov/chapter-7-trustee-341-preferences>) to find your trustee's instructions on providing required information and documents.

#### Chapter 13:

A chapter 13 trustee evaluates your plan, recommends whether your plan should be approved, and distributes plan payments to your creditors. Each trustee has a website with instructions and information:

1. Marilyn Marshal <http://www.chi13.com/Web/staff.html>
2. Tom Vaughn <http://www.13network.com/chihome.htm>
3. Glenn Stearns  
<http://lisle13.com.previewc45.carrierzone.com/PayAdvicesTaxReturns.pdf>

### Meeting of Creditors

A meeting of creditors is usually held 21 to 40 days after the case is filed. You and your creditors will receive notice of the filing of the petition and the date of the meeting of creditors. Read this notice carefully. It contains important information about the date, time, and location of the meeting. The trustee assigned to your case conducts the meeting. You (and your spouse, in a joint case) must attend to be questioned under oath by the trustee and by any creditors who attend. **You must attend this meeting or your case will be dismissed.**

**During the Covid-19 Pandemic, all meetings of creditors are being held by telephone or Zoom. Your trustee will provide information about how to participate.**

**Before the meeting:**

1. You **must** file all of your forms, schedules and other required documents a minimum of two days before the meeting. If these documents are not timely filed, the trustee will not conduct your meeting.
2. You **must** submit the following documents to your trustee **seven days before your meeting**:
  - Most recent year's tax return
  - Proof of filing of the past four years' tax returns
  - Copies of all payment advices (pay stubs) or other evidence of payment received within 60 days before the date of filing of your petition

**Bring to the meeting:**

- Proof of identity
- Your social security card
- Evidence of current income, if you are in a chapter 13 case
- 

### Debtor Education Course – Second Course Must Be Taken After Filing

**All debtors must complete a mandatory debtor education course after the case is filed. This is different from the credit counseling you must receive before you file your case. It is best to take this course sooner rather than later because you can't get a discharge without it.**

**Approved Providers:** For a list of approved Debtor Education providers, go to the Court website [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov), then select Filing Without an Attorney>Credit Counseling and Debtor Education Information

**What to file:** When you complete the debtor education course, you will receive a Certificate of Debtor Education. You must file the Certificate of Debtor Education along with a Certification About a Financial Management Course (Form 423) to receive a discharge. If you and your spouse are filing together, each of you must complete a debtor education course.

**Dismissal:** If you fail to complete a debtor education course and file the Certificate of Debtor Education and Form 423, your case will be **dismissed** without you receiving a discharge. If that happens, to obtain a discharge, you will have to move to reopen your bankruptcy case and pay a reopening fee (currently \$260) so you can file your Certificate of Debtor Education and Form 423 and then receive a discharge.

### Automatic Stay

When you file a bankruptcy petition, an automatic stay comes into effect that stops creditors from trying to collect money from you. Most creditors may not start or continue lawsuits, start or collect on wage garnishments, or make telephone calls or send letters demanding payment, unless the Court grants them permission by "lifting" the stay through a motion filed with the court. But there are many exceptions to the automatic stay so it may not stop every creditor from trying to collect from you.

### Motions

A motion is a written request asking the judge in your case to take some action. Motions must be presented in court at a hearing. A debtor must provide creditors and trustees with

notice of the date and time when a motion will be presented and a copy of the motion.

One common motion is a motion to modify (or lift) the automatic stay. Creditors with liens on your property (like your home or car) often file these motions and seek to enforce their liens outside of bankruptcy court. These motions are often granted in a Chapter 7 case unless the trustee thinks the asset is worth more than you owe on it and wants to sell the property in the bankruptcy case.

DURING THE COVID-19 PANDEMIC, MOTIONS ARE BEING HEARD EITHER BY ZOOM OR AT&T CONFERENCE CALL. YOU NEED TO CHECK THE WEBPAGE OF YOUR JUDGE TO MAKE SURE THAT YOUR NOTICE IS CORRECT AND FOR INFORMATION ABOUT HOW TO GET ONTO THE SPECIFIC MOTION CALL. EACH JUDGE HAS THE SPECIFIC INFORMATION POSTED ON THEIR WEBPAGE

## Amendments to Petition, Schedules and Statements

Petitions, schedules, and statements may be amended at any time before the case is closed. There is a filing fee for amendments to a debtor's schedules D or E/F. The Schedule of Fees can be found on the Court website at [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov); then select Fees> Schedule of Fees.

