

The Disclosure Statement

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

Hopeful News for Student Loan Debtors

Chief Bankruptcy Judge Karen K. Specie

The National Association of Consumer Bankruptcy Attorneys (NACBA) just announced strong support for H.R. 4444, the Student Loan Bankruptcy Improvement Act of 2025, introduced by California Congressman J. Luis Correa. This legislation is designed to give student loan borrowers relief from the *Brunner* test by amending Section 523(a)(8) of the U.S. Bankruptcy Code to remove the word “undue” from the hardship standard. According to the NACBA, the legislation preserves certain safeguards against abuse, such as means testing, asset limits and oversight under BAPCPA. Recent data from the U.S. Dept. of Ed. shows that almost six (6) million federal student loan borrowers owing over \$146 billion are over ninety (90) days delinquent. (<https://studentaid.gov/data-center/student/portfolio>, last visited July 21, 2025).

New Local Form for Motion to Appear Pro Hac Vice

Pursuant to [N.D. Fla. LR 2090-1\(A\) and \(B\)](#), a Motion to Appear Pro Hac Vice must be filed in the bankruptcy case or adversary proceeding in which an attorney wishes to appear *after meeting the District Court's Pro Hac Vice requirements*. New [Local Form 15](#), available in both Real Text Format (.rtf) and fillable PDF, has been created and is available on our website to meet the bankruptcy court motion requirement. It is not necessary to submit a proposed order related to this motion; the Court will enter an order.

FLNB Quick-Click Resources

- ◆ [City/County Listings](#)
- ◆ [Court National Guard and Reservists Debt Relief Act of 2008](#)
- ◆ [Judgment Book](#)
- ◆ [Mortgage Modification Mediation](#)
- ◆ [N.D. Fla. Bankruptcy Bar Association and Pro Bono Information](#)
- ◆ [N.D. Fla. Local Bankruptcy Rules](#)
- ◆ [National Creditor Registration](#)
- ◆ [Opinions Search \(FLNB only\)](#)
- ◆ [Pro Hac Vice Admission](#)
- ◆ [Rental Assistance Programs](#)
- ◆ [Student Loan Management Program](#)
- ◆ [Unclaimed Funds Query](#)
- ◆ [Zoom Video and Telephonic Hearing Information](#)

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News & Views from the Bench

Honorable Karen K. Specie, Chief Bankruptcy Judge

We are in the middle of a very **HOT** summer in the Northern District of Florida, but one that I hope is bringing fun, travel and family time to everyone. We are only about two months into the 2025 hurricane season and have already had three (3) named storms. As I write, the National Hurricane Center is “watching” a tropical disturbance in the Atlantic. This is a good time to remind everyone that our Court offers alerts about inclement and tropical weather. To sign up, go to: <https://www.flnb.uscourts.gov/inclement-and-tropical-weather>. We hope and pray that each of you enjoys a wonderful summer, and that you, your families and staff stay safe and dry through the remainder of hurricane season.

THE NDFLBBA 2025 ANNUAL SEMINAR WAS A SUCCESS

Set at the beautiful Henderson Beach Resort in Destin, Florida, on March 13-14, 2025, the 2025 Annual Seminar of the Northern District of Florida Bankruptcy Bar Association provided excellent educational sessions and opportunities for lawyers and judges to mingle in comfortable social settings. Thank you to everyone who worked so hard to produce the seminar, and to all the speakers, especially including ALSB Chief Bankruptcy Judge “Buddy” Oldshue and Bankruptcy Judge Henry Callaway.

