

# The Disclosure Statement

A publication of the U.S. Bankruptcy Court, Northern District of Florida

## Administrative Order 24-003 Amends Local Rule 4004-1(A)

In light of the amendment of Fed. R. Bankr. P. 1007, effective December 1, 2024, and the abrogation of Official Form 423 ("Certificate About a Financial Management Course"), Chief Judge Karen K. Specie entered [Administrative Order 24-003](#) amending Local Rule 4004-1(A) effective December 1, 2024.

New Local Form [LF-14](#) (previously numbered as chapter 7 form LF 7-10), Affidavit in Support of Motion for Waiver of Requirement to Take Financial Management Course, has been added to the Forms page of our website for your use.

## National Bankruptcy Filings Rise 16.2 Percent

Personal and business bankruptcy filings rose 16.2 percent in the 12-month period ending September 30, 2024, compared with the previous year.

According to statistics released by the Administrative Office of the U.S. Courts, bankruptcy filings totaled 504,112 in the year ending September 2024, compared with 433,658 cases in the previous year.

Bankruptcy totals for the previous 12 months are reported four times annually. For more than a decade, total filings fell steadily, from a high of nearly 1.6 million in September 2010 to a low of 380,634 in June 2022. Total filings have increased each quarter since then, but they remain far lower than historical highs.

Business filings rose 33.5 percent, from 17,051 to 22,762 in the year ending September 30, 2024. Non-business bankruptcy filings rose 15.5 percent to 481,350, compared with 416,607 in the previous year.

For more information, including data tables, see the full article published by the Administrative Office of the U.S. Courts November 7, 2024 at [www.uscourts.gov](http://www.uscourts.gov).



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**News & Views from the Bench**  
Honorable Karen K. Specie, Chief Bankruptcy Judge

***EXCITING NEWS! Introducing the  
BANKRUPTCY PRO BONO CLINIC AT THE FSU COLLEGE OF LAW***

In January 2025, Florida State University College of Law will host its first semester of a new clinical program: the *Bankruptcy Pro Bono Clinic at the FSU College of Law* ("FSU Clinic"). Students enrolled in the FSU Clinic who meet the Court's requirements will be permitted to practice in Bankruptcy Court under supervision of attorneys authorized to practice in this Court. Michael C. Markham, Esq., of Johnson Pope Bokor Ruppel & Burns, LLP, will direct the Clinic. The Court will enter an administrative order setting forth the procedures and requirements for law students to practice under the supervision of a supervising attorney, and will add contact information for the FSU Clinic to the Notice of Bankruptcy Resources entered in cases filed by self-represented parties.

***PROUD OF PRO BONO***



**We are grateful** to all attorneys who have volunteered by taking *pro bono* cases and participating in the RAP ("Reaffirmation Assistance Program"):

***PRO BONO HONOR ROLL***

These attorneys have handled, or are handling, cases or matters *pro bono* so far this year: **Robert Bruner, India Footman, Kathryn Hathaway, Samantha Kelley, Logan Sliva, Trey Wright, and Michael Wynn.**

***RAP HONOR ROLL***

These attorneys have volunteered for **RAP**, sponsored by the NDFLBBA: **Jodi Dubose, Kevin Forsthoefel, Samantha Kelley, Brian Rich, Logan Sliva, and Michael Wynn.** *Please join me in thanking these attorneys - they help each and every one of us!*

***FLNB PRO BONO INITIATIVE NEEDS YOU!*** EVERY ATTORNEY WHO PRACTICES IN OUR DISTRICT should provide *pro bono* services, either by handling a case or adversary proceeding, participating in RAP, and now by volunteering to be a Supervising Attorney for the FSU Clinic.

To volunteer for the Pro Bono Initiative, visit <https://www.flnb.uscourts.gov/ndflbba-pro-bono-initiative>.

