



THE BANKRUPTCY ADVISOR



A Periodic Publication of the U.S. Bankruptcy Court for the Northern District of Florida

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CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY ACT EFFECTIVE MARCH 27, 2020

On March 27, Congress passed and the President signed into law the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act"). Section 1113 of that legislation made several changes to the Bankruptcy Code, most of them temporary, to provide financial assistance during the coronavirus crisis.

The Act amends the Bankruptcy Code to temporarily increase the debt limit for a small business debtor seeking to reorganize under Subchapter V. It also amends several consumer bankruptcy provisions that would sunset after one year to exclude coronavirus-related payments from the definition of "income" in chapters 7 and 13 and permits current chapter 13 debtors to extend payments under a confirmed plan for up to seven years if experiencing financial hardship due to the COVID-19 pandemic.

These changes require one-year amendments to five official forms to account for a new definition of "debtor" applicable to subchapter V of chapter 11 and a new exclusion from the definitions of "current monthly income" and "disposable income." Because the Act took effect immediately upon enactment and its bankruptcy provisions are of limited duration, the Advisory Committee on Bankruptcy Rules has exercised the authority delegated to it by the Judicial Conference to make conforming technical changes to five bankruptcy forms: Official Forms 101 and 201, the Voluntary Petitions, and Official Forms 122A-1, 122B, 122C-1, the Statements of Current Monthly Income for Chapters. These forms and the Committee Notes regarding the changes are available at <https://www.uscourts.gov/rules-policies/pending-rules-and-forms-amendments/pending-changes-bankruptcy-forms> but will be made available on the U.S. Courts' [Bankruptcy Forms](#) page once they are in a fillable PDF format.

Chief Bankruptcy Judge Karen K. Specie signed [Administrative Order 20-007](#) adopting CARES Act change to Interim Bankruptcy Rule 1020.

Updates concerning the COVID-19 operations status of the Court and sister agencies are published on the Court's website at www.flnb.uscourts.gov/news/covid-19-court-operations-update

Florida Northern Bankruptcy's COVID-19 Operations Overview

For information specific to how the U.S. Bankruptcy Court for the Northern District of Florida ("FLNB") is responding to the COVID-19 crisis, please visit our website at www.flnb.uscourts.gov and click the "COVID-19 Court Operations Update" banner at the top of the screen.

This newsletter contains the most recent information as of the publishing date however, please regularly check the website for updates or new information as we continue to monitor the national response and local government recommendations and adjust our practices and procedures as needed.

Operational Status of Courthouses: All federal court locations in the Northern District of Florida are closed to the public except for case participants required to attend in-person proceedings, commercial and postal mail carriers, and other exceptions specifically approved by a judge or the Clerk of Court. See [Administrative Order 4:95mc40111](#) signed March 20, 2020, by Chief U.S. District Judge Mark E. Walker, U.S. District Court, Northern District of Florida, for more information.

Operational Status of Clerk's Office Staff: The Clerk's Office is fully operational although most staff are working remotely. Case information may be obtained through McVCIS at (866) 222-8029 (Court Code 11 for the FLNB) or accessing the case through PACER. For CM/ECF assistance, please email our Help Desk at CMECF_HelpDesk@flnb.uscourts.gov or call (866) 639-4615. Phones are answered Monday-Friday from 9:00 a.m.—5:00 p.m., Eastern Time.

Administrative Orders Related to COVID-19: In addition to Administrative Order 20-007 noted above, Chief U.S. Bankruptcy Judge Karen Specie has entered the following Administrative Orders (designated as "AO") related to Court operations during this time:

- [AO 20-003](#) Implementing Procedures for COVID-19 Outbreak. All hearings are to be held by telephone via CourtCall and counsel is directed to advise their clients they will not appear at the courthouses. (3/16/20)
- [AO 20-004](#) Regarding Extension of Deadlines in Connection with Postponement of Section 341 Meetings (3/17/20)
- [AO 20-005](#) Temporarily Modifying the Means of Filing Pleadings by Self-Represented Parties (3/20/20)
- [AO-20-006](#) Temporarily Suspending Requirement for Attorneys to Obtain and Retain Original Signatures from Debtors for Electronic Filings (3/20/20)

§ 341(a) Meetings of Creditors: The U.S. Trustee for Region 21 (including FLNB) has directed that all Meetings of Creditors under 11 U.S.C. § 341 in all bankruptcy cases and all initial debtor interviews in Chapter 11, including Subchapter V, cases be conducted by telephone conference.

For all cases in which the initial § 341 meeting was postponed due to COVID-19 response have been rescheduled. The notices advising of the new date and time will include a telephone number and access code for the meeting. Please see [page 3](#) for information from the U.S. Trustee's Office regarding these telephonic meetings.