NEW CHIEF U.S. DISTRICT JUDGE FOR NORTHERN DISTRICT OF FLORIDA – ALLEN C. WINSOR

District Judge Mark Walker’s seven-year term as Chief Judge of the Northern District of Florida expired on June 22, 2025, and Allen C. Winsor became the new Chief Judge for the Northern District of Florida effective Monday, June 23, 2025. Chief Judge Winsor was nominated by Donald J. Trump and appointed June 21, 2019. Prior to his appointment to the federal bench, among other things, Chief Judge Winsor served on Florida’s First District Court of Appeal from 2016-2019, served as Solicitor general, State of Florida from 2013-2016, and served as a Law Clerk to Eleventh Circuit Judge Edward E. Carnes from 2002-2003. While serving as an associate attorney with King & Spalding from 2003-2005, Chief Judge Winsor focused his practice primarily on commercial litigation and Chapter 11 bankruptcy matters. We are pleased to welcome Chief Judge Winsor. We look forward to continuing the bankruptcy court’s collegial relationship with the district court and to assisting Chief Judge Winsor in any way possible. We also thank former Chief Judge Mark Walker for his outstanding leadership during the past seven years, which were difficult for many reasons, including running the district court during the COVID-19 pandemic.

PROUD OF PRO BONO!

The Bankruptcy Pro Bono Clinic at the FSU College of Law

The Florida State University College of Law launched its new clinical program in January of this year: the [Bankruptcy Pro Bono Clinic](#) at the FSU College of Law (“FSU Bankruptcy Clinic”). Under the oversight of Adjunct Professor Michael Markham, the Student Attorneys did an outstanding job arguing motions and handling a variety of matters for their “clients,” the Supervising Attorneys did an equally outstanding job coaching the students. **The FSU Bankruptcy Clinic Student Attorneys last semester were Cate Coates, Seth Johnsen, Nathaniel Lazor, and Britania Whyte. The Supervising Attorneys were Kathryn Hathaway, Samantha Kelley, Michael Moody, Michael Niles, Brian Rich, and Trey Wright.** We are pleased that the FSU Bankruptcy Clinic will be continuing into the fall semester and encourage more attorneys to sign up as mentors.

Pro Bono Honor Roll

These attorneys have handled, or are handling, cases or matters *pro bono* so far this year: **Robert**

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Bruner, India Footman, Kevin Forsthofel, Kathryn Hathaway, Samantha Kelley, Robert McDaniel, Sharon Sperling, and Trey Wright.

RAP Honor Roll

These attorneys have volunteered for **RAP**, sponsored by the NDFLBBA, so far this year: **Douglas Bates, Samantha Kelley, Michael Niles, Trey Wright, and Michael Wynn. *Please join me in thanking these attorneys - they help each and every one of us!***

FLNB Pro Bono Initiative

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 Bankruptcy Clinic.

To volunteer for the Pro Bono Initiative, visit:

<https://www.flnb.uscourts.gov/ndflbba-pro-bono-initiative>

To volunteer for the FSU Bankruptcy Clinic, visit:

<https://www.flnb.uscourts.gov/florida-state-university-college-law-bankruptcy-pro-bono-clinic>

REMINDERS & NOTICES

Objections & Responses Must Contain Substance

Responses and objections to motions that contain no substance, such as those stating that the party will address the issue at some future time, may be stricken or overruled before a hearing. An attorney who files such an objection or response may be required to appear in person at a hearing to explain the reason for the submission.

Rate of Interest in Chapter 13 Plans for Claims Secured by Personal Property

In *Till v. SCS Credit Corp.*, 541 U.S. 465 (2004), the Supreme Court held that when a Chapter 13 debtor intends to “cram down” the interest rate on an allowed claim secured by personal property pursuant to 11 U.S.C. § 1325(a)(5)(B)(i) & (ii), the debtor must use the formula approach. This approach comprises adding a “risk premium” of between 1 and 3% to the national prime rate in effect upon confirmation of the plan. Leigh Duncan, the Chapter 13 Trustee, intends to send a reminder notice to members of the bar of this Court, which the Court will post on the Court’s website.