***NEW: CLE CREDITS FOR PRO BONO WORK***

**In re: Amendments to Rules Regulating the Florida Bar — Rule 6-10.3**, Case No. SC2024-0964 (Fla. 2024). Effective December 30, 2024, Florida Bar members can earn up to one (1) hour of general CLE credit for every hour of pro bono service, up to a maximum of five (5) credits per any three (3)-year reporting cycle. For more information see: <https://www.floridabar.org/rules/rtrfb/updates/>

***IMPORTANT REMINDERS and NOTICE***

**Correction to the October 2024 Newsletter:**

**NOTICE:** Fed. R. Bank. P. 3007(a)(2)(B) requires that an objection to a claim be served on the debtor or debtor in possession, in addition to other parties. The October 2024 Newsletter cited the rule incorrectly.

### **PROPOSED ORDERS**

Absent exceptional circumstances, the Court will not process proposed orders continuing hearings, by consent or otherwise, unless they are submitted no less than **two (2) business-days** before the scheduled hearing date. Submitting orders late is hard on the Case Administrators and Chambers.

### **HAPPY HOLIDAYS**

Many among us just celebrated Thanksgiving and will soon be celebrating other major holidays. Overall, this has been an excellent and productive year for our Court. I remain grateful and honored to serve as this district's bankruptcy judge. I am thankful to each of you, and the outstanding Court staff who help each of you, your clients, and our Court on a daily basis.

***All of us wish all of you happy, healthy and safe holidays, and best wishes for 2025!***

While we prepare for celebrations and time with friends and family, I urge us all to remain mindful of those who have lost loved ones, homes, and businesses, as a result of Hurricanes Helene and Milton, or are dealing with food insecurity. As we prepare to exchange gifts for Christmas, Hanukkah, and other holidays, may we consider giving our time, money, or both, to the many charities and other organizations continuing to help those in need with basic necessities, such as water, food, clothing, diapers, and shoes.

### **UPCOMING SEMINARS**

- **2024 Florida Bar Business Law Section (BLS) Winter Meeting** — January 22–24, 2025; Rosen Shingle Creek, Orlando, FL: <https://www.floridabar.org/news/meetings/pcle001/>
- **2025 Alexander L. Paskay Memorial Bankruptcy Seminar** — February 27–28, 2025, The Tampa Marriott Water Street Hotel, Tampa, FL: <https://www.abi.org/hybrid/conference/sp25/page>
- **NDFLBBA 2024 Annual Cocktail Reception, Golf Outing, Meeting and Seminar** — March 13-14, 2025, Henderson Beach Resort, 200 Henderson Resort Way, Destin, FL 32514.
- **51st Southeastern Bankruptcy Law Institute Seminar** — March 19-21, 2025; The Whitley Hotel Buckhead, Atlanta, GA: <https://www.sbli-inc.org/>

### **In Re Administrative Order 24-004 Permitting Law Student Practice**

This Court's new "Student Practice Order," [Administrative Order 24-004](#), was entered to further the goal of improving access to justice by permitting law students to provide legal services to parties in need in bankruptcy cases and proceedings and to encourage law schools to provide clinical instruction in bankruptcy law for the purpose of enhancing the competence of lawyers practicing in the U.S. Bankruptcy Courts. New CM/ECF events and local forms were developed to accommodate the requirements set forth in the administrative order:

- **Local Form:** Notice of Appearance as Supervising Attorney Pursuant to Student Practice Order (Admin. Order No. 24-004), [LF-21](#)
- **CM/ECF Event:** Notice of Appearance (Appearance of Supervising Attorney per Adm Ord 24-004)
- **Local Form:** Application to Approve Student as "Student Lawyer" Pursuant to Student Practice Order (Admin. Order No. 24-004), [LF-22](#)
- **CM/ECF Event:** Application to Approve Student Lawyer per Adm Ord 24-004

All FLNB local forms are available on our website at <https://www.flnb.uscourts.gov/forms>.

## Local Rule Reminders

**Agreed or Consented Motions:** [N.D. Fla. LBR 9013-1\(A\)\(2\)](#) regarding Motions, Briefs, and Memoranda of Law states that "[a]ll motions which are consented to in their entirety shall contain "Agreed" or "Consent" in the title." Failure to comply with this requirement will result in the matter being processed as a contested matter and may require a filing fee be paid, if applicable.

