

# The Disclosure Statement

U.S. Bankruptcy Court, Northern District of Florida

## Helping Debtors P.L.A.N. for a Successful Bankruptcy Case

The P.L.A.N. program (**P**ause for **L**egal **A**ssistance **N**ow) is an initiative sponsored by the Northern District of Florida Bankruptcy Bar Association (NDFLBBA) that aims to provide individuals who are interested in filing a bankruptcy case and who are without legal representation with free administrative and general legal assistance. The hope is that by educating unrepresented filers before they file, and matching them with qualified volunteer attorneys, many of the issues

self-represented filers often encounter such as incomplete filings and missed deadlines can be prevented. The P.L.A.N. program may be reached by calling 866-944-6421.

In some instances, more detailed legal advice concerning the specifics of a case may be needed. In those situations, the NDFLBBA operates a *Pro Bono Initiative* hotline. The *Pro Bono Initiative* is a free service that matches unrepresented filers with volunteer attorneys. Attorneys may

agree to represent filers for free (or “pro-bono”) or potentially at a reduced rate fee upon an assessment of need. Unrepresented filers may contact the *Pro Bono Initiative* hotline at 866-944-6421.



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## **Projected Amendments to the Federal Rules of Bankruptcy Procedure to be Effective December 1, 2022**

Barring action from the Judicial Conference meeting in September to stop the implementation of the proposed Rules changes, the following Rules of Bankruptcy Procedure will be effective December 1, 2022:

- **1007** Lists, Schedules, Statements, and Other Documents; Time Limits
- **1020** Chapter 11 Reorganization Case for Small Business Debtors
- **2009** Trustees for Estates When Joint Administration Ordered
- **2012** Substitution of Trustee or Successor Trustee; Accounting
- **2015** Duty to Keep Records, Make Reports, and Give Notice of Case or Change of Status
- **3002** Filing Proof of Claim or Interest
- **3010** Small Dividends and Payments in Cases Under Chapter 7, Subchapter V of Chapter 11, Chapter 12, and Chapter 13
- **3011** Unclaimed Funds in Cases Under Chapter 7, Subchapter V of Chapter 11, Chapter 12, and Chapter 13
- **3014** Election under § 1111(b) by Secured Creditor in Chapter 9 Municipality or Chapter 11 Reorganization Case
- **3016** Filing of Plan and Disclosure Statement in a Chapter 9 Municipality or Chapter 11 Reorganization Case
- **3017.1** Court Consideration of Disclosure Statement in a Small Business Case or in a Case Under Subchapter V of Chapter 11
- **3017.2 (new)** Fixing of Dates by the Court in Subchapter V Cases in Which There Is No Disclosure Statement
- **3018** Acceptance or Rejection of Plan in a Chapter 9 Municipality or a Chapter 11 Reorganization Case
- **3019** Modification of Accepted Plan in a Chapter 9 Municipality or a Chapter 11 Reorganization Case
- **5005** Filing and Transmittal of Papers
- **7004** Process; Service of Summons, Complaint
- **8023** Voluntary Dismissal

Some of the titles noted above are changed pursuant to the projected amendments. Detailed information on these amendments, including a redline version and Committee notes, are available at <https://www.uscourts.gov/rules-policies/pending-rules-and-forms-amendments>.

## Microsoft Ends Support for Internet Explorer

Microsoft officially ended technical support for Internet Explorer ("IE") on June 15, 2022.

CM/ECF NextGen (bankruptcy) is compatible with the following browsers and mobile devices:

- Firefox/Mozilla
- Safari
- Chrome
- Edge

## QC Cues

By Latonia Isom, Court Operations Specialist

**NAICS Code Required for Non-Individual Debtors:** Question 7-C of Official Form 201, Voluntary Petition for Non-Individuals, requires that debtors list the 4-digit North American Industry Classification System (NAICS) Code that best describes their business. The 4-digit NAICS Code is a "parent" of the 6-digit NAICS Code the debtor may use for tax or other business purposes. If you know the debtor's 6-digit NAICS Code, the first four digits should be used to complete question 7. If the 6-digit NAICS Code is unknown, please pick the 4-digit code that best describes the debtor's business from the drop-down list in CM/ECF when opening a new bankruptcy case or you may view a list of parent codes at [www.uscourts.gov](http://www.uscourts.gov).