News About Region 21 U.S. Trustee Program

The U.S. Trustee Program recently announced its continuing efforts to streamline operations. According to Mary Ida Townson, United States Trustee, Region 21, if the President’s FY 2026 Budget Request is enacted, it will force the USTP to reduce staffing to 670 employees nationwide. This staffing reduction may result in USTP attorneys from other offices filing pleadings and appearing at hearings and trials in the Northern District of Florida. Our Tallahassee USTP attorneys have already been assigned to matters in the Middle District of Florida. To assist the USTP in maximizing its effectiveness and efficiency, our Court will continue to provide USTP attorneys the ability to attend non-evidentiary court proceedings virtually when appropriate.

Optimistic About Changes to Subchapter V and Chapter 13

On July 15, 2025, the House Judiciary Committee held a hearing to examine proposed reforms to bankruptcy law, including extending the debt limits for Subchapter V and Chapter 13 cases. The hearing included testimony from: Michelle Harner, Bankruptcy Judge of the District of Maryland; Paul Black, Bankruptcy

Continued on Page 4

Judge of the Western District of Virginia; Douglas Baird, Professor of Law at the University of Chicago and Chair of the National Bankruptcy Conference; Melissa Jacoby, Professor of Law at the University of North Carolina at Chapel Hill; Edith Hotchkiss, Professor of Finance at Boston College; and Megan Murray, Attorney for Underwood Murray P.A. All witnesses agreed that the Subchapter V debt limit should be restored to \$7.5 million from the current \$3 million. To watch the committee meeting, go to: <https://judiciary.house.gov/committee-activity/hearings/bankruptcy-law-overview-and-legislative-reforms-0>.

Excellent News for Veterans Trying to Prevent Foreclosure

On July 15, 2025, the VA Home Loan Program Reform Act (H.R. 1815) was passed by both the House and Senate in a rare show of bipartisanship, and is awaiting the President's signature. This bill aims to help veterans avoid foreclosure on their VA-backed mortgages by reauthorizing a partial claims program, which allows the VA to pay the holder of a loan guaranteed by the VA an amount necessary to avoid foreclosure, provided the holder of the loan and the veteran execute documents to ensure the VA would receive a non-interest bearing secured interest in the home that is subordinate to the first lien VA guaranteed loan. This second, interest-free loan would be paid back at the time of a qualifying event like selling the property or refinancing the VA-backed loan. For more information about the bill, go to: <https://www.congress.gov/bill/119th-congress/house-bill/1815>.

PACER Multifactor Authentication

On August 25, 2025, the Administrative Office (AO) will enforce updated Public Access to Court Electronic Records (PACER) and Case Management/Electronic Case Files (CM/ECF) password standards as part of an ongoing effort to secure the PACER and CM/ECF systems.

Users with PACER-only accounts (search/view only), including PACER Administrative Accounts (PAAs), that were not updated before May 11, 2025, will be prompted to update their passwords upon login. They can skip this prompt three times before the accounts are disabled.

The new passwords must meet the following requirements:

- 14-45 characters
- At least one lower case letter, one uppercase letter, and one special character
- No part of your first name, last name, username, or email address

Multifactor Authentication (MFA) uses an authenticator application (app). Those using third-party software for filing should ensure MFA is supported by that software before enrolling.

Attorneys are encouraged to have staff members who e-file on their behalf sign up for a Filing Agent account.

Important: All PACER users must update their passwords every 180 days.

CM/ECF Event: Notice of Substantial Consummation of Chapter 11 Subchapter V Plan

Use the *Notice of Substantial Consummation of Chapter 11 Subchapter V Plan* in CM/ECF for filing the related notice where a consensual plan was confirmed and substantially consummated. This notice is due no later than 14 days after the plan of the debtor is substantially consummated. When prompted, link the notice to the confirmed plan. There is no required standard form and the notice must be served on the trustee, UST, and all parties in interest. See 11 U.S.C. §1183(c)(1), (2) for details.

Pending Rules Amendments and New and Amended Official Forms Effective December 1, 2025*

The following proposed Rules and official bankruptcy forms amendments are anticipated to be effective December 1, 2025. For more information, including a redline version of the Rules changes and committee notes, visit www.uscourts.gov/forms-rules/pending-rules-and-forms-amendments.