The following are examples of amendments that require a filing fee:

- Adding creditors
- Deleting creditors
- Changing the amount owed to a creditor
- Changing a classification of a debt

A fee is not charged when the amendment is to change the address of a listed creditor.

The debtor must serve copies of amendments by mailing them to all creditors and the trustee. Proof of this service must be filed with the bankruptcy court, stating what was served, who was served, how they were served (ex: U.S. Mail), and at what address.

If the debtor adds any creditors to the schedules after the first notice of the meeting of creditors is served by the Bankruptcy Noticing Center, the debtor must serve each such additional creditor by first-class or certified mail with a copy of the original notice of the meeting of creditors, and must file a proof of this service with the bankruptcy court.

Any amendments to a debtor's schedules should be clearly labeled "**Amended**" and state what is being amended (such as "Adding Creditors").

If the case has been closed, you must file a motion to reopen case and pay the reopening fee before an amendment can be filed.

## Conversion to Another Chapter

Bankruptcy cases can be converted from one chapter to another. A debtor may convert a case from Chapter 13 to Chapter 7 by filing a Notice of Conversion and paying the required filing fee. A debtor must file a motion to convert a case from Chapter 7 to Chapter 13 or Chapter 11. The filing fee must be paid if the court grants the motion.

## Reopening a Case

When a bankruptcy case is completed, the case is "closed." Cases under different chapters close at different times. A chapter 13 case usually closes when the debtor completes

payments under a plan and receives a discharge. A chapter 7 case usually closes when the debtor receives a discharge and the trustee has sold any available assets and paid creditors. Even though a bankruptcy case is closed, a debtor, trustee, or creditor may want the court to hear motions and enter orders in that bankruptcy case. If so, the party must file a **Motion to Reopen Bankruptcy Case**.

In most situations, a reopening fee must be paid. The judge will generally rule on the Motion to Reopen before considering any motion you wish to file once the case is reopened.

## Meeting of Creditors (341 Meetings) Locations

**IMPORTANT NOTICE: DURING THE COVID-19 PANDEMIC, ALL MEETINGS ARE BY TELEPHONE OR OTHER VIRTUAL MEANS AND ARE NOT AT ANY OF THE LOCATIONS LISTED BELOW.**

**YOU WILL RECEIVE A NOTICE AS TO THE SPECIFIC WAY YOUR TRUSTEE IS HOLDING MEETINGS.**

### Eastern Division

#### Chapter 7 Meeting Locations

Cook County	Du Page County	Kane County	Lake County	Will, LaSalle, Grundy, Kendall Counties
Office of the US Trustee 219 S Dearborn St Room 800 Chicago, IL 60604 (312) 886-5785	DuPage County Courthouse 505 N County Farm Rd Room 2017 Wheaton, IL 60187	Kane County Government Center 100 S 3rd St Room 240 Geneva, IL 60134	North Branch Court (Round Lake Beach) 1792 Nicole Lane Round Lake Beach, IL 60073	Kendall County Courthouse 807 W John Street, First Floor Yorkville, IL 60560

#### Chapter 13 Trustees and Meeting Locations

Cook County	Cook County	DuPage, Grundy, Kane, Kendall, Lake, LaSalle & Will Counties
Tom Vaughn 55 East Monroe Street Suite 3850 Chicago, IL 60603  (312) 294-5900	Marilyn O. Marshall 224 S. Michigan Ave. Suite 800 Chicago, IL 60604  (312) 431-1300	<b>DuPage, Grundy, Kane, Kendall, and LaSalle Counties</b> Glenn B. Stearns 801 Warrenville Road Suite 655 Lisle, IL 60532  <b>Lake County</b> Glenn B. Stearns 19th Judicial Circuit South Branch Court 105 E State Route 83 Mundelein, IL 60060  <b>Will County</b> Glenn B. Stearns Joliet City Hall 150 W Jefferson St. 2nd Floor Joliet, IL 60432

### Western Division

#### Chapter 7 and 13 Meeting of Creditors Locations

#### Boone, Carroll, DeKalb, Jo Daviess, Lee, McHenry, Ogle, Stephenson, Whiteside and Winnebago

Chapter 7 Stewart Square Building 308 W. State St. Lower Level - Room 40 Rockford, IL 61101	Chapter 13 Lydia S. Meyer Stewart Square Building 308 West State Street Lower Level - Room 40 Rockford, IL 61101
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## Useful Resources

