The Southern Scoop

U.S. Bankruptcy Court, Southern District of Georgia
www.gasb.uscourts.gov

Volume 11, Issue 2 **Fall 2026**

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Bankruptcy Noticing Center Nationwide Service Disruption

The Court has been notified that the Bankruptcy Noticing Center ("BNC") is experiencing a service disruption nationwide. This includes the bnc.uscourts.gov, bankruptcynotices.uscourts.gov, and notices.uscourts.gov websites and the National Creditor Registration Service website that supports CM/ECF access to address labels. BAE Systems, the contractor that services the BNC, is actively investigating the disruption and working to restore services but the interruption is ongoing. The Court will provide an update when BNC service is restored.

As a result, the delivery of electronic and paper notices has been interrupted, and the BNC is unable to provide noticing services to the courts at this time. During this disruption, the Court will continue to accept filings, open cases, and process documents according to standard procedures. However, there may be a delay in the entry and service of notices and orders from the Court including the Notice of Bankruptcy Case (hereinafter referred to as the "341 Meeting Notice") until this matter is resolved. For further guidance regarding extensions of deadlines and continuances during this delay, please refer to **Administrative Order 2026-1**.

The Court's CM/ECF Notice of Electronic Filing ("NEF") email system continues to operate normally and counsel of record in any open case should continue to receive NEFs via email.

Please continue to page 2 of this newsletter for more information regarding locating creditor and party addresses in CM/ECF and how to request a 341 Meeting Notice during the BNC service disruption.

Bankruptcy Noticing Center Nationwide Service Disruption (continued)

Locating Creditor and Party Addresses in CM/ECF

The Court is aware that the BNC disruption is affecting CM/ECF users' access to the mailing matrix. During this disruption, attorneys are encouraged to provide direct notice to parties regarding any urgent matters to ensure timely communication. Until the disruption is resolved, CM/ECF users who need to serve pleadings or delegated notices and orders can find creditor and party addresses for a case by following the steps below:

1. In CM/ECF, select Query from the top menu.

2. Enter the case number, then select "Run Query."

   - *To view creditor addresses only*: select "Creditor" from the Query menu. Leave "Creditor type" blank, then select "Party" from the Query menu to see parties and addresses.
   - *To view party addresses only*: select "Party" from the Query menu to see parties and addresses.

PLEASE NOTE: These creditor/party lists **may not include** addresses registered with the BNC's Electronic Bankruptcy Noticing ("EBN") program or the National Creditor Registration Service ("NCRS"). Parties and counsel should check service requirements to make sure every required party receives notice, including parties who do not appear on these lists.