- **Appellate Rules**

- Rule 6 - Appeal in a Bankruptcy Case or Proceeding
- Rule 39 - Costs

- **Bankruptcy Rules**

- Rule 3002.1 - Chapter 13 Claim Secured by a Security Interest in the Debtor's Principal Residence
- Rule 8006 - Certifying a Direct Appeal to the Court of Appeals

- **Civil Rules**

- Rule 16 - Pretrial Conferences; Scheduling; Management
- New Rule 16.1 - Multidistrict Litigation
- Rule 26 - Duty to Disclose; General Provisions Governing Discovery

- **Official Bankruptcy Forms**

- [Form 410C13-M1](#), Motion Under Rule 3002.1(f)(1) to Determine the Status of the Mortgage Claim, Committee Note and Instructions
- [Form 410C13-M1R](#), Response to [Trustee's/Debtor's] Motion Under Rule 3002.1(f)(1) to Determine the Status of the Mortgage Claim, Committee Note and Instructions
- [Form 410C13-N](#), Trustee's Notice of Payments Made, Committee Note and Instructions
- [Form 410C13-NR](#), Response to Trustee's Notice of Payments Made, Committee Note and Instructions
- [Form 410C13-M2](#), Motion Under Rule 3002.1(g)(4) to Determine Final Cure and Payment of Mortgage Claim, Committee Note and Instructions
- [Form 410C13-M2R](#), Response to [Trustee's/Debtor's] Motion Under Rule 3002.1(g)(4) to Determine Final Cure and Payment of the Mortgage Claim, Committee Note and Instructions
- [Form 410S1](#), Notice of Mortgage Payment Change and Committee Note

*The six 410C13 forms were approved by the Judicial Conference in September 2024 and will become effective 12/1/25. The amendments to the Rules and language pertaining to Form 410S1 are subject to approval by the Judicial Conference at its September 2025 meeting.



"Free Look" from NEF Expires: The "free look" period for a one-time, no-charge access to a document from a Notice of Electronic Filing (NEF) expires **after the first use or after 15 days**, whichever is first. You should print or save the document during the initial viewing period. If you click the link after it has expired or after the first use, you will be prompted to enter your PACER credentials and will be charged to view the document.



Is Your Client a BARRED Debtor or A BARRED-FEES Debtor?

*The Importance of PACER Client Searches ****PRIOR**** to Filing*

Attorneys have a legal and ethical responsibility to represent their clients fully and accurately. A critical aspect of this representation involves determining whether a potential client has been barred from filing a new bankruptcy case for a specific time period *or* until any outstanding filing fees related to prior cases are paid-in-full (i.e., is a “barred debtor”).

The PACER system allows attorneys to satisfy their professional responsibility and compliance with any court orders by performing client Social Security Number searches as well as name searches. PACER case results allows an attorney to review past bankruptcy filings and identify any case where the individual may have been barred from filing again by court order. By executing a PACER search on the client's name (s) and Social Security Number prior to filing a new bankruptcy case, an attorney meets this specific aspect of their professional responsibility to their client and to the Court. Additionally, a PACER search allows an opportunity to verify the debtor's social security number.

Cases dismissed in the Northern District of Florida, as well as some other courts, will typically include standard language authorizing the Clerk's Office(s) to refuse a new filing unless all past due fees are paid-in-full. For easy and quick reference, the FLNB Clerk's office assigns two different flags to represent a barred filer, found in the upper-right corner of the public docket: **BARRED-FEES** and **BARDEBTOR**. The BARRED-FEES flag represents that the debtor owes filing fees in the case bearing the flag, and is the most common barred debtor flag in this district. The BARDEBTOR flag represents that the debtor is barred from filing for a specific period of time. In some instances, the docket report will reflect both flags. The docket text for the order dismissing the case and barring a debtor from filing for a specified period of time will include the time period for which the debtor is prohibited from filing, as applicable.