From the Office of the U.S. Trustee

**INFORMATION FOR MEETING OF CREDITORS
NORTHERN DISTRICT OF FLORIDA**

Bankruptcy Code section 343 requires each debtor to appear and submit to examination under oath at the meeting of creditors convened pursuant to section 341(a). Because of developing issues with the COVID-19 virus and the national declaration of emergency by the President of the United States, meetings of creditors will be conducted by telephone conference call. The dial-in number and participant code for the telephone conference line appear on the notice of meeting of creditors. The conference line is only for meetings of creditors. The trustee's contact information is listed elsewhere on the notice.

Bankruptcy Information Sheet

Prior to the meeting, the debtor must read the Bankruptcy Information Sheet, provided by their attorney or available at <https://www.justice.gov/ust/bankruptcy-information-sheet-0>.

Identification Materials & Tax Return

At least seven days prior to the meeting, the debtor must provide the trustee with a copy of (1) the most recently filed federal income tax return or a transcript thereof; (2) government-issued photo ID; and (3) evidence of complete Social Security Number. Contact the trustee to obtain instructions for submitting these materials. Failure to timely submit these materials may result in the meeting being rescheduled or the case being dismissed.

Acceptable forms of picture identification (ID) include: driver's license, U.S. government ID, state ID, student ID, passport (or current visa, if not a U.S. citizen), military ID, resident alien card, and identity card issued by a national government authority. Acceptable forms of proof of social security number include: social security card, medical insurance card, pay stub, W-2 form, IRS Form 1099, and Social Security Administration (SSA) Statement.

Dial-In Instructions

(1) Type of Phone. You must use a touch-tone telephone to participate. If you have a choice, use a landline phone rather than a cell phone.

(2) Limit Distractions and Background Noise. Make the call from a quiet area where there is as little background noise as possible. Do not use a speaker phone.

(3) One Phone Per Caller. Persons attending the meeting from the same location (e.g., joint debtors) should each use a separate touch-tone telephone to participate.

(4) Call at Appointed Time. Dial the telephone conference line number and then enter the participant code (7 numerals followed by a # sign). Do not call in advance; call at your appointed meeting time. Once connected, place your phone on mute, remain on the line, and wait until your case is called prior to speaking, as another meeting may be underway.

(5) Connection. Do not put the call on hold at any time after the call is connected. If your call is disconnected before the meeting is completed, you must immediately call back.

(6) Tardiness. Meetings are scheduled either individually or in small blocks. Trustees will commence and end meetings as scheduled. If the debtor is tardy, the trustee may assign a call back time later that day or re-schedule the meeting to another date.

Conference Call Instructions

(1) Listen for Call of Case. At the appointed time, the trustee will announce the case name and number. When your case is called, unmute your phone and identify yourself.

(2) Each Debtor Must Testify. For joint cases, each debtor must clearly and audibly answer every question.

(3) Recording. The trustee or United States Trustee will electronically record the meeting. Other recordings are prohibited. Debtors and parties must speak clearly and loudly to ensure a clear recording.

Continued on next page

Information for Meeting of Creditors (continued):

(4) Bankruptcy Papers. Debtors must have their bankruptcy papers (including the petition, schedules, statement of financial affairs, means test, and tax returns, as well as any document the trustee has indicated in advance that the debtors should have) available to review and respond to questions.

(5) Additional Time. Trustees will commence and end meetings as scheduled. If additional time is needed, the trustee may assign a call back time later that day or continue the meeting to another date.

(6) Terminating the Call. Please hang up promptly at the end of your meeting.

Special Services

(1) Foreign Language Interpretation. The United States Trustee Program provides telephonic foreign language interpreter services for participation at section 341 meetings by debtors and creditors. Although the provider does not require prior notice, it will be helpful to alert the trustee prior to the meeting. There is no charge for this service.

Assistance for Hearing Impaired Parties. The United States Trustee Program offers the services of a sign language interpreter for debtors and creditors at meetings of creditors. Prior notice is required to enable the United States Trustee to make necessary arrangements. Under the current circumstances, the meeting may be rescheduled until appropriate arrangements can be made. There is no charge for this service.

The U.S. Trustee Program has announced that they will continue to schedule telephonic Section 341 meetings for cases filed through July 10, 2020. While the Clerk's Office will continue to keep you advised of changes, please carefully review your notices for meeting information.

Procedure for Mass Substitution of Counsel

When leaving a firm or reassigning a case-load to new counsel, the Clerk's Office can assist with a mass substitution of counsel rather than having to file something in each case.