**Proposed Orders:** [N.D. Fla. LBR 9072-1\(E\)](#) requires that all proposed orders be submitted within three (3) business days after the date of the hearing or expiration of the response deadline, unless otherwise directed by the Court.

## Bankruptcy Rules and Forms Changes Effective December 1, 2024

The following Rules changes became effective December 1, 2024:

- Restyled Bankruptcy Rules Parts I through IX
- **Rule 1007** - Lists, Schedules, Statements, and Other Documents; Time to File
- **Rule 4004** - Granting or Denying a Discharge
- **Rule 5009** - Closing a Chapter 7, 12, 13, or 15 Case; Declaring Liens Satisfied
- **Rule 7001** - Types of Adversary Proceedings
- **Rule 9006** - Computing and Extending Time; Motions
- **New Rule 8023.1** - Substitution of Parties
- **Official Form 410** - Proof of Claim
- **Official Form 423** - Certification About a Financial Management Course (*Abrogated*).
- **Director's Form B1040** - Adversary Proceeding Cover Sheet
- **Director's Form B2630** - Bill of Costs

Also amended were:

- **Appellate** Rules 32, 35, 40, and Appendix on Length Limits
- **Civil** Rule 12
- **Evidence** Rules 613, 801, 804, 1006, and new Rule 107.

If you use bankruptcy software, please ensure that the software is updated to the latest release to incorporate any changes related to the Rules and forms updates.

**We take great pleasure in recognizing the following who have cause to celebrate a milestone in their Judiciary careers:**

**Carolyn Romine, Case Administrator**  
**Pensacola**



In October we celebrated Carolyn's 15 years of service with our court! As a Case Administrator, she handles approximately 20% of our district's caseload— all chapters, all types of cases, and across all divisions—while also helping maintain our internal Procedures Manual, serving as a backup Courtroom Deputy in the Pensacola division, and a performing a good number of "other duties as assigned." Carolyn is always willing to assist when needed in the extra tasks that need doing.



# TECHTIPS

## Phishing Alert—Fake Notices of Electronic Filing

In November federal courts around the nation began receiving reports of attorneys and law firms receiving suspicious-looking Notices of Electronic Filing (NEF). These fake NEFs were phishing attempts to convince recipients to respond back to the emails. Once a recipient responded, they were sent a follow-up email containing a link to access a document that lead the user to a malicious website.

If you ever have a question regarding the validity of an NEF, you can view your NEF history in CM/ECF through the Reports menu using the Email Summary link.

Please exercise caution in reviewing all emails and validate case and case documentation through CM/ECF and PACER only. Do not download any attachments or click any links from unofficial or questionable sources.



## The Importance of Petition Statistical Information

Many of you probably wonder why we are such sticklers about the reporting and accuracy of the statistical information from the petition when new cases are filed. In addition to the requirements of BAPCPA reporting to Congress, the statistical information collected from each bankruptcy case is also used to help determine bankruptcy staffing and judgeship requirements. Information gathered from CM/ECF such as the number of creditors a debtor has, their asset and liability estimates, whether the case is a consumer or business case and the type of business, if applicable, is used to help estimate the number of person hours required to handle each case. This information is especially important to a court as small as ours, which is why you will see a "Corrective Entry" docketed in a case where we update information in CM/ECF if it does not match what is on the bankruptcy petition. The top 4 corrections we make to petition information in CM/ECF are:

- Updating the debtor's name and/or address to match the petition PDF
- Adding or updating debtor alias(es) to match the petition PDF
- Correcting or adding the debtor's Social Security or Tax ID Number(s) to match the petition PDF
- Adding or updating the statistical information to match the petition PDF