To comply with any court order where a debtor is prohibited from filing a new case for a specific time period or until past due fees are paid, the Clerk's office must perform a PACER search on every *pro se* filer *prior* to opening the case and will review any prior cases for the purpose of identifying a barred debtor. We are also required to perform a PACER search on every attorney-filed case. In those instances where an attorney-filed case is for a barred debtor, the case is referred to Chambers. **The Clerk's office will no longer reach out to attorney filers as a courtesy when past due fees are owed for a debtor represented by counsel.** The matter will be addressed by the court therefore, it is very important that you incorporate the practice of performing PACER searches on your clients *prior* to filing a new bankruptcy case. Please call the Clerk's office if you need to verify the balance of any outstanding fees owed.

Bankruptcy Filings Rise 13.1%

According to an [article](#) published May 1, 2025, by the United States Courts, bankruptcy filings in the U.S. rose 13.1% during the 12-month period ending March 31, 2025. The Administrative Office of the U.S. Courts reports that total filings rose to 529,080 cases with a business filings increase of 14.7%.

Caseload statistics are published four times a year, approximately 60 days after the end of the quarter. For more information, visit the website of the U.S. Courts at <https://www.uscourts.gov/data-news>.



Cybersecurity scams related to the CAPTCHA technology: A **C**ompletely **A**utomated **P**ublic **T**uring **T**est to **T**ell **C**omputers and **H**umans **A**part, better known as a **CAPTCHA**, is a common security measure used on websites to confirm that a user is a human and not an automated script, or robot. If you are prompted to open a command line and enter a CAPTCHA response, that is a major cybersecurity red flag. This is a dangerous tactic and should be disregarded immediately.

"Freeze" Your Credit to Protect Against Fraud

Placing a "credit freeze" or "security freeze" on your credit file is a preventative measure to protect against identity theft and fraud. By placing a freeze, you prevent lenders and other businesses from accessing your credit report, making it harder for someone to open new accounts or take out loans in your name. You can freeze your credit online, by phone, or by mail, and you can "thaw" the freeze anytime, temporarily or permanently, if you're applying for credit or need to allow access to your credit file.

Credit agencies must place the freeze on your credit report within one business day when the request is made online or by phone and releasing the freeze on the account must be done within one hour when the request is made online or by phone. When requests to freeze or lift the freeze is received by mail, agencies have three business days to place or remove the freeze. **You must place the freeze on your credit file with all three credit agencies** and keep track of any PINs, passwords, and confirmation emails. You will need the following information to proceed:

- Your full name as it appears on your credit report
- Your date of birth
- Your Social Security Number
- Current and previous address(es) if you have moved within the past two years
- Access to your email or phone for verification

Equifax

Call 1-800-349-9960 (Available 7 days/week, 8am – midnight ET) or visit

<https://www.equifax.com/personal/credit-report-services/>

- Click "Place a Freeze"
- Click "Get Started" under "Equifax"
- Create an account or sign in
- Follow the steps to verify your identity and freeze your credit

Experian

Call 1-888-397-3742 (Press 2 for English, then follow prompts) or visit

<https://www.experian.com/freeze/center.html>

- Click "Add a security freeze"
- Click "Create a Freeze"
- Fill out your info and follow the steps to set up a PIN and freeze your credit

TransUnion

Call 1-888-909-8872 (Automated system 24/7; live help Mon–Fri, 8am – 9pm ET) or visit

<https://www.transunion.com/credit-freeze>

- Click "Freeze Credit"
- Click "Add Freeze"
- Create an account if needed, verify your identity, and freeze your credit

For more information, visit <https://www.usa.gov/credit-freeze>.

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



MILE
15

Ne'Shoni Love-Beane
Financial Administrator—Tallahassee

Ne'Shoni Love-Beane began working for the bankruptcy court as a Bankruptcy Generalist and is now the heart of our financial administration. Versed in every aspect of court financial transactions, Ne'Shoni is quick to resolve issues or answer questions for staff and vendors. She is also involved in various projects that touch on financial transactions and provides input regarding non-financial projects as well. In addition, Ne'Shoni is a member of the Administrative Office of the United States Court's financial mentorship program. As a mentor, she is responsible for beta testing software and providing helpful feedback. Ne'Shoni also shares her knowledge nation-wide with program mentees.

Kent Rosenbaum
Director of Information Technology—Tallahassee



In January 2023, Kent was promoted to Systems Manager, assuming the duties of Director of Information Technology upon the retirement of Bruce Justham. Kent has truly proved himself to be a consummate professional in the IT and court world and has garnered the respect of his staff and peers as a result of his leadership style and willingness to learn from others. On June 30, 2025, Kent was promoted to the position of Director of Information Technology. Congratulations, Kent, and thank you for your hard work and dedication!

And new to the crew...



Jacob Dietrich
Applications Administrator I—Tallahassee

The FLNB is pleased to welcome Jacob Dietrich as our new Applications Administrator I. He joins us from Mount Dora, Florida, and is a recent graduate of the University of Central Florida, where he earned a Bachelor of Science in Information Technology with a minor in Secure Computing and Networking (Cybersecurity). Jacob brings a strong foundation in system administration, cybersecurity, and technical documentation, along with experience supporting audiovisual technology in academic settings, skills that will translate well to our courtroom environment. His passion for learning and clear, structured communication make him a valuable addition to our team.

QC Cues

Amendments to Schedules D, E/F, G, and H require a filing fee of \$34. When amending the schedules or matrix to add creditors, please view the Official Mailing Matrix, available at no charge through the Bankruptcy menu, to ensure the creditor(s) was added correctly and completely.



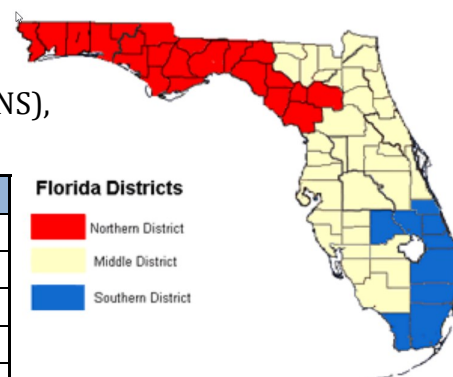
The phrase "did you know" is used when you are asking someone if they know a fact, and **you already know** that fact. For example, you might say "Did you know that the blue whale is the largest mammal?" where "the blue whale is the largest mammal" is a fact that you know.

The phrase "do you know" is usually used when you are trying to find out information that **you do not know**. For example, you might say "Do you know if the Smiths are selling their house?" The person you are asking will usually give you the information you want, if they can.

Now you know! (Credit to [The Britannica Dictionary](#))

U.S. Bankruptcy Court for the Northern District of Florida 2025 Caseload Activity through June 30, 2025

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	119	488	225	79	911
Ch 11	7	9	8	5	29
Ch 12	0	0	0	0	0
Ch 13	38	128	68	39	273
Ch 15	0	0	0	0	0
Total	164	625	301	123	1213

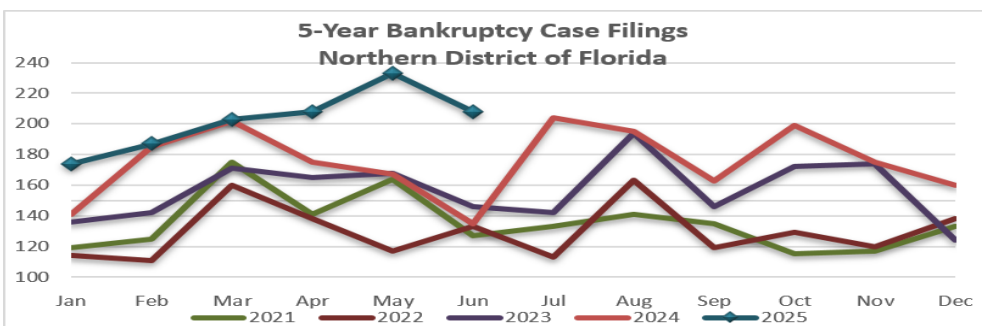
BK Activity	GVL	PNS	TLH	PCY	TOTAL
Reopenings	0	6	1	1	8
Split Cases	0	0	0	0	0
Interdistrict Transfer	1	0	1	1	3
Intradistrict Transfer	0	1	0	0	1
Conversions	0	5	3	2	10
Stay Motions	21	93	55	32	201