## Official Bankruptcy Forms Revised Effective June 21, 2022

On **June 21, 2022**, the [Bankruptcy Threshold Adjustment and Technical Corrections Act](#) (the "BTATC" Act), Pub. L. No. 117-151, became law. The BTATC Act again increases the total debt threshold (*as defined in the Act*) for determining the eligibility of a debtor to proceed under subchapter V of chapter 11 to \$7,500,000, effective retroactively to cases commenced on or after March 27, 2020 through June 21, 2024 (*two years after the date of enactment of the BTATC Act*).

The Official Bankruptcy Forms listed below have been revised to conform to the BTATC Act and went into effect on **June 21, 2022**:

[Official Form 101](#), Voluntary Petition for Individuals (*revises line 13*)

[Official Form 201](#), Voluntary Petition for Non-Individuals (*revises line 8*)

For more information, visit <https://www.uscourts.gov/rules-policies/pending-rules-and-forms-amendments/pending-and-recent-changes-bankruptcy-forms>. Please ensure that your bankruptcy software, if applicable, has been updated to include the most recent official forms changes.

## Pro Bono Initiative Volunteers Needed

To be successful, the Northern District of Florida's *Pro Bono Initiative* requires the support of additional volunteer attorneys.

The NDFLBBA encourages all members of the Bar to participate in this well-meaning and rewarding initiative by registering with the program at 866-944-6421. Thank you.



*Most folks are about as happy as they make up their minds to be. ~Abraham Lincoln*

## News and Views from the Bench

Hon. Karen K. Specie

### Halfway through 2022

Somehow, in the blink of an eye, we are halfway through 2022. We have seen more faces, both in person and via Zoom, in the past two months than over the past two years. As we continue to progress toward normalcy, I intend to schedule more hybrid (*i.e.*, in person and Zoom) and in person hearings as the parties are comfortable. Our Chapter 11 Confirmation dockets are now scheduled as hybrid hearings and will remain that way for the foreseeable future. I also hope to be able to resume traveling to our various divisions for in person hearings in the near future.

### The Bankruptcy Threshold Adjustment and Technical Corrections Act

Great news for Subchapter V and Chapter 13 debtors — on June 21, 2022, President Biden signed into law the Bankruptcy Threshold Adjustment and Technical Corrections Act. This Act raises the debt limit back to \$7.5 million for debtors electing to proceed under Subchapter V, retroactively to cover the gap between the March 27, 2022 sunset of the prior act and June 21, 2022. The Act also raises the debt limit for Chapter 13 filings to \$2.75 million and removes the distinction between secured and unsecured debt for that calculation. Unless extended, the Act will sunset on June 21, 2024.

### Pro Bono Reaffirmation Assistance Program (“RAP”)

This Court has the fourth (4th) highest percentage of *pro se* cases in the nation — this is not a happy statistic! Many self-represented debtors sign and file reaffirmation agreements on which the Court must hold hearings. Many, if not most, of these parties have no idea what it really means to reaffirm a debt, much less what “redemption” means — they need help!

The Court has requested the NDFLBBA to establish a Reaffirmation Assistance Program (“RAP”) and strongly urges each lawyer who practices in the Northern District to participate. The vision is this: the Court will schedule reaffirmation hearings to be held in a separate time slot; normally once per month. Lawyer volunteers would rotate listening to the reaffirmation hearings. If a debtor needs assistance with reaffirmation, the listening lawyer would get in touch with the debtor and provide the appropriate assistance. The lawyer would assist the debtor with reaffirmation-related issues ONLY. The Court would not consider the attorney being required to certify the Reaffirmation Agreement pursuant to 11 U.S.C. § 524(c)(3). The lawyer would receive volunteer hours and provide a valuable service to the Court and the self-represented debtors. If the NDFLBBA can work out a cooperative situation with a legal aid society, any lawyer providing services would receive the Florida Bar immunity protections.

### Pro Bono Honor Roll

We take pleasure in recognizing the efforts of attorneys who provide legal assistance without compensation to debtors in our district. We offer our sincere thanks to **KATHRYN A. HATHAWAY** of the **Hathaway Law Firm** for her support in serving the people of the Northern District of Florida during the second quarter of 2022. The *pro bono* services offered by our attorneys greatly benefit our nation's bankruptcy system and all of its components.