The following resources are available for you to consult:

- Court Website – [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov)
- Terms and Vocabulary – <http://www.ilnb.uscourts.gov/glossary-bankruptcy-terms>
- National Forms – <http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>
- Instructions (Individuals) – <http://www.uscourts.gov/file/18169/download>
- Local Forms – <http://www.ilnb.uscourts.gov/forms/all-forms>
- Bankruptcy Basics – <http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyBasics.aspx>
- Bankruptcy Code – <http://www.law.cornell.edu/uscode/text/11>
- Bankruptcy Rules – <http://www.law.cornell.edu/rules/frbp>
- Local Rules – <http://www.ilnb.uscourts.gov/court-info/local-rules-and-orders/local-rules>

The Court website provides general information about the Court, Local Bankruptcy Rules and General Orders, Bankruptcy Forms and the Bankruptcy Judges' calendars.

## Additional Resources

### Public Access Computer Terminals

Computer terminals are available Room 710 of the Chicago Courthouse and Room 1100 of the Rockford Courthouse to access case information on line. There is no charge to view cases on line at the courthouse. However, printing paper copies of documents through public access terminals costs 10 cents per page.

### The Multi-Court Voice Case Information System (McVCIS)

The Multi-Court Voice Case Information System (McVCIS) lets people automatically obtain the most commonly requested case information. This voice case information system can be accessed from any touch tone telephone around-the-clock, 365 days per year, except for the time needed to update and maintain the system.

To access McVCIS and obtain information concerning Northern District of Illinois Bankruptcy Court cases and adversary proceedings, follow the following steps:

- Dial Toll Free 1-866-222-8029
- You will then be asked to select a bankruptcy court district, press #15 or say Illinois Northern
- For instructions on using the system, press 1
- To search by case number, press 2
- To search by a participant's name, press 3
- To search by a debtor's social security or tax ID number, press 4

### General Information Available

- Case number
- Name(s) of debtor(s), or principal party(ies)
- Date the case was filed
- Whether a voluntary or involuntary petition was filed
- Chapter under which the petition was filed
- Name and phone number of the debtor's attorney
- Trustee's name

- Name of the assigned Judge
- Discharge or closing dates
- Whether there are assets in the case
- 341(a) meeting date, time, and location
- Case status
- Case disposition

Note: Docket information is **NOT** available with this system

If you need assistance with a specific case and cannot obtain the information through our website or McVCIS, please call the Customer Service Information line at Chicago – (312) 408-5000 and Rockford – (815) 987-4350. Or you can see any of our customer service representatives at the public counters for assistance.

## *Attachments*

### ***B 2000 – Required Lists, Schedules, Statements and Fees***

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**UNITED STATES BANKRUPTCY COURT  
REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES  
Voluntary Chapter 7 Case**