BK Case Closings	GVL	PNS	TLH	PCY	TOTAL
Ch 7	99	414	191	50	754
Ch 11	3	2	3	8	16
Ch 12	0	0	0	0	0
Ch 13	38	115	101	28	282
Ch 15	0	0	0	0	0
Total	140	531	295	86	1052

Adversary	GVL	PNS	TLH	PCY	TOTAL
Case Openings	1	9	5	6	21
Case Closings	2	11	3	3	19

Pro se Cases Filed:	GVL	PNS	TLH	PCY	Total
Ch 7	6	16	50	8	80
Ch 11	0	0	1	0	1
Ch 12	0	0	0	0	0
Ch 13	13	22	6	4	45
Ch 15	0	0	0	0	0
Total	19	38	57	12	126

Monthly and annual caseload statistics are published at www.flnb.uscourts.gov/court-filing-statistics.



FLNB County	YTD
Alachua	110
Bay	69
Calhoun	2
Dixie	6
Escambia	307
Franklin	3
Gadsden	36
Gilchrist	14
Gulf	7
Holmes	7
Jackson	34
Jefferson	6
Lafayette	2
Leon	186
Levy	30
Liberty	7
Madison	8
Okaloosa	123
Santa Rosa	142
Taylor	16
Wakulla	36
Walton	53
Washington	5
Outside District	2
Outside Florida	2
Outside U.S.	0
Total Filings	1213
Gainesville Div.	164
Pensacola Div.	625
Tallahassee Div.	299
Panama City Div.	125

Federal Holidays

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

September 2	Labor Day
October 14	Columbus Day
November 11	Veteran's Day
November 28	Thanksgiving
December 25	Christmas Day
January 1, 2026	New Year's Day
January 20	Birthday of Dr. Martin Luther King, Jr.
February 17	Washington's Birthday
May 26	Memorial Day
June 19	Juneteenth Nat'l Independence Day
July 3*	Independence 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.

Human spirit is the ability to face the uncertainty of the future with curiosity and optimism. It is the belief that problems can be solved, differences resolved. It is a type of confidence. And it is fragile. It can be blackened by fear and superstition.

~ [Bernard Beckett](#),
Writer & Teacher



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.

Trivial Tidbit: With over 1800 miles of coastline, Florida has a rich history of lighthouses helping guide mariners along Florida's coast in the Gulf and Atlantic waters. With



about 30 lighthouses still standing, some of the oldest and tallest lighthouses in the nation are in Florida. Shown as the background image on the first page of this publication and again here, the St. Marks Lighthouse is just south of Tallahassee in the St. Marks National Wildlife Refuge. The "keeper's quarters" are open most weekends for visitor tours. Some Florida lighthouses are open for climbing and many are in public parks and easily viewed at close range. See [Visit Florida](#) or the [Florida Lighthouse Association, Inc.](#) for more information on Florida's lighthouses.

Contact Us

Clerk's Office Main Line.....(850) 521-5001

Help Desk (850) 521-5001 or (866) 639-4615

PLEASE NOTE: Help Desk number 888-765-1752 is no longer in service.

Help Desk Email.....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.***

Please note that all quotes and/or anecdotes in this publication were obtained from reputable sources but have not been verified by the editor.