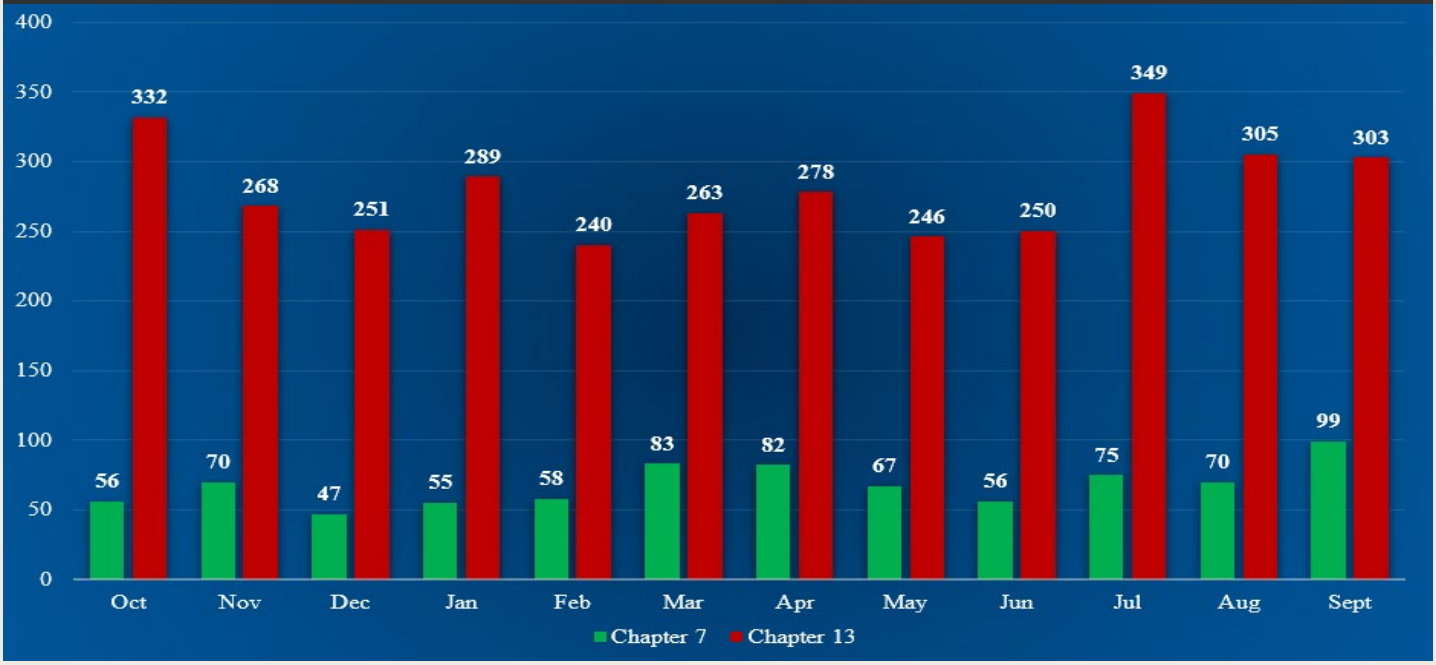
Requesting a 341 Meeting Notice During the BNC Service Disruption

In cases filed after October 7, 2026, parties in interest may contact the Bankruptcy Court Clerk's Office (the "Clerk's Office") via email at **copy_requests@gas.uscourts.gov** to request that the 341 Meeting Notice be emailed to them. The 341 Meeting Notice contains the date and time of the meeting of creditors; Zoom instructions for the meeting of creditors; the date, time, and location of the confirmation hearing, if applicable; and important deadlines. Parties in interest may alternatively obtain a physical copy of the 341 Meeting Notice by making such request at one of the Clerk's Offices located in Augusta, Brunswick, or Savannah at the applicable address listed below. Upon request, the Clerk's Office will mail a physical copy of the 341 Meeting Notice if a self-addressed, stamped envelope is provided at the time of the request. Parties in interest may also obtain a Public Access to Court Electronic Records ("PACER") account at https://pacer.uscourts.gov/ to view court documents, although fees may apply.

Augusta	Brunswick	Savannah
U.S. Bankruptcy Court Clerk's Office	U.S. Bankruptcy Court Clerk's Office	U.S. Bankruptcy Court Clerk's Office
600 James Brown Blvd Augusta, GA 30901	801 Gloucester Street, Third Floor Brunswick, GA 31520	124 Barnard Street, Second Floor Savannah, GA 31401
(706) 823-6000	(912) 280-1376	(912) 650-4100