- Filing Fee of \$245.** If the fee is to be paid in installments or the debtor requests a waiver of the fee, the debtor must be an individual and must file a signed application for court approval. Official Form 103A or 103B and Fed.R.Bankr.P. 1006(b), (c).
- Administrative fee of \$78 and trustee surcharge of \$15.** If the debtor is an individual and the court grants the debtor's request, these fees are payable in installments or may be waived.
- Voluntary Petition for Individuals Filing for Bankruptcy** (Official Form 101) or **Voluntary Petition for Non-Individuals Filing for Bankruptcy** (Official Form 201); **Names and addresses of all creditors** of the debtor. Must be filed WITH the petition. Fed.R.Bankr.P. 1007(a)(1).
- Notice to Individual Debtor with Primarily Consumer Debts** under 11 U.S.C. § 342(b) (Director's Form 2010), if applicable. Required if the debtor is an individual with primarily consumer debts. The notice must be GIVEN to the debtor before the petition is filed. Certification that the notice has been given must be FILED with the petition or within 15 days. 11 U.S.C. §§ 342(b), 521(a)(1)(B)(iii), 707(a)(3). Official Form 101 contains spaces for the certification.
- Bankruptcy Petition Preparer's Notice, Declaration, and Signature** (Official Form 119). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(b)(2).
- Statement About Your Social Security Numbers** (Official Form 121). Required if the debtor is an individual. Must be submitted WITH the petition. Fed.R.Bankr.P. 1007(f).
- Credit Counseling Requirement** (Official Form 101); **Certificate of Credit Counseling and Debt Repayment Plan**, if applicable; **Section 109(h)(3) certification or § 109(h)(4) request**, if applicable. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 14 days. If applicable, the § 109(h)(3) certification or the § 109(h)(4) request must be filed WITH the petition. Fed.R.Bankr.P. 1007(b)(3), (c).
- Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer"** (Director's Form 2800). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(h)(2).
- Statement of Your Current Monthly Income** (Official Form 122A). Required if the debtor is an individual. Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedules of assets and liabilities** (Official Forms 106 or 206). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b),(c).
- Schedule of Executory Contracts and Unexpired Leases** (Schedule G of Official Form 106 or 206). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedules of Your Income and Your Expenses** (Schedules I and J of Official Form 106). If the debtor is an individual, Schedules I and J of Official Form 106 must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b), (c).
- Statement of financial affairs** (Official Form 107 or 207). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Copies of all payment advices or other evidence of payment** received by the debtor from any employer within 60 days before the filing of the petition. Required if the debtor is an individual. Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Statement of Intention for Individuals Filing Under Chapter 7** (Official Form 108). Required ONLY if the debtor is an individual and the schedules of assets and liabilities contain debts secured by property of the estate or personal property subject to an unexpired lease. Must be filed within 30 days or by the date set for the Section 341 meeting of creditors, whichever is earlier. 11 U.S.C. §§ 362(h) and 521(a)(2).
- Statement disclosing compensation paid or to be paid to the attorney** for the debtor (Director's Form 2030). Required if the debtor is represented by an attorney. Must be filed within 14 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
- Certification About a Financial Management Course** (Official Form 423), if applicable. Required if the debtor is an individual, unless the course provider has notified the court that the debtor has completed the course. Must be filed within 60 days of the first date set for the meeting of creditors. 11 U.S.C. § 727(a)(11) and Fed.R.Bankr.P. 1007(b)(7), (c).

**REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES**  
**Voluntary Chapter 11 Case**

- Filing fee of \$1,167.** If the fee is to be paid in installments, the debtor must be an individual and must file a signed application for court approval. Official Form 103A and Fed.R.Bankr.P. 1006(b).
- Administrative fee of \$571.** If the debtor is an individual and the court grants the debtor's request, this fee is payable in installments.
- United States Trustee quarterly fee.** The debtor, or trustee if one is appointed, is required also to pay a fee to the United States trustee at the conclusion of each calendar quarter until the case is dismissed or converted to another chapter. The calculation of the amount to be paid is set out in 28 U.S.C. § 1930(a)(6). As authorized by 28 U.S.C. § 1930(a)(7), the quarterly fee is paid to the clerk of court in chapter 11 cases in Alabama and North Carolina.
- Voluntary Petition for Individuals Filing for Bankruptcy** (Official Form 101) or **Voluntary Petition for Non-Individuals Filing for Bankruptcy** (Official Form 201); **Names and addresses of all creditors** of the debtor. Must be filed WITH the petition. Fed.R.Bankr.P. 1007(a)(1).
- Notice to Individual Debtor with Primarily Consumer Debts** under 11 U.S.C. § 342(b) (Director's Form 2010), if applicable. Required if the debtor is an individual with primarily consumer debts. The notice must be GIVEN to the debtor before the petition is filed. Certification that the notice has been given must be FILED with the petition or within 15 days. 11 U.S.C. §§ 342(b), 521(a)(1)(B)(iii), 1112(e). Official Form 101 contains spaces for the certification.
- Bankruptcy Petition Preparer's Notice, Declaration, and Signature** (Official Form 119). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(b)(2).
- Statement About Your Social Security Numbers** (Official Form 121). Required if the debtor is an individual. Must be submitted WITH the petition. Fed.R.Bankr.P. 1007(f).
- Credit Counseling Requirement** (Official Form 101); **Certificate of Credit Counseling and Debt Repayment Plan**, if applicable; **Section 109(h)(3) certification or § 109(h)(4) request**, if applicable. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 14 days. If applicable, the § 109(h)(3) certification or the § 109(h)(4) request must be filed WITH the petition. Fed.R.Bankr.P. 1007(b)(3), (c).
- Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer"** (Director's Form 2800). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(h)(2).
- Statement of Your Current Monthly Income** (Official Form 122B). Required if the debtor is an individual unless the case is filed under subchapter V. Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders** (Official Form 104) or **Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders** (Official Form 204). Must be filed WITH the petition. Fed.R.Bankr.P. 1007(d).
- Names and addresses of equity security holders of the debtor.** Must be filed with the petition or within 14 days, unless the court orders otherwise. Fed.R.Bankr.P. 1007(a)(3).
- Schedules of Assets and Liabilities** (Official Form 106 or 206). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedule of Executory Contracts and Unexpired Leases** (Schedule G of Official Form 106 or 206). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedules of Current Income and Expenditures.** If the debtor is an individual, Schedules I and J of Official Form 106 must be used for this purpose. Must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b), (c).
- Statement of Financial Affairs** (Official Form 107 or 207). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Copies of all payment advices or other evidence of payment** received by debtor from any employer within 60 days before the filing of the petition. Required if the debtor is an individual. Must be filed WITH the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Statement disclosing compensation paid or to be paid to the attorney** for the debtor (Director's Form 2030), if applicable. Required if the debtor is represented by an attorney. Must be filed within 14 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
- Certification About a Financial Management Course** (Official Form 423), if applicable. Required if the debtor is an individual and § 1141(d)(3) applies, unless the course provider has notified the court that the debtor has completed the course. Must be filed no later than the date of the last payment under the plan or the filing of a motion for a discharge under § 1141(d)(5)(B). 11 U.S.C. § 1141(d)(3) and Fed.R.Bankr.P. 1007(b)(7), (c).
- Statement concerning pending proceedings of the kind described in § 522(q)(1)**, if applicable. Required if the debtor is an individual and has claimed exemptions under state or local law as described in § 522(b)(3) in excess of \$170,350\*. Must be filed no later than the date of the last payment made under the plan or the date of the filing of a motion for a discharge under § 1141(d)(5)(B). 11 U.S.C. § 1141(d)(5)(C) and Fed.R.Bankr.P. 1007(b)(8), (c).

\* Amount subject to adjustment on 4/01/22, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES**  
**Chapter 12 Case**

- Filing Fee of \$200.** If the fee is to be paid in installments, the debtor must be an individual and must file a signed application for court approval. Official Form 103A and Fed.R.Bankr.P. 1006(b).
- Administrative fee of \$78.** If the debtor is an individual and the court grants the debtor's request, this fee is payable in installments.
- Voluntary Petition for Individuals Filing for Bankruptcy** (Official Form 101) or **Voluntary Petition for Non-Individuals Filing for Bankruptcy** (Official Form 201). **Names and addresses of all creditors** of the debtor. Must be filed WITH the petition. Fed.R.Bankr.P. 1007(a)(1).
- Notice to Individual Debtor with Primarily Consumer Debts** under 11 U.S.C. § 342(b) (Director's Form 2010), if applicable. Required if the debtor is an individual with primarily consumer debts. The notice must be GIVEN to the debtor before the petition is filed. Certification that the notice has been given must be FILED with the court in a timely manner. 11 U.S.C. §§ 342(b), 521(a)(1)(B)(iii). Official Form 101 contains spaces for the certification.
- Bankruptcy Petition Preparer's Notice, Declaration, and Signature** (Official Form 119). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(b)(2).
- Statement of Your Social Security Numbers** (Official Form 121). Required if the debtor is an individual. Must be submitted WITH the petition. Fed.R.Bankr.P. 1007(f).
- Credit Counseling Requirement** (Official Form 101); **Certificate of Credit Counseling and Debt Repayment Plan**, if applicable; **Section 109(h)(3) certification or § 109(h)(4) request**, if applicable. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 14 days. If applicable, the § 109(h)(3) certification or the § 109(h)(4) request must be filed WITH the petition. Fed.R.Bankr.P. 1007(b)(3), (c).
- Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer"** (Director's Form 2800). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(h)(2).
- Schedules of Assets and Liabilities** (Official Form 106 or 206). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedule of Executory Contracts and Unexpired Leases** (Schedule G of Official Form 106 or 206). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedules of Current Income and Expenditures.** If the debtor is an individual, Schedule I and J of Official Form 106 must be used for this purpose. Must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b), (c).
- Statement of Financial Affairs** (Official Form 107 or 207). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Copies of all payment advices** or other evidence of payment received by the debtor from any employer within 60 days before the filing of the petition if the debtor is an individual. Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Statement disclosing compensation paid or to be paid to the attorney** for the debtor (Director's Form 2030), if applicable. Must be filed within 14 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
- Chapter 12 Plan.** Must be filed within 90 days. 11 U.S.C. § 1221.
- Statement concerning pending proceedings of the kind described in § 522(q)(1)**, if applicable. Required if the debtor is an individual and has claimed exemptions under state or local law as described in § 522(b)(3) in excess of \$170,350\*. Must be filed no later than the date of the last payment made under the plan or the date of the filing of a motion for a discharge under § 1228(b). 11 U.S.C. § 1228(f) and Fed.R.Bankr.P. 1007(b)(8), (c).