## Reaffirmation Agreements and “Compliant Debtors”

### *In re Rhodes*, 635 B.R. 849 (Bankr. S.D. Cal. 2021)

Hon. Karen K. Specie with assistance from Samantha Kelley, Career Law Clerk

The Eleventh Circuit has long maintained that, if a debtor desires to retain collateral, the debtor must either redeem, reaffirm, or surrender. *In re Woide*, 730 F. App'x 731, 736 (11th Cir. 2018) (citing *In re Taylor*, 3 F.3d 1512, 1517 (11th Cir. 1993)). But the Eleventh Circuit has not addressed the result in a case where the debtor has timely complied with the requirements of 11 U.S.C. §§ 521(a)(2), 521(a)(6), and 362(h), but through no fault of the debtor, the reaffirmation agreement is unenforceable or not approved by the court.

In *Rhodes*, a recent ruling by the bankruptcy court for the Southern District of California, the Chapter 7 debtor was an elderly woman living in a 2002 mobile home. Through counsel, the debtor filed a Chapter 7 petition. Also with counsel she timely filed a statement of intention to reaffirm and a reaffirmation agreement as to the loan secured by the mobile home; her counsel signed the certification required by 11 U.S.C. § 524(c)(3). The Chapter 7 was a “no asset” case. The debtor’s budget was so tight that the only way she could afford making the payments on the mobile home was to surrender her car. Although the debtor’s counsel signed the certification on the reaffirmation agreement, the court scheduled the reaffirmation agreement for hearing. At that hearing, the debtor’s attorney withdrew his certification, advising the court that he signed the certification only under duress: the lender threatened to repossess the mobile home if he did not sign.

Because the debtor’s attorney had withdrawn his certification at the hearing, the court correctly held that the reaffirmation agreement was unenforceable under 11 U.S.C. § 524(c)(3). But because the debtor timely filed her statement of intention and performed her intention by signing and filing a reaffirmation agreement and attending the hearing, she had fulfilled the requirements of §§ 521(a)(2), 521(a)(6), and 362(h) of the Bankruptcy Code. For that reason, the court found that as long as the debtor was current on her obligations under the loan, the lender could not declare a default under any *ipso facto* clause.

The ruling is an interesting read for several reasons, including that the court held that the secured lender did not have an “allowed” claim because it had not filed a proof of claim.

### Resources for Homeowners in Danger of Losing Their Homes

The U.S. Trustee Program shares the following resources for those in danger of losing their home because they are behind in mortgage payments:

- Department of Housing and Urban Development ([Find a Housing Counselor](#) and [Avoiding Foreclosure](#)) and the Federal Trade Commission ([Facts for Consumers](#)).
- For information regarding scam operators who target people whose home mortgages are in trouble, see [Bankruptcy Foreclosure or Mortgage Rescue Scams](#), the Homeowners' Concerns section of [FAQs Consumer Information](#), and this FBI and USTP Intelligence Assessment [[PDF](#)].
- See information on various types of financial fraud, including where to report financial fraud, at [www.StopFraud.gov](http://www.StopFraud.gov), the website of the President’s Financial Fraud Enforcement Task Force.

## Are Bankruptcy Filings Coming Back?

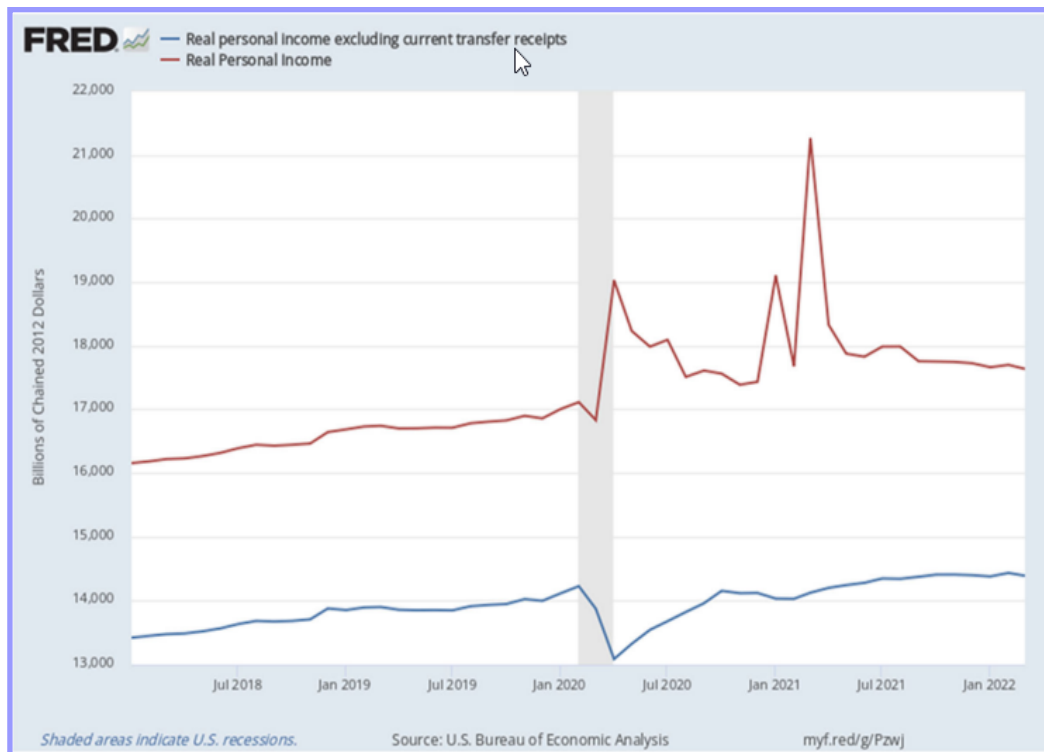
By Dr. William T. Rule, II, Ph.D., Senior Economist

Administrative Office of the U.S. Courts

*(The views expressed by Dr. Rule do not reflect the official position of the Administrative Office of the U.S. Courts)*

Forecasting bankruptcy filings is seemingly impossible. That being said, I have some thoughts. The current situation is not comparable to any prior recession or natural disaster. As far as natural disasters are concerned, we have not had a natural event that affected the entire country at essentially the same time in a century. Most post-WWII recessions have been of the normal business cycle variety. The only comparable to the current situation might be the 1918 flu pandemic. More on that later.

One reason for the rapid recovery of the economy is the unprecedented level of government support that flowed into the private sector. The graph below shows the level of real personal income with and without government transfer payments. Those pandemic-induced transfers included the \$600 per week extra unemployment benefit paid by the government, as well as the direct checks, child tax credit payments, PPP payments, and other smaller programs. As a result of this government largess, personal savings jumped significantly and has only recently returned to near-normal levels. This suggests that individuals have managed to spend the extra money.

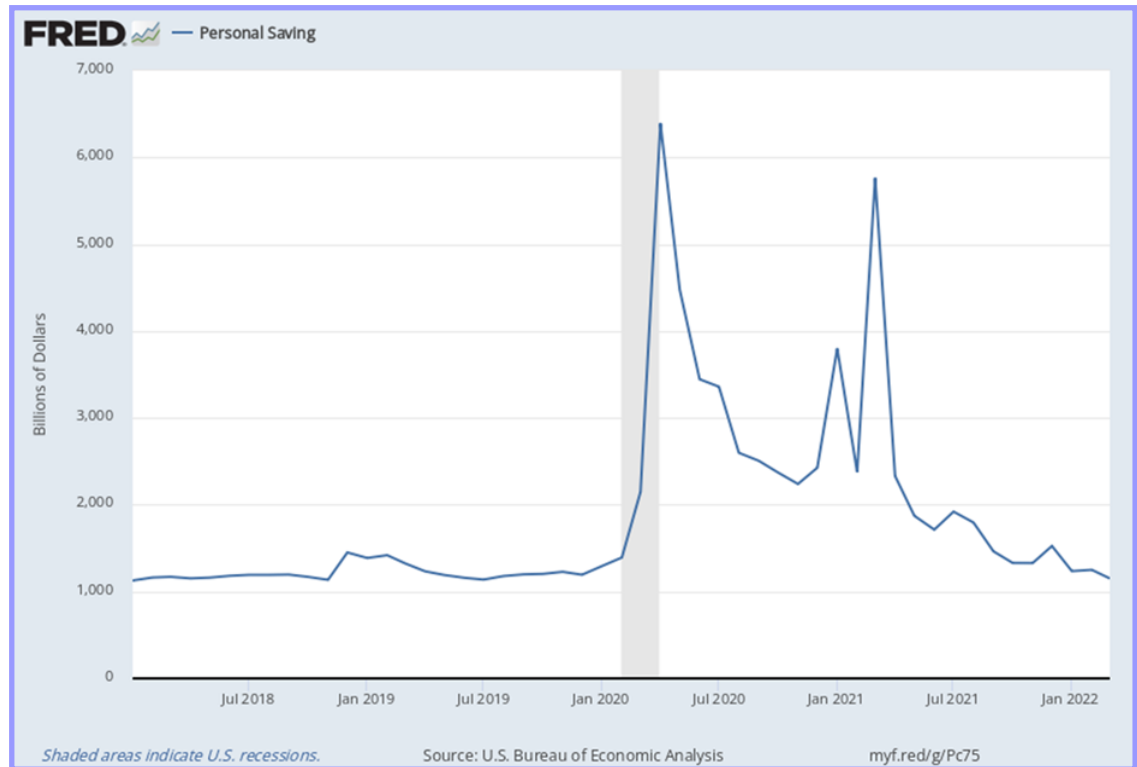


One of the leading indicators used by the AOs forecasters is the household debt service ratio. This is the ratio of household debt service payments (excluding mortgages) relative to disposable personal income. The persistent very low interest rates of the past 10 years combined with consumer deleveraging following the Great Recession kept this ratio very low in historical context. The pandemic transfer payments increased personal income, driving the debt service ratio even further down.

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## Are Bankruptcy Filings Coming Back? (Continued from Page 6)

However, several factors suggest that the ratio will rise significantly in the next months. These include the return of the government's transfer payments to near normal levels, driving down the denominator of the ratio. Further, the Fed's pursuit of interest rate increases will drive the interest consumers pay on revolving debt and new non-revolving debt higher. Finally, the amount of both non-revolving and revolving consumer