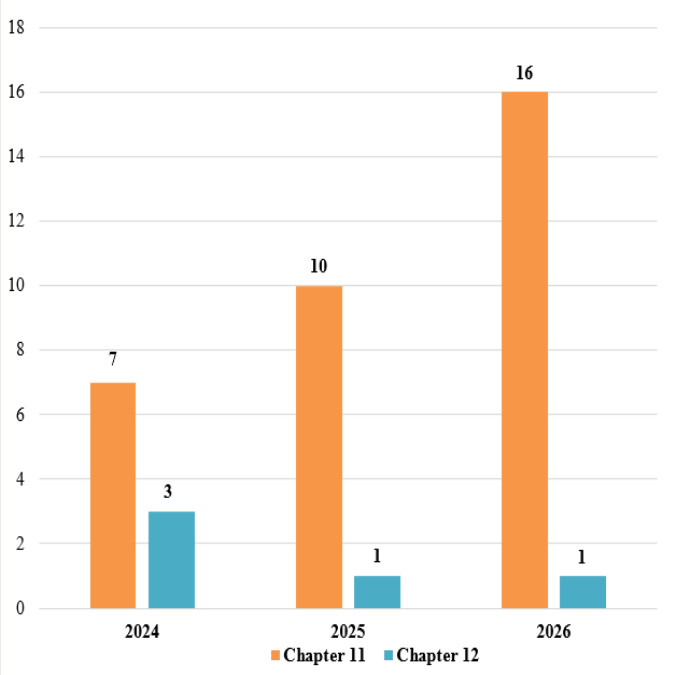
United States Bankruptcy Court, Southern District of Georgia

Case Filings by Chapter for 12-Month Period Ending September 30, 2026

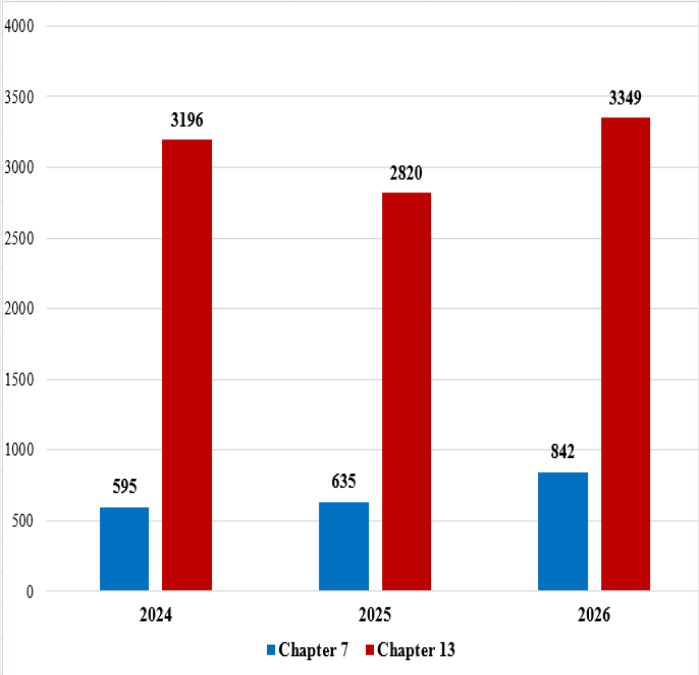


Case Filing Trends 2024-2026

(12-Month Period Ending September 30, 2026)



Chapter 11 and Chapter 12 Cases



Chapter 7 and Chapter 13 Cases

United States Bankruptcy Court, Southern District of Georgia
Recent Caseload Activity

The U.S. Bankruptcy Court for the Southern District of Georgia has a jurisdiction of 43 counties in southeast Georgia, with divisions in Augusta, Brunswick, Dublin, Savannah, Waycross, and Statesboro.