1. Mail or fax the Clerk's Office a signed letter on the firm's letterhead requesting a substitution of counsel.
2. Ensure the name of the attorney to be removed and the name of the attorney to be added are contained in the letter.
3. Include a complete list of all cases in which the substitution should be made in the letter or a separate attachment.

The Clerk's Office will perform the substitution of counsel in the cases provided in the letter or attachment.

For assistance retrieving a list of cases assigned to an attorney or if you have other questions regarding substitution of counsel, please contact our Help Desk at (866) 765-1752 or by email at CMECF_HelpDesk@flnb.uscourts.gov.

COVID-19 Operations: Filings by Self-Represented Parties

Effective March 20, 2020, the Clerk's Office is authorized by Chief U.S. Bankruptcy Judge Karen K. Specie to *temporarily* accept petitions, pleadings, and papers from *pro se* parties via email, facsimile, and mail. Signatures may be added electronically to pleadings submitted by email in the "/s/ Full Name" format pursuant to [Administrative Order 20-005](#) and the [N.D. Fla. LBR](#).

COVID-19 Operations: CourtCall— Temporary Rates & Reservations

CourtCall has temporarily reduced the rates for attorneys during the COVID-19 pandemic and is providing access to self-represented parties free of charge. Reservations should be made no later than 3:00 p.m. on the business day preceding the date of the hearing or future appearances can be scheduled by email at Assist@courtCall.com. Visit www.courtcall.com for contact numbers and more information.

Electronic Public Access Fee Schedule Change Effective January 1, 2020

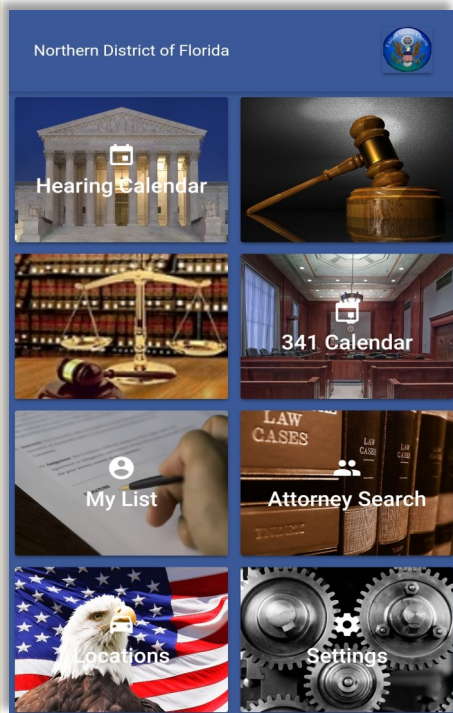
Pursuant to its authority under 28 U.S.C. §§ 1913, 1914, 1926, 1930, and 1932, the Judicial Conference of the United States has amended the Electronic Public Access Fee Schedule for the appellate, district, and bankruptcy courts, the U.S. Court of Federal Claims, and the Judicial Panel on Multidistrict Litigation. The fee schedule was amended to increase the quarterly threshold for waiving the Public Access to Court Electronic Records (PACER) fees from \$15 to \$30. As a result, PACER users will not be charged a fee for usage that does not exceed \$30 in a given quarterly billing cycle.

This change to the quarterly waiver threshold was effective January 1, 2020, and will be reflected in the PACER user's quarterly bill received in April 2020.

ChapMobile App Available Now

The public calendar for the U.S. Bankruptcy Court for the Northern District of Florida is available via the CHAP Mobile App. CHAP Mobile displays court calendar data and 341 meetings, viewable anytime, anywhere, and it gives attorneys and trustees the ability to view their upcoming hearings within the court.

With ChapMobile you can:



- View each judge's hearing calendar (for a range of days);
- Search hearings by Attorney, Debtor, and Case Name;
- View 341 Meetings by trustee (for a range of days);
- View court locations and contact information;
- Create your own settings for courts, judges, and attorney groups;
- Navigate to another participating court's ChapMobile application.

The ChapMobile app is available free from the Apple App store or Google Play. To download the app, search for **chapmobile**. The app is compatible with smartphones and tablets versions 9.0 or later for iOS and version 4.1 and above for Android. After downloading the app, select your court and then personalize your settings.

The U.S. Bankruptcy Court for the District of Utah, the program's developer, has created a [training video](#) available on YouTube or, for additional information, please see the [ChapMobile User Guide](#) created by the U.S. Bankruptcy Court for the Northern District of New York.

The CHAP Mobile application is provided as a convenience to the public and for informational purposes only. Any unintentional omission of any matter from the CHAP Mobile application does not result in the cancellation of any duly-noticed hearing or meeting and does not excuse any litigant to attorney from attendance at such hearing or meeting. Parties are invited to call the courtroom deputy regarding any discrepancies involving hearings listed in the mobile application or the trustee assigned to the case for discrepancies involving 341 meetings.

Protocol for Telephonic Hearings

While hearings by CourtCall are not new in our court, conducting *all hearings* by CourtCall is new, especially for non-attorney participants. We want to remind you of the protocol the Court requires with telephonic hearings before Judge Specie and expect that you will provide this information to your clients as well.

- Mute your phone while you are waiting on your case to be called.
- Do not put your phone on hold.
- No participant shall use a "speaker" function.
- The use of mobile/cellular phones is strongly discouraged and allowable only when there is no alternative (*and only during this period of COVID-19 quarantine*).
- Choose a quiet place where you can hear and be heard clearly without background noise.
- Announce your appearance when your case is called and spell your last name.
- Advise the Court if you cannot hear what is being said at any time during the hearing.
- Devote your full attention to the call to avoid mistakes and misunderstandings.
- You must dial into the call not later than 15 minutes prior to the start of court. CourtCall does not place calls to you.
- Please bear in mind that although you may be in the comfort of your office or home, the Court expects you and your client to treat these hearings as if you are in the courtroom.

Please review Judge Specie's [Telephonic Appearance Procedures](#) for more information on CourtCall appearances.

U.S. District Court Clerk's Office

Returns to One North Palafox Street

The project to remediate water intrusion and black mold issues in the U.S. Courthouse at One North Palafox Street has been completed. After sharing chambers, courtroom, and Clerk's office space with the U.S. Bankruptcy Court in the Winston E. Arnow Federal Building for the past few years, the Pensacola Division of the U.S. District Court will return to work in their offices at One North Palafox Street when the courthouses are reopened.

Subscribe for News & Updates

To receive notification of alerts posted to our website, subscribe to the new GovDelivery email service or the RSS Feed under the "News & Announcements" section of our home page at www.flnb.uscourts.gov.

News & Announcements

NEW - Sign Up to Receive E-Mail Notifications Through GovDelivery

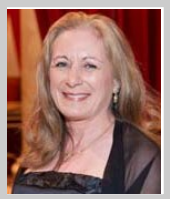
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[RSS \(Subscribe to Receive RSS Feed Updates\)](#)

HELP DESK HINTS... ECF USER MANUAL UPDATED

The ECF User Manual has been revised and is available on our website at www.flnb.uscourts.gov/ecf-user-manual. The new manual is presented in a user-friendly format and includes current information regarding system requirements, document format and size requirements, obtaining an email summary report, and much more important information about using the system.





Views & News from the Bench

By: Karen K. Specie
United States Bankruptcy Judge
Northern District of Florida

From COVID-19 to CARES . . . the Good, the Bad, the Ugly, and the Best.

Excerpts from recent telephonic bankruptcy court hearings:

“Judge, I feel like my teenage son and I have switched roles. He is outside throwing hoops and I am in the basement glued to my computer, only coming up for food.”

“Judge, I am working out of my New York apartment with a 3 ½ year old who runs around screaming and a 6-month old who seems to want to eat every thirty minutes. Right now, I am participating in this hearing from our bathroom. Under these circumstances, if you order me to travel out of state for this document production I will gladly do so; just be aware that if you do that my wife will probably kill me.”

It is difficult to put into words where life has taken us during the past few weeks, other than to say: WOW – What a way to begin 2020!

The Good.

Our court, like other bankruptcy courts nationwide, will be handling all cases and matters telephonically for the foreseeable future; at least through May 31, 2020. Overall, our telephonic hearings have gone very well, with your and your clients’ cooperation and assistance from our dedicated Court staff, including Courtroom Deputy Janet Weems, Tallahassee IT Staff, Bruce Justham and Kent Rosenbaum, and “behind the scenes” IT guru and newsletter editor, Julie Gibson.

We have published Administrative Orders adopting Interim Bankruptcy Rules and procedures dealing with COVID-19 related matters and for Chapter 13 CARES Act cases. See our website for details (www.flnb.uscourts.gov). My Law Clerks and I are in the process of drafting form motions and orders for CARES Act cases, as well as orders setting forth protocol and procedures for telephonic evidentiary hearings.

During the past four weeks my Law Clerks and I have participated in telephone conferences with bankruptcy judges nationwide. During these calls we explore and share ideas and best practices for handling cases and proceedings as efficiently and expeditiously as possible.

Everyone in our Court is healthy and safe and we have no reported COVID-19 cases thus far.

The Bad.

The AO (Administrative Office of the United States Courts) has not yet authorized federal courts to use Zoom® for multi-party video conference hearings; significant security issues remain with that program.

The Ugly.

People of all walks of life—in our district, all over the U.S.A. and internationally—are hurting. Many have lost jobs and income. Some do not have food for their families or money with which to buy food.

Continued on next page

Views & News From the Bench (continued)

Businesses have been forced to provide services and goods via delivery or take-out; some have had to close their doors; many have furloughed employees. Like many lawyers and law firms, some businesses are surviving by working remotely with the help, or hope, of money from the PPP Program. Individuals are facing significant health issues, like cancer, with very limited access to healthcare. People are losing loved ones at a time when they are unable to hold funerals or memorial services other than remotely.

The Best.

People are helping people. Healthcare workers applaud and cheer when patients recovered from COVID-19 leave hospitals. Non-healthcare workers cheer for and donate meals to healthcare workers and first responders. Americans are donating millions of dollars and volunteer hours to food banks. Caring neighbors are organizing "social distancing" parades and celebrations for children and the elderly celebrating birthdays and other major life events. Here is one shining example: [https://abc7news.com/society/kimmel-aniston-surprise-nurse-who-has-covid-19-with-\\$10k-gift-card/6074226/](https://abc7news.com/society/kimmel-aniston-surprise-nurse-who-has-covid-19-with-$10k-gift-card/6074226/)

If you or your family are in need, or know someone else who is, reach out. If you are able:

- Donate to a food bank or other charitable organization
- Provide more *pro bono* legal services
- Hug your family members and say "I love you" often
- Reach out to someone living on their own and give them a "virtual hug."

Be patient and kind. Working at home, often in tight quarters with family all around, parents trying to home-school for the first time, teenagers "dying" from not being able to hang out with friends, etc. etc. can be extremely challenging and, at times, disheartening. Handling complex legal issues, clients, deadlines, hearings and opposing counsel while working in these conditions is hard.

Hang in there. Stay safe and keep laughing –together we will come out of this stronger and better.

**ECF Changes Regarding the CARES Act**

The following changes have been made to CM/ECF to accommodate the CARES Act provisions:

- 1) New system message regarding aggregate noncontingent liquidated debts when filing a Chapter 11, Subchapter V case for a non-individual debtor. The message correlates to the changes to the Voluntary Petition for Non-Individuals Filing for Bankruptcy (Official Form B201).
- 2) New filing event for "Notice of Mortgage Forbearance."
- 3) New negative notice filing event for "Motion to Modify Plan Under CARES Act Provisions." Filers will be required to check a box certifying that the plan was confirmed on or before March 27, 2020.
- 4) New "CARES" flag to identify cases in which the Motion to Modify Plan Under CARES Act Provisions was granted. This will allow for easy identification and statistical reporting.

We will continue to modify or add new events, system messages, and sample pleadings as the need arises. Please continue to monitor our website at www.flnb.uscourts.gov for updates.

New FLNB Website Launched

The new website for the U.S. Bankruptcy Court for the Northern District of Florida (www.flnb.uscourts.gov) has a streamlined look and will provide you with the information you need in a user-friendly format from a computer or a mobile device. The website is searchable, machine-readable, and we are working to convert PDF content to web text. For a quick review of the changes and features, please see Clerk Traci Abrams' review at www.flnb.uscourts.gov/sites/flnb/files/NewFLNBWebsiteWelcomePresentation.pdf. Please take a few minutes to look around and familiarize yourself with the updated content and new location of information.

2020 Holiday Closings

We will be closed in observance of the following federal holidays pursuant to 5 U.S.C. 6103:

Memorial Day - Monday, May 25

Independence Day - Friday, July 3

Labor Day - Monday, September 7

Columbus Day - Monday, October 12

Veteran's Day - Wednesday, November 11

Thanksgiving - Thursday, November 26

Christmas Day - Friday, December 25

CM/ECF and PACER will be available for electronic filing and case viewing.

COVID-19 COURT OPERATIONS WEBSITE UPDATES

Updates concerning the operational status of the Court and sister agencies are published on the Court's website at www.flnb.uscourts.gov/news/covid-19-court-operations-update which may be accessed by clicking the bright yellow "COVID-19 Court Operations Update" banner that appears at the top of the Home page (www.flnb.uscourts.gov). The webpage contains subject area links on the right side of the screen. Link names will be modified by the addition of red text to indicate when an announcement is new or has been recently updated, e.g., "Administrative Orders Related to COVID-19 (UPDATED 4/21/2020)." The Court will also send emails to all registered users of CM/ECF to advise of updates to this information, as need is determined.

GovDelivery Affords New Means of Mass Communication

We have recently started using GovDelivery for mass communications with our practitioners. This service allows us to quickly share critical information with you such as entry of new Administrative Orders, CM/ECF maintenance alerts, or emergency communications, as well as common mass communications such as this newsletter without the restrictions of mass mailing through Outlook. GovDelivery also allows you to subscribe and be automatically notified when new announcements are posted on our website and to unsubscribe, if you so choose. The program will provide statistics to the court so that we can monitor bounce-backs, subscription opt-outs, and more in order for us to better serve your needs for communication regarding court happenings. All communications sent to you through GovDelivery will come from "uscourts@public.govdelivery.com." Please ensure that this address is added to the "safe" or "white" list with your ISP and email provider.

Our mass mailing list is comprised of the primary and secondary email addresses, if applicable, of registered users of our CM/ECF system. Please note that as a registered filer in our court, if the communication is deemed critical we will send the communication to you through regular email if you have unsubscribed from GovDelivery.

If you have any questions regarding communications through GovDelivery, please feel free to contact Julie Gibson at (850) 521-5014 or by email at Julie.Gibson@flnb.uscourts.gov.

Tips & Tricks



Removing Metadata from a PDF

When you fail to "flatten" your PDF document to remove metadata before uploading into CM/ECF, the header will not appear at the top of the document. This header contains valuable information that should appear. Please ensure that all PDF documents are flattened prior to uploading.

Because we cannot be familiar with all of the methods and programs used to create a PDF document, the Clerk's Office will be unable to assist you with this task. Please search the internet or use your program's help feature if you need assistance.

Federal Courthouses Closed

All court locations throughout the Northern District of Florida are closed to the public, with limited exceptions, per U.S. District Court [Administrative Order 4:95mc40111](#) regarding Court Operations Under the Exigent Circumstances Created by COVID-19.

If you have a hearing or meeting scheduled at a physical location within the Northern District of Florida, please contact the Clerk's Office for confirmation or instruction.

Latonia Isom Court Operations Specialist, Tallahassee



Latonia has been with our court since January, 2000. She is the Court Operations Specialist for the District and has also served as a backup courtroom deputy for Judge Specie. Latonia's 20 years of case management experience in the Northern District of Florida make her a very valuable asset to her coworkers and the practitioners in the District.



Janet Weems Courtroom Deputy, Tallahassee



If you clock the miles, we estimate that Janet has driven over 170,000 miles from Tallahassee to Gainesville, Panama City, and Pensacola since she started with our Court in April, 2000 as the Courtroom Deputy for the district. She's no longer carrying boxes and boxes of case files to and fro, and telephonic and video hearings have eliminated some of that road time in recent years but the service Janet provides to the Bar and to Chief Bankruptcy Judge Specie in and out of the courtroom cannot be overstated.

Congratulations to you and thank you for all you do!

Pro Bono Honor Roll

The United States Bankruptcy Court for the Northern District of Florida takes pleasure in recognizing the efforts of those attorneys who provide legal assistance, without compensation, to those who face substantial economic hardship so that they are able to navigate through the bankruptcy process. These services greatly benefit our nation's bankruptcy system and all of its components. Those volunteer efforts include *pro bono* legal representation for qualifying parties in bankruptcy cases and adversary proceedings, reaffirmation agreements, and stay relief. We recognize and thank the following *pro bono* volunteers for their current and continued support in serving the people of our district:

India Footman
Footman Law Firm, P.A.

Thomas B. Woodward
Bruner Wright, P.A.

ECF Essentials

Updating Your Account Information

With so much going on in our world lately, it is more important than ever that your CM/ECF account information be current to ensure that you are receiving prompt notification of filings and scheduled hearings or meetings in your cases, as well as notification of happenings in the Northern District of Florida. When our court has a change in normal practice due to unanticipated events which impact the day-to-day operation of the Court, such as building closures due to severe weather events or new Administrative Orders regarding operations during the COVID-19 pandemic, our only means of contact is through our website and mass notification by email.

Please take a few minutes to review your user account through the Utilities menu > Maintain My ECF Account, and update your address, phone, and email information, if needed. Thank you.

Fun & Games on Social Media — Until It's Not



On April 10, 2020, the Better Business Bureau published an article titled "[BBB Scam Alert: Bored at home? Think Twice Before Taking That Facebook Quiz](#)" about data mining on Facebook. Many of us enjoy reading about our friends' and family members' favorite things and maybe we learn something new about them. The pictures of our first and current vehicles have us remembering the good times spent with our high school best friend fixing up his first car, that pea-green 1968 Barracuda you both spent so much time working on and the many Saturday nights cruising around in. Most recently are the posts to support the #ClassOf2020 where we're digging out our own senior pictures and posting with the name of our high school and the year we graduated. Again, oh the memories! While this is fun to do and fun to read what others wrote, providing this information allows data miners to pick out information that could potentially lead to a security breach of your personal accounts. Are *your* account security questions answered with your favorite food, your mother's maiden name, the make of your first car, the year or where you graduated from high school?

The BBB offers the following tips to avoid social media scams:

- **Be skeptical:** Before you take a quiz, figure out who created it. Is it a brand you trust? Just because something appears to be fun and innocent, doesn't mean there isn't an inherent risk.
- **Adjust privacy settings:** Review your social media account's privacy settings and be strict about what information you share - and be mindful of who you are sharing it with.
- **Remove personal details from your profile:** Don't share information like your phone number or home address on social media accounts.
- **Don't give answers to common security questions:** Be cautious if the questions in a quiz ask for things like your mother's maiden name, street you grew up on, or the name of your high school.
- **Monitor Friend Requests.** Don't accept friend requests from people you don't know. Also be wary of a second friend request from someone you are already connected with; the second profile may be an imposter trying to access your data and your Friends list.

Be aware of how the information you're sharing can be used and who might see it. If you have publicly shared this kind of information in the past, review and change your passwords and security settings for banking and other websites as soon as possible and frequently thereafter.

THE CLERK'S CORNER

By: Traci Abrams, Clerk of Court



Your Clerk's Office – Ready As Always to Provide Excellent Assistance

Here we are in the midst of a pandemic. Most businesses are constrained or shut down, and many people are confined to their homes. Executive orders are in place that change the way we live, and new laws change the way bankruptcies will proceed in the future. Who would have thought we would find ourselves in this situation? After the “Bird Flu” scare in the early 2000s, worry about a global pandemic was not at the forefront of the every-day person’s mind. Fortunately, as time marched on, the federal courts continued to plan ahead. Information technology (IT) resource advancements and continuity of operations tabletop exercises have ensured that the Clerk’s Office is ready, as always, to carry out our mission to provide excellent assistance to those we serve.

Events like pandemics, hurricanes, tornados, fires, and floods threaten our communities and also the mission of the Clerk’s Office. For that reason, Clerk’s Office employees practiced teleworking “off-site” on a routine basis. Off-site work experience ensures continuity; everyone is trained to know how to work in an unpredictable environment *before* operational continuity is threatened. Thankfully, all that training, combined with the creation of an accommodating IT infrastructure by our *talented* IT staff and the IT staffs of the Administrative Office of the U.S. Courts, has paid off.

Despite the courthouses in the Northern District of Florida being closed to the public (with certain exceptions), Clerk’s Office employees remain “virtually” available to our constituents. “Soft phones” have been installed on laptops to ensure that your calls are answered. CM/ECF Help Desk emails continue to be monitored so that issues may be quickly resolved. The Operations department is still processing your mail, receipting payments, and managing case dockets. Finally, our technology and financial offices continue to provide support.

Internally, conferences about policies, procedures, and case management issues are still taking place, but instead of sitting in a room together, we are using Skype for Business, telephone, and email to communicate. For example, the CARES Act of 2020 added a layer of complexity to the bankruptcy world, and we are working hard to develop policies, procedures, and CM/ECF events to manage related changes.

From the Court’s standpoint, Chief Bankruptcy Judge Specie entered several Administrative Orders that address the COVID-19 pandemic and the unique working environment it has fostered. Those orders are available on our website at www.flnb.uscourts.gov. The U.S. Trustee Program modified some of its processes, and I included their changes on our website as well. Click or tap the bright yellow “COVID-19 COURT OPERATIONS UPDATE” banner at the top of the Home page to access these resources and other information. This page is frequently updated.

Fortunately for our court the “new normal”, characterized by increased distances between people, is fully supported by current technology. Thus, the proverbial “show” may (and must) go on for the most part, despite current pandemic conditions. I want to thank my staff for their amazing flexibility, drive, and ingenuity. As a team, we have not yet been confronted with a single problem that could not be resolved. I also want to thank our court constituents for your patience and understanding as we navigate through this pandemic together.

Be well, wash your hands, keep your distance, and stay safe!

FLNB Resources

Rev. 04/20

Cases in the Northern District of Florida are randomly assigned to Case Administrators throughout the district shortly after filing. The name of the Case Administrator to whom a case is assigned is located at the top of the docket report in CM/ECF.

Ann Laritz
(850) 470-3060

Carolyn Romine
(850) 470-3062

Jestin Hawkins
(850) 521-5016

Melanie Lawrence
(407) 237-8021
For cases assigned to Judge Jennemann

Sloane Akinsanya
(850) 521-5010

Latonia Isom
Court Operations Specialist
(850) 521-5012

Janet Weems
Courtroom Deputy &
Calendar Clerk
(850) 521-5009

Tammi Boswell
Director of Operations
(850) 521-5011

Help Desk &
CM/ECF Access
(850) 521-5001
(866) 765-1752

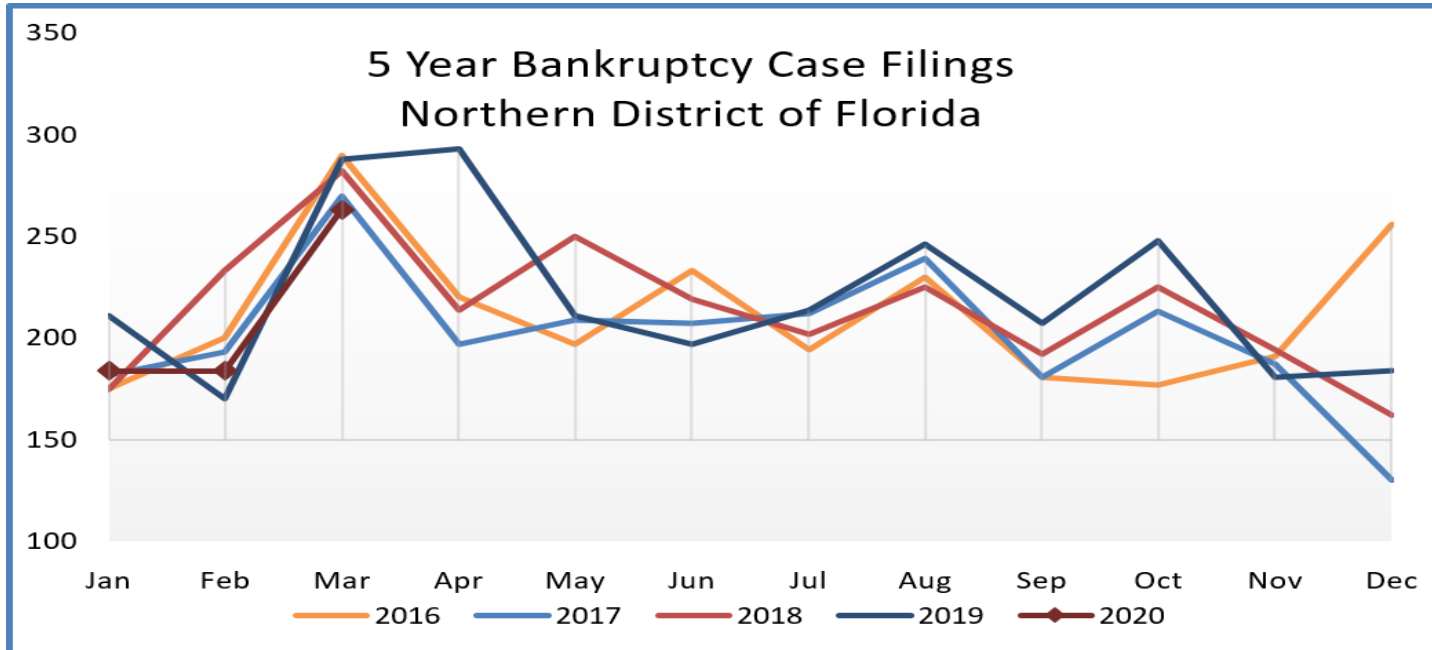
The Clerk's Office phones are answered from 9:00 a.m. until 4:00 p.m., Monday through Friday, except on federal holidays. Please feel free to call or email the Case Administrators with your procedural questions. The Clerk's Office is not permitted to answer legal questions nor can they provide guidance as to the content or types of documents that may be required.

CM/ECF Help Desk

(850) 521-5001 or (866) 765-1752

CMECF_HelpDesk@flnb.uscourts.gov

Please visit us on the web at www.flnb.uscourts.gov



The monthly filing and closing statistics for the U.S. Bankruptcy Court for the Northern District of Florida are posted to the Court Resources page of our website at www.flnb.uscourts.gov/court-filing-statistics. Statistical information will be available by the 15th of each month.

Questions, Comments, or Corrections

For questions, comments, or corrections regarding this newsletter, please contact Julie Gibson at (850) 521-5014 or by email at Julie_Gibson@flnb.uscourts.gov.