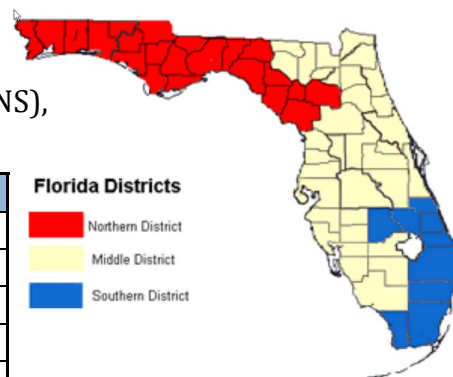
Updates to the debtor information requires an amended Notice of Bankruptcy Filing (i.e., the "341 Notice") be sent to all parties and creditors in the case. As of the date of this writing, the Case Administrators have made corrections and entered over 500 Corrective Entry docket events this year, many of which required that a second 341 Notice be sent.

Please verify the debtor information and all statistical information before submitting the case for filing. Your diligence in confirming the information you enter is greatly appreciated.

*In the midst of the shopping and the wrapping and the arranging of presents, may you not forget the gifts you cannot hold in your hands: the gifts of family, friends, and traditions.*

## U.S. Bankruptcy Court for the Northern District of Florida 2024 Caseload Activity through November 30, 2024

The U.S. Bankruptcy Court for the Northern District of Florida is comprised of 23 counties in the panhandle and "big bend" region of the state, separated into four divisions: Gainesville (GVL), Pensacola (PNS), Tallahassee (TLH), and Panama City (PCY).



BK Case Openings	GVL	PNS	TLH	PCY	TOTAL
Ch 7	168	806	344	114	<b>1432</b>
Ch 11	12	11	11	10	<b>44</b>
Ch 12	0	0	0	0	<b>0</b>
Ch 13	69	201	136	59	<b>465</b>
Ch 15	0	0	0	0	<b>0</b>
<b>Total</b>	<b>249</b>	<b>1018</b>	<b>491</b>	<b>182</b>	<b>1941</b>

BK Activity	GVL	PNS	TLH	PCY	TOTAL
Reopenings	4	7	9	4	<b>24</b>
Split Cases	0	1	0	0	<b>1</b>
Interdistrict Transfer	4	0	0	1	<b>5</b>
Intradistrict Transfer*	0	0	0	0	<b>0</b>
Conversions	3	19	8	2	<b>32</b>
Stay Motions	27	153	85	26	<b>291</b>

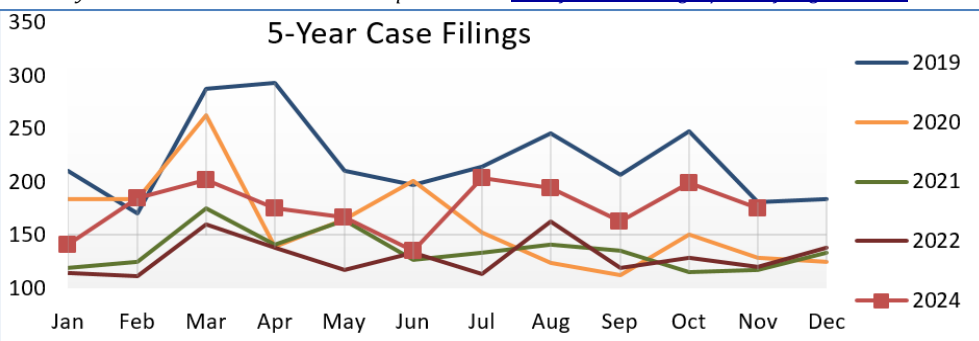
\*Transferred to a different division within the Northern District of Florida after case opening

BK Case Closings	GVL	PNS	TLH	PCY	TOTAL
Ch 7	151	676	322	119	<b>1268</b>
Ch 11	11	9	8	8	<b>36</b>
Ch 12	0	0	0	0	<b>0</b>
Ch 13	64	164	148	57	<b>433</b>
Ch 15	0	0	0	0	<b>0</b>
<b>Total</b>	<b>226</b>	<b>849</b>	<b>478</b>	<b>184</b>	<b>1767</b>

Adversary	GVL	PNS	TLH	PCY	TOTAL
Case Openings	11	22	3	1	<b>37</b>
Case Closings	10	16	4	3	<b>33</b>