For 12-Month Period Ending September 30, 2026

BANKRUPTCY FILINGS

Chapter 7	842
Chapter 11	16
Chapter 12	1
Chapter 13	3349
Total	**4208**

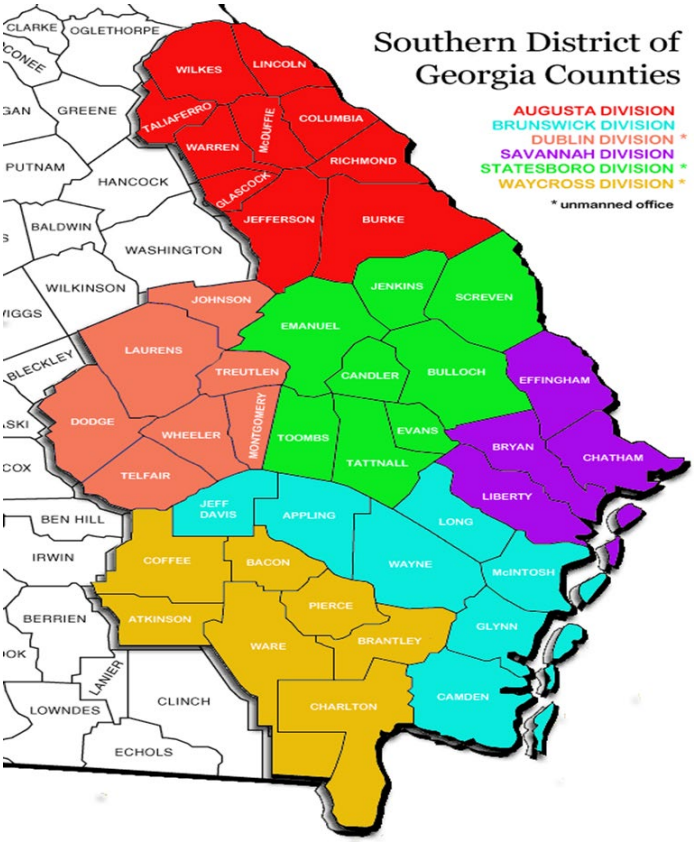
PRO SE FILINGS 238

FILINGS BY DIVISION

Augusta	1165
Brunswick	501
Dublin	196
Savannah	1337
Waycross	613
Statesboro	396

Reopened Cases	**22**
Conversions	**138**
Discharges	**2136**
Dismissals	**1444**
Adversary Proceedings	**59**
BK Closings	**3605**
AP Closings	**41**

Total Case Filings (All Chapters) for 12-Month Period Ending September 30, 2026



Statistical data is available to the public on the Judiciary's website at:
https://www.uscourts.gov/statistics-reports/caseload-statistics-data-tables

Federal Rules Changes Effective December 1, 2026

The following rules amendments were adopted by the United States Supreme Court and transmitted to Congress on April 8, 2026. Absent congressional intervention, these amendments will take effect on **December 1, 2026**:

- **Bankruptcy Rules 1007, 3018, 5009, 9006, 9014, 9017, 7043[new]**
- **Evidence Rule 801**

For more information regarding the rules amendments please visit:

https://www.uscourts.gov/forms-rules/pending-rules-and-forms-amendments

Official Bankruptcy Forms Changes Effective December 1, 2026

The following official bankruptcy forms will be updated effective **December 1, 2026**:

- **Official Bankruptcy Form 101** – Voluntary Petition for Individuals Filing for Bankruptcy
- **Official Bankruptcy Form 106C** – Schedule C: The Property You Claim as Exempt

For more information regarding the updated forms please visit:

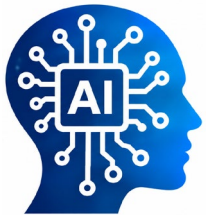
https://www.uscourts.gov/forms-rules/pending-rules-and-forms-amendments

Updated Bankruptcy Miscellaneous Fee Schedule Effective December 1, 2026

The following chart outlines the changes to miscellaneous fees for bankruptcy effective **December 1, 2026**.

Item No.	Description	Current Fee	Adjusted Fee
1b	For reproducing and transmitting…a copy of an electronic record stored outside of the electronic case management system	$33	**$37**
2-A	Certification	$12	**$13**
2-B	Exemplification	$24	**$27**
3	Reproduction of an audio recording of a court proceeding	$34	**$38**
4	Amended Schedules	$34	**$38**
5	Record Search	$34	**$38**
7	Filing a document unrelated to a pending case or proceeding	$52	**$58**
12-A	Retrieval of 1 box of records from an FRA, National Archives, or other storage location removed from the place of business of the court	$70	**$78**
12-B	For retrievals involving multiple boxