

The Disclosure Statement

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

Change to Requirement for Individual Debtors to File Pay Advices Effective January 1st

Administrative Order [25-005](#), signed by Chief Judge Karen K. Specie on November 20, 2025, waives the requirement for individual debtors to **file** pay advices and statements of no employment income with the Court and amends N.D. Fla. LBR 1007-1 to reflect this updated procedure for all cases filed on or after January 1, 2026.

Debtors must provide pay advices or statements of no employment income ([Local Form 16](#)) to any trustee appointed in the case.

All Administrative and Standing Orders entered by this Court are available on our website at www.flnb.uscourts.gov/orders.

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Bankruptcy Filings Increase 10.6 Percent

Published November 24, 2025 at www.uscourts.gov

Personal and business bankruptcy filings increased 10.6 percent in the twelve-month period ending Sept. 30, 2025, compared with the previous year.

According to statistics released by the Administrative Office of the U.S. Courts, annual bankruptcy filings totaled 557,376 in the year ending September 2025, compared with 504,112 cases in the previous year.

Business filings rose 5.6 percent, from 22,762 to 24,039 in the year ending Sept. 30, 2025. Non-business bankruptcy filings increased 10.8 percent to 533,337, compared with 481,350 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.

See more information at <https://www.uscourts.gov/data-news/judiciary-news/2025/11/24/bankruptcy-filings-increase-10-6-percent>.

Non-Electronic After-Hours Filing Instructions Updated per [Administrative Order 25-004](#) Effective October 21, 2025

The emergency filing service ("EFS") for the U.S. Bankruptcy Court for the Northern District of Florida allows non-electronic filing by self-represented parties to submit certain types of documents via email when the Clerk's Office is closed. This function is to preserve a file date. Documents submitted in accordance with this procedure will be deemed filed on the date and at the time indicated on the email, even though the document(s) will not be reviewed, processed, or docketed by Clerk's staff until the next business day.

The EFS is available for the filing of the following types of documents ***only***:

- Filings that result in the issuance of a new case number (e.g., bankruptcy petitions, complaints to initiate an adversary proceeding, and documents to initiate a miscellaneous proceeding);
- Filings that satisfy a deadline requiring filing action; and
- Filings to request a continuance of a deadline that expires on the current day.

Documents submitted via EFS when the Clerk's Office is open will be discarded without notice.

For more information on the EFS process for this court, including a section of FAQs, please visit our website at www.flnb.uscourts.gov/contact-us#afterhours.

We're Hiring!

Please visit our website at www.flnb.uscourts.gov/employment to see job postings in the Northern District of Florida and judgeship postings from around the nation.

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

PROUD OF THE COURT AND THE WORK WE ALL DO

Chief District Judge Virginia M. Kendall, U.S. District Court, Chicago, IL, gave the following remarks at the NCBJ Conference in Chicago in October. Judge Kendall's remarks beautifully sum up the extraordinary work and dedication of our Court's exemplary staff and those of bankruptcy courts nationwide:

The work you do—often under intense pressure, with immense complexity, and in times of economic uncertainty—is vital to the fair and effective administration of justice. Bankruptcy courts are, in many ways, where law meets real life: families, businesses, entire communities depend on your wisdom, patience, and fidelity to the law.

In challenging times, it is even more critical that we hold fast to our constitutional principles and to the rule of law. You help ensure that financial distress is met not with disorder, but with dignity, due process, and the opportunity for a just resolution. That is no small thing. That is justice at work.

Our Court has received similar praise from self-represented debtors recently, which is a testament to the hard work and dedication of all Court staff, attorneys, and especially attorney and student volunteers.

PROUD OF PRO BONO

THE BANKRUPTCY PRO BONO CLINIC AT THE FSU COLLEGE OF LAW

We are delighted that the Florida State University College of Law's Bankruptcy Pro Bono Clinic ("FSU Bankruptcy Clinic") is now in its second semester. Last semester, under the oversight of Adjunct Professor Michael Markham, the Student Attorneys did an outstanding job arguing motions and handling reaffirmation agreements. **The FSU Bankruptcy Clinic Student Attorneys this semester are Aidan Browne, Tajera Fowler, Seth Johnsen, Carisse Joseph, and Hannah Shortino. The Supervising Attorneys this semester are Mary Colón, Samantha Kelley, Michael Moody, Michael Niles, Brian Rich, Trey Wright, and Michael Wynn.**

PRO BONO HONOR ROLL

We are grateful to these attorneys, who have handled, or are handling, cases or matters *pro bono* so far this year: **Robert Bruner, India Footman, Kevin Forsthofel, Kathryn Hathaway, Samantha Kelley, Michael Markham, Robert McDaniel, Logan Sliva, Sharon Sperling, Natasha Revell, Trey Wright, and Michael Wynn.**

RAP HONOR ROLL

We are also grateful to these attorneys, who have volunteered for **RAP** so far this year: **Douglas Bates, Daniel Etlinger, Samantha Kelley, Michael Niles, Brian Rich, Trey Wright, and Michael Wynn.**

Please join me in thanking these attorneys - they help each and every one of us!

IF YOU HAVEN'T ALREADY, PLEASE STEP UP and take a *pro bono* case or adversary proceeding, participate in RAP, or volunteer to be a Supervising Attorney for the FSU Bankruptcy Clinic. Let's ensure that the Northern District of Florida leads the state in the number of *pro bono* service hours in 2025!

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>

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PROUD OF and THANKFUL FOR OUR COMMITTEE MEMBERS

I'm very pleased to report that we've had quite a few attorneys join our Local Rules and Chapter 13 Ad Hoc Committees.

We all owe a tremendous debt of gratitude to one of our attorneys: Trevor Thompson. Mr. Thompson served the Northern District as a member, and as chair, of the Local Rules Committee for NINE (9) YEARS – Please take a moment to call or write to Trevor Thompson to thank him for his service and dedication.

REMINDERS & NOTICES

Hearings and Ex Parte Communication to Chambers

HEARINGS: Do not call Chambers to inquire why a particular motion, application or notice served by negative notice is set for hearing. The Court's policy has always been to hold a hearing on any matter about which the Court has questions, even when no objection has been filed.

EX PARTE COMMUNICATIONS WITH CHAMBERS: Judge Specie's policy prohibiting *ex parte* communications with chambers, as posted on the Court's website, has always been the same. That policy states:

No Ex Parte Communications

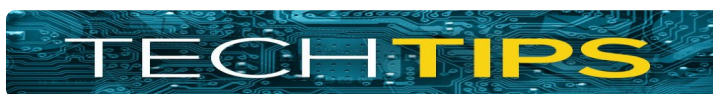
Judge Specie shall not engage in *ex parte* communication of any kind. [Bankruptcy Rule 9003](#) (*link is external*) states: "any party in interest, and any attorney, accountant, or employee of a party in interest shall refrain from ex parte meetings and communications with the court concerning matters affecting a particular case or proceeding." Failure to comply with this rule may result in sanctions.

Do not write letters to, e-mail, or call Judge Specie or her Law Clerks on any pending case or proceeding. Except in extremely unusual circumstances [such as regarding an emergency motion], each letter or e-mail addressed to Judge Specie or her Law Clerks, or sent to the court and identifying a particular case or proceeding, will be placed on the relevant docket and made part of the public record. Any such letter or e-mail may be set for hearing.

Applications to Employ and Fee Applications

The Court is reviewing Applications to Employ more closely, particularly those of trustees requesting to retain themselves as counsel for the bankruptcy estate. [Bankruptcy Rule 2014\(a\)\(2\)](#) prescribes specific facts to be included in an application to employ a professional. The Court is also reviewing fee applications more closely, especially those of trustees retained to perform legal work for the estate. The U.S. Trustee's Chapter 7 Handbook prohibits including work designated to trustees to be included in professional fee applications. "A trustee acting as attorney . . . may receive compensation only for services per-

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Better Sound Quality During Hearings

Please be certain to direct your voice toward the microphone when speaking during court and that you speak clearly. When attending virtually, do not use a cell phone and consider having a headset, earbuds, or similar device at hand in case your audio is not sufficient for you to hear the other participants or for the Court and the court reporter to hear and understand you.

formed in that capacity and not for the performance of regular trustee duties. 11 U.S.C. Sec. 328(b)."

2026 Court Calendar & Chapter 13 Dockets

CHAPTER 13 CASES: Beginning in January of 2026, Chapter 13 cases will be set for hearing one Thursday per month. With limited exceptions, Tallahassee and Gainesville Division Chapter 13s will be in held in the morning, and Pensacola and Panama City Divisions Chapter 13 matters will be held in the afternoon. This is an experiment meant to increase efficiency. If we accomplish that goal, we expect to continue holding Chapter 13 hearings on one day per month. If this new system proves too cumbersome for the Court, attorneys and especially our Chapter 13 Trustee, the Court may again change the way we calendar Chapter 13 cases.

PLEASE JOIN ME IN EXTENDING SINCERE APPRECIATION TO EVERYONE IN THE CLERK'S OFFICE AND CHAMBERS WHO CONTINUED WORKING FOR THE COURT AND FOR YOU DURING THE "GOVERNMENT SHUTDOWN," EVEN WHILE THEY WERE NOT BEING PAID.

OUR COURT EMPLOYEES ALWAYS GO ABOVE AND BEYOND!

PACER Multifactor Authentication Update

The Administrative Office of the U.S. Courts requested that the following information regarding the Public Access to Court Electronic Records ("PACER") Service Center (the "PSC") be disseminated in an effort to reduce PSC telephonic wait times and call volume:

- **Password Reset:** On October 16, 2025, PACER released an update that allows users with CM/ECF-level access (e.g., electronic filers, etc.) whose account search status becomes inactive due to search inactivity the ability to reset their own password without contacting the PSC.
- **Multi-Factor Authentication (MFA) Enrollment:** Users should only enroll in MFA if prompted when logging into PACER. ***No action is necessary unless users receive an MFA enrollment prompt.***
- **Inactive Search Status:** Users with CM/ECF-level access are allowed to continue to file even if their search status shows as "inactive" due to six months of inactivity. Users are still required to contact the PSC if they wish to reactivate their search status if their account has been deactivated due to six months of inactivity.

Other common questions are answered on the PACER website on the [MFA Tips and Resources](#) page. Please visit this page before contacting the PSC as most issues can be handled by following the steps provided on the website. If you think you need to contact the PSC, stop and consider the following guidance before making the call:

When to contact the PSC:

- You will need to contact the PSC to reactivate your PACER search status if your account has been deactivated.

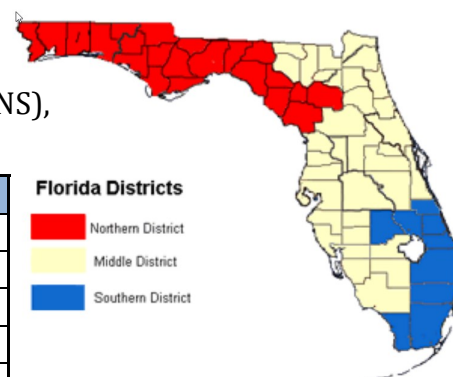
When you do not need to contact the PSC:

- If you do not receive an MFA enrollment prompt when logging into PACER, no action is necessary.
- If you receive an MFA enrollment prompt, you can enroll on your own by following the steps outlined on the MFA Tips and Resources page. Support from the PSC is not required for enrollment.

Thank you for your patience as PACER works to reduce call wait times and strengthen account security. Contacting the PSC only when necessary will help ensure support is available for those who have an urgent need.

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	243	961	414	159	1777
Ch 11	10	32	18	8	68
Ch 12	0	0	1	0	1
Ch 13	67	226	145	74	512
Ch 15	0	0	0	0	0
Total	320	1219	578	241	2358

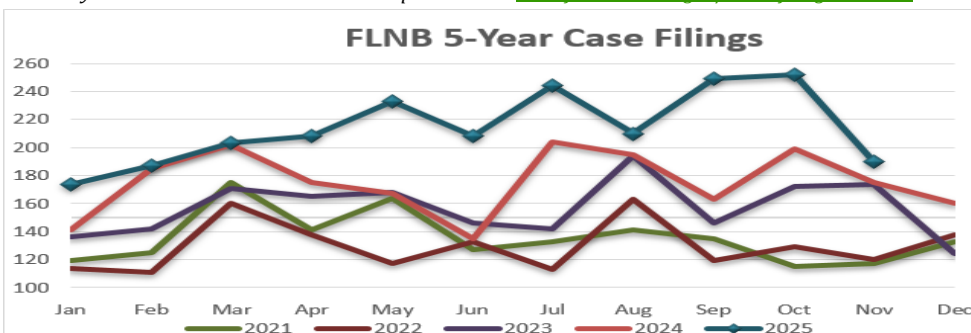
BK Activity	GVL	PNS	TLH	PCY	TOTAL
Reopenings	3	8	4	5	20
Split Cases	0	0	0	0	0
Interdistrict Transfer	6	0	1	1	8
Intradistrict Transfer	0	1	0	0	1
Conversions	1	17	9	5	32
Stay Motions	41	167	102	53	363

BK Case Closings	GVL	PNS	TLH	PCY	TOTAL
Ch 7	178	833	352	122	1485
Ch 11	7	2	7	8	24
Ch 12	0	0	0	1	1
Ch 13	63	198	170	58	489
Ch 15	0	0	0	0	0
Total	248	1033	529	189	1999

Adversary	GVL	PNS	TLH	PCY	TOTAL
Case Openings	1	23	9	9	42
Case Closings	3	22	7	5	37

Pro se Cases Filed:	GVL	PNS	TLH	PCY	Total
Ch 7	22	47	92	21	182
Ch 11	0	0	1	0	1
Ch 12	0	0	0	0	0
Ch 13	22	40	16	8	86
Ch 15	0	0	0	0	0
Total	44	87	109	29	269

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



FLNB County	YTD
Alachua	218
Bay	135
Calhoun	5
Dixie	14
Escambia	626
Franklin	5
Gadsden	78
Gilchrist	21
Gulf	12
Holmes	17
Jackson	56
Jefferson	13
Lafayette	5
Leon	363
Levy	57
Liberty	13
Madison	17
Okaloosa	232
Santa Rosa	252
Taylor	32
Wakulla	55
Walton	110
Washington	17
Outside District	3
Outside Florida	3
Outside U.S.	0
Gainesville Div.	319
Pensacola Div.	1220
Tallahassee Div.	577
Panama City Div.	243

Federal Holidays

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

January 1	New Year's Day
January 19	Birthday of Dr. Martin Luther King, Jr.
February 16	Washington's Birthday
May 25	Memorial Day
June 19	Juneteenth Nat'l Independence Day
July 3*	Independence Day
September 7	Labor Day
October 12	Columbus Day
November 11	Veterans Day
November 26	Thanksgiving Day
December 25	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.*

No animal, according to the rules of animal-etiquette, is ever expected to do anything strenuous, or heroic, or even moderately active during the off-season of winter.

~Kenneth Grahame



U.S. Bankruptcy Court Northern District of Florida

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

Please direct questions or comments about this newsletter to Julie_Gibson@flnb.uscourts.gov.

New CM/ECF Filing Events for the New Official Forms and Amendments to the Federal Rules of Bankruptcy Procedure Effective December 1

- Motion to Determine Final Cure & Payment per FRBP 3002.1(g)(4)
- Response to Motion to Determine Final Cure & Payment re Mortgage Claim
- Motion to Determine Status of the Mortgage Claim per FRBP 3001.2(f)(1)
- Response to Motion to Determine Status of Mortgage Claim per 3002.1(f)(1)
- Notice of Disbursements Made
(Chapter 13 Trustee event)
- Response to Trustee's Notice of Disbursements Made

Contact Us

Clerk's Office Main Line.....(850) 521-5001
Help Desk (850) 521-5001 or (866) 639-4615
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 you with CM/ECF or procedural 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 any quotes and/or anecdotes in this publication were obtained from reputable sources but have not been verified by the editor.