Pro se Cases Filed:	GVL	PNS	TLH	PCY	Total
Ch 7	11	37	67	5	<b>120</b>
Ch 11	0	0	0	0	<b>0</b>
Ch 12	0	0	0	0	<b>0</b>
Ch 13	15	21	8	7	<b>51</b>
Ch 15	0	0	0	0	<b>0</b>
<b>Total</b>	<b>26</b>	<b>58</b>	<b>75</b>	<b>12</b>	<b>171</b>

Monthly and annual caseload statistics are published at [www.flnb.uscourts.gov/court-filing-statistics](http://www.flnb.uscourts.gov/court-filing-statistics).



FLNB County	YTD
Alachua	179
Bay	100
Calhoun	9
Dixie	9
Escambia	550
Franklin	8
Gadsden	80
Gilchrist	12
Gulf	9
Holmes	14
Jackson	37
Jefferson	16
Lafayette	5
Leon	291
Levy	37
Liberty	8
Madison	12
Okaloosa	174
Santa Rosa	222
Taylor	23
Wakulla	47
Walton	73
Washington	13
Outside District	5
Outside Florida	4
Outside U.S.	4
<b>Total Filings</b>	<b>1941</b>
Gainesville Div.	248
Pensacola Div.	1019
Tallahassee Div.	489
Panama City Div.	182



## 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

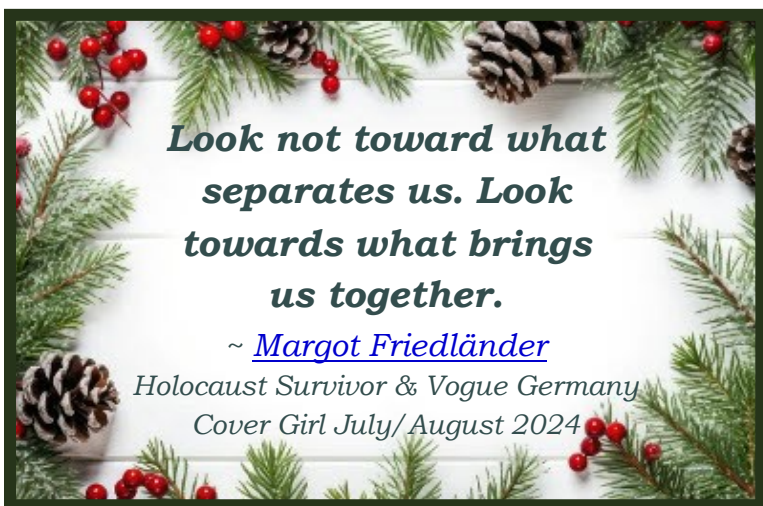
Please direct questions or comments about this newsletter to [Julie.Gibson@flnb.uscourts.gov](mailto:Julie.Gibson@flnb.uscourts.gov).

### Upcoming Federal Holidays

The Court and Clerk's Office will be closed on the dates listed below in observance of the following national holidays:\*

December 25	Christmas Day
January 1	New Year's Day
January 20	B'day of Dr. Martin Luther King, Jr.
February 17	Washington's Birthday
May 26	Memorial Day
June 19	Juneteenth Nat'l Indep. Day
July 4	Independence Day
September 1	Labor Day
October 13	Columbus Day
November 11	Veteran's Day
November 27	Thanksgiving 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.*



### Contact Us

Audrey Thurman, Case Administrator .....	(850) 470-3061
Carolyn Romine, Case Administrator .....	(850) 470-3062
Janet Weems-Gainion, Courtroom Deputy & Calendar Clerk .....	(850) 521-5009
Jestin Hawkins, Case Administrator.....	(850) 521-5016
Latonia Isom, Operations Team Leader.....	(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 (866) 639-4615
Help Desk Email.....	<a href="mailto:CMECF_HelpDesk@flnb.uscourts.gov">CMECF_HelpDesk@flnb.uscourts.gov</a>

*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.***