debt is rising. Nonrevolving debt continues to increase at slightly elevated rates relative to recent pre-pandemic increases. Revolving debt, however, has recently soared, with increases in the first three months of 2022 of 11.8%, 16.2% and 35.3% respectively (monthly increases at annual rates). These are multiples of the pre-pandemic increases ranging from 3.6% in 2019 to 5.9% in 2017. This means that both components of the numerator are increasing while the denominator is decreasing, meaning that all three components are working to increase the ratio.

Statisticians at the Administrative Office of the U.S. Courts suggest that increases in the debt service ratio tend to lead to increases in bankruptcy filings with a one to two year lag, meaning that the current increases would be expected to drive up filings in 2023 or 2024.

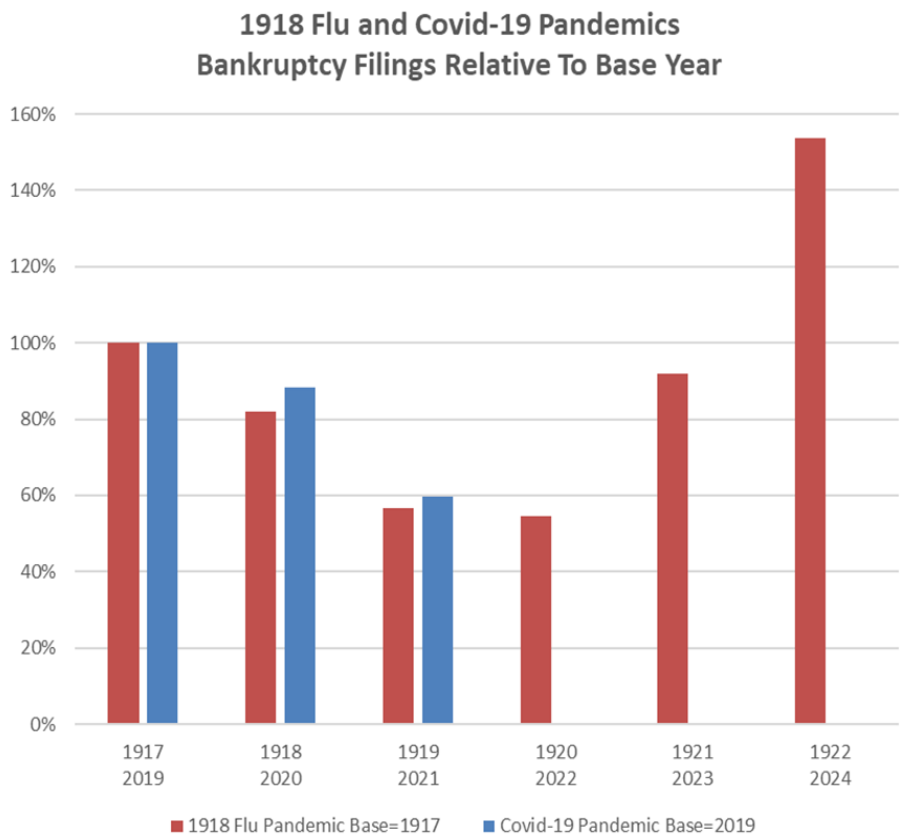
The end of the eviction and foreclosure moratoriums was expected to lead to an increase in filings. However, the firms that generate foreclosures and evictions laid off staff like many other businesses, and it has taken time to restaff. Further, many jurisdictions rely on judicial foreclosure and those channels are working through their own backlogs. Finally, both judicial and nonjudicial foreclosure states have various waiting periods built into the foreclosure process. Nevertheless, I believe we are beginning to see the effects of the renewed activity in foreclosures and repossessions that drive many chapter 13 filings. While chapter 7 filings have continued to decline, chapter 13s are beginning to rise. Increases in monthly filings compared to the same month in the prior year have been spreading across districts. In September 2021 there were 35 (of 90) courts with increases, with a median change of -3.2%. By December there were 51 courts with increases in filings of 13s, with a median increase of 5.3%. In March, 2022 there were 73 courts with increases in 13s, with a median increase of 21.1%. Thus, the evidence suggests that the ship is beginning to turn.

*Continued on page 8*

**Are Bankruptcy Filings Coming Back? (Continued from Page 7)**

To return to comparables, there are many reasons not to try to compare the COVID pandemic to the 1918 flu pandemic. The economy has radically changed, technology that was unimaginable in 1918 is commonplace, the population is more urban and much less agrarian, etc. But that being said, I noted that both pandemics effectively started in March. Filing statistics in the early part of the twentieth century were collected on a June 30 year end, so I looked at filings by year for both pandemics, comparing their annual filings to the appropriate base year, 1917 and 2019. In the first year filings fell relatively more in the 1918 pandemic than Covid. By the second year out from the base (1919 and

2021) filings had dropped by more comparable amounts. We are getting close to the third year out for the COVID pandemic and it looks as if the COVID pandemic will show a slightly larger drop from the base than the 1918 pandemic. IF filings continue on about the same path, the years ending June 30, 2023 and 2024 will see annual increases from the prior year of 68% and 67%, taking filings from about 420,000 in 2022 to 710,000 in 2023 and 1.2 million in 2024. Whether this constitute the “tidal wave” some suggested would befall us I can’t say. But if this is the path the recovery in filings takes, we will get much busier very quickly.



**Welcome Bankruptcy Generalist Audrey Thurman!**

Please join us in welcoming Audrey Thurman who joined our Pensacola divisional office on April 25th. Audrey came to us from the private sector with a wealth of operational support, customer service, and supervisory experience and is a perfect fit for our court's administrative environment and collegial culture. Audrey completed her Associate of Science degree at Walters State Community College and achieved top honors in her former field of labor relations and recruitment. Clerk of Court Traci Abrams stated, "It was clear to me during the interview that Audrey is an excellent communicator and empathetic listener which means she will fit right in with the team." Audrey shows great enthusiasm and is a welcome addition to the court family.



## From the Office of the United States Trustee

By Jill Kelso, Orlando Office of the U.S. Trustee

### Ramona D. Elliott Appointed Acting Director Of the Executive Office for the United States Trustees

Clifford White, Director of the Justice Department's U.S. Trustee Program (USTP), which oversees the administration of bankruptcy cases, retired on March 31, 2022.

"I want to express my appreciation to Cliff, not only for his 17 years of leadership of the U.S. Trustee Program, but also for 40 years of exceptional public service," said Attorney General Merrick B. Garland. "During his long service as the head of USTP, Cliff oversaw the work of USTP's 21 regions and 90 field offices to ensure the integrity and efficiency of the bankruptcy system. I wish him all the best in his future endeavors."

White was a career civil servant who held numerous leadership positions within the government. He was twice recognized with Presidential Rank Awards — the highest recognition accorded to career officials — first by President George W. Bush and then by President Barack Obama.

Under White's leadership, USTP successfully implemented many significant statutory changes; launched major enforcement initiatives to combat fraud and abuse; enforced compliance with bankruptcy laws; and, most recently, upheld the legal rights of victims of the opioid crisis in the Purdue Pharma case by challenging releases of liability that shield alleged wrong doers.

On April 1, 2022, Ramona D. Elliott was appointed Acting Director of the Executive Office for United States Trustees, after having served as its Principal Deputy Director and General Counsel since January 2011. Ms. Elliott has 27 years of federal service, the majority of which has been with the United States Trustee Program, including formerly as the Deputy General Counsel and as the Acting Assistant United States Trustee for the District of Puerto Rico. She also previously was Counsel for Bankruptcy and Redress to the Federal Trade Commission's Bureau of Consumer Protection and in private practice. Ms. Elliott graduated from the University of Florida with a B.S. in Accounting and received her J.D. from Emory University School of Law.

### The Bankruptcy Threshold Adjustment and Technical Corrections Act

On June 21, 2022, the President signed into law the Bankruptcy Threshold Adjustment and Technical Corrections Act ([BTATC](#)) which has a direct impact on the bankruptcy system and the administration of bankruptcy cases. It contains three major provisions:

1. Extends for two years the increase of the amount of debt allowed to be carried by debt-

ors to qualify for small business reorganization under subchapter V (applies retroactively);

2. Increases, for two years, the debt limit for individuals filing for bankruptcy under Chapter 13 and allows both secured and unsecured debt to count towards this single limit (effective June 21, 2022).

3. Provides technical amendments to the BAIA (to 28 U.S.C.

§ 589(a) specifically), which are effective as of October 1, 2021.

Additionally, the BTATC reinstates the definition of "debtor" for determining eligibility to proceed under subchapter V chapter 11 that was in effect from March 27, 2020 to March 27, 2022. As a result, the Voluntary Petitions, [Official Forms 101](#) and [201](#), have been updated accordingly.

## We're ZOOMing at FLNB

Participants in any hearing which was noticed to be held before Chief Bankruptcy Judge Karen K. Specie via CourtCall or which was noticed as a hybrid hearing by which parties could appear in person or participate via CourtCall **may participate using Zoom.**

To participate using Zoom telephone or video, hearing participants must visit the Zoom page of our website at [www.flnb.uscourts.gov/zoom](http://www.flnb.uscourts.gov/zoom)

to review the requirements for participation by Zoom and to register. Once registered, an email containing the Zoom connection information will be sent to the registrant.

### ***Please note the following regarding registration:***

**CM/ECF Users:** You must register using your CM/ECF login name. A single registration will automatically register you for all cases in that session (AM or PM).

**Other Participants:** Leave the Login Name blank and manually enter the requested information for each case.

Hearings in Pensacola division cases assigned to Judge Oldshue or Judge Callaway will not be heard via Zoom. Please see the notice or order scheduling the hearing for instructions regarding remote hearings.

## Amending Schedules and Matrix With a Single Filing Fee



Pursuant to N.D. Fla. LBR 1009-1(C) an amended matrix is required when adding creditors to the schedules. When amending schedules which modify the list of creditors/creditor matrix, if the schedule(s) and matrix are filed together using the **Amended Schedules and/or Statements** filing event, only one fee is charged. This event contains a checkbox list for you to indicate which schedules and/or statements are being amended and also includes a checkbox for the matrix.

If schedules D, E/F, or the matrix are marked as amended, the event will further prompt you to indicate what action is being taken:

Indicate the action(s) being taken in the amended Schedule(s) D, E/F, or the matrix:

- Change the address of a previously listed creditor;
- Add name and address of an attorney for a previously listed creditor(s);
- Change the amount or classification of a debt
- Add or remove creditor(s)

Next Clear

The action you select will then be noted in the docket text but only a single filing fee is charged:

07/07/2022	2	Amended Schedules/Statements filed: Schedule D; Matrix (Schedules D, E/F, and/or matrix amended to: Add or remove creditor(s)) Fee Amount \$32 Filed by Hagar T. Horrible on behalf of Joe Schmo. (Horrible, Hagar)
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**Northern District of Florida  
2022 Caseload Activity as of June 30**

<b>Bankruptcy Case Openings</b>	<b>GVL</b>	<b>PNS</b>	<b>TLH</b>	<b>PCY</b>	<b>TOTAL</b>
Ch 7	69	300	149	50	<b>568</b>
Ch 11	0	6	2	7	<b>15</b>
Ch 12	0	0	0	0	<b>0</b>
Ch 13	37	86	48	19	<b>190</b>
Ch 15	0	0	0	0	<b>0</b>
<b>Total</b>	<b>106</b>	<b>392</b>	<b>199</b>	<b>76</b>	<b>773</b>
<b>Bankruptcy Case Activity</b>	<b>GVL</b>	<b>PNS</b>	<b>TLH</b>	<b>PCY</b>	<b>TOTAL</b>
Reopenings	4	3	5	4	<b>16</b>
Split Cases	0	1	0	0	<b>1</b>
Interdistrict Transfer Cases	0	0	1	1	<b>2</b>
Intradistrict Transfer Cases	0	0	0	0	<b>0</b>
Conversions	0	4	9	5	<b>18</b>
Stay Motions	14	51	28	12	<b>105</b>
<b>Bankruptcy Case Closings</b>	<b>GVL</b>	<b>PNS</b>	<b>TLH</b>	<b>PCY</b>	<b>TOTAL</b>
Ch 7	73	322	152	48	<b>595</b>
Ch 11	5	6	3	4	<b>18</b>
Ch 12	0	0	0	0	<b>0</b>
Ch 13	38	72	51	24	<b>185</b>
Ch 15	0	0	0	0	<b>0</b>
<b>Total</b>	<b>116</b>	<b>400</b>	<b>206</b>	<b>76</b>	<b>798</b>
<b>Adversary Case Openings</b>	<b>GVL</b>	<b>PNS</b>	<b>TLH</b>	<b>PCY</b>	<b>TOTAL</b>
	3	15	6	1	<b>25</b>
<b>Adversary Case Closings</b>	<b>GVL</b>	<b>PNS</b>	<b>TLH</b>	<b>PCY</b>	<b>TOTAL</b>
	1	11	19	2	<b>33</b>
<b>Pro se Cases Filed:</b>	<b>GVL</b>	<b>PNS</b>	<b>TLH</b>	<b>PCY</b>	<b>Total</b>
Ch 7	8	10	25	1	<b>44</b>
Ch 11	0	0	0	0	<b>0</b>
Ch 12	0	0	0	0	<b>0</b>
Ch 13	20	10	8	1	<b>39</b>
Ch 15	0	0	0	0	<b>0</b>
<b>Total</b>	<b>28</b>	<b>20</b>	<b>33</b>	<b>2</b>	<b>83</b>



U.S. Bankruptcy Court  
Northern District of Florida

Chief Bankruptcy Judge Karen K. Specie  
Traci E. Abrams, Clerk of Court  
110 East Park Avenue, Suite 100  
Tallahassee, Florida 32301  
(850) 521-5001 / (866) 639-4615

Please direct questions or comments about this newsletter to [Julie.Gibson@flnb.uscourts.gov](mailto:Julie.Gibson@flnb.uscourts.gov).

If we want to say how insignificant a thing is and how little work it can accomplish, we say it is like "a drop in the ocean." Yet, the power in a single drop of water is so vast that, *added to the power in every other drop*, it could do all the work of the world a thousand times over.

- *The Power in a Drop of Water*  
from The Children's Treasure House  
Volume 4, pp. 2583-2592,  
Fleetway House, London, circa 1928

**2022 Federal Holidays**

Our offices will be closed in observance of the following federal holidays:

**Monday, September 5**  
Labor Day

**Monday, October 10**  
Columbus Day

**Friday, November 11**  
Veterans Day

**Thursday, November 24**  
Thanksgiving Day

**Monday, December 26\***  
Christmas Day

\*Observance of a holiday that falls on a Saturday or Sunday pursuant to 5 U.S.C. 6103(b) and/or Exec. Ord. 11582, Feb. 11, 1971.

**COVID Court Operations Update**

As we continue to monitor the national response to the COVID-19 pandemic, our court will adjust operations accordingly. Please visit our website regularly for updates.

**Contact Us**

- Audrey Thurman, Bankruptcy Generalist ..... (850) 470-3061
- Carolyn Romine, Case Administrator ..... (850) 470-3062
- Janet Weems-Cainion, Courtroom Deputy & Calendar Clerk ..... (850) 521-5009
- Jestin Hawkins, Case Administrator ..... (850) 521-5016
- Latonia Isom, Court Operations Specialist..... (850) 521-5012
- Sloane Akinsanya, Case Administrator ..... (850) 521-5010
- Tammi Boswell, Director of Operations..... (850) 521-5011
- Clerk's Office Main Line..... (850) 521-5001
- Help Desk .....(850) 521-5001 or (888) 765-1752
- Help Desk Email.....[CMECF\\_HelpDesk@flnb.uscourts.gov](mailto:CMECF_HelpDesk@flnb.uscourts.gov)

*Clerk's Office phones are answered 9:00 a.m. to 4:00 p.m., Monday through Friday, except on federal holidays or other days the court is closed. Case Administrators may assist with procedural or CM/ECF questions only. **We are not permitted to answer legal questions or to provide guidance as to the content or types of documents that may be required.***