\* Amount subject to adjustment on 4/01/22, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES**  
**Chapter 13 Case**

- Filing fee of \$235.** If the fee is to be paid in installments, the debtor must file a signed application for court approval. Official Form 103A and Fed.R.Bankr.P. 1006(b).
- Administrative fee of \$78.** If the court grants the debtor's request, this fee is payable in installments.
- Voluntary Petition for Individuals Filing for Bankruptcy** (Official Form 101). **Names and addresses of all creditors** of the debtor. Must be filed WITH the petition. Fed.R.Bankr.P. 1007(a)(1).
- Notice to Individual Debtor with Primarily Consumer Debts** under 11 U.S.C. § 342(b) (Director's Form 2010), if applicable. Required if the debtor is an individual with primarily consumer debts. The notice must be GIVEN to the debtor before the petition is filed. Certification that the notice has been given must be FILED with the petition or within 15 days. 11 U.S.C. §§ 342(b), 521(a)(1)(B)(iii), 1307(c)(9). Official Form 101 contains spaces for the certification.
- Bankruptcy Petition Preparer's Notice, Declaration, and Signature** (Official Form 119). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(b)(2).
- Statement of Social Security Number** (Official Form 121). Must be submitted WITH the petition. Fed.R.Bankr.P. 1007(f).
- Credit Counseling Requirement** (Official Form 101); **Certificate of Credit Counseling and Debt Repayment Plan**, if applicable; **Section 109(h)(3) certification or § 109(h)(4) request**, if applicable. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 14 days. If applicable, the § 109(h)(3) certification or the § 109(h)(4) request must be filed WITH the petition. Fed.R.Bankr.P. 1007(b)(3), (c).
- Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer"** (Director's Form 2800). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(h)(2).
- Statement of Your Current Monthly Income** (Official Form 122C). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007.
- Schedules of Assets and Liabilities** (Official Form 106). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedule of Executory Contracts and Unexpired Leases** (Schedule G of Official Form 106). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedules of Current Income and Expenditures** (Schedules I and J of Official Form 106). Must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b), (c).
- Statement of Financial Affairs** (Official Form 107). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Copies of all payment advices or other evidence of payment** received by the debtor from any employer within 60 days before the filing of the petition. Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Chapter 13 Plan.** (Official Form 113), or local form plan (check with your local court for required plan version). Fed.R.Bankr.P. 3015.1. Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 3015.
- Statement disclosing compensation paid or to be paid to the attorney** for the debtor (Director's Form 2030), if applicable. Must be filed within 14 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
- Certification About a Financial Management Course** (Official Form 423), if applicable. Must be filed no later than the date of the last payment made under the plan or the date of the filing of a motion for a discharge under § 1328(b), unless the course provider has notified the court that the debtor has completed the course. 11 U.S.C. § 1328(g)(1) and Fed.R.Bankr.P. 1007(b)(7), (c).
- Statement concerning pending proceedings of the kind described in § 522(q)(1)**, if applicable. Required if the debtor has claimed exemptions under state or local law as described in § 522(b)(3) in excess of \$170,350\*. Must be filed no later than the date of the last payment made under the plan or the date of the filing of a motion for a discharge under § 1328(b). 11 U.S.C. § 1328(h) and Fed.R.Bankr.P. 1007(b)(8), (c).

\* Amount subject to adjustment on 4/01/22, and every three years thereafter with respect to cases commenced on or after the date of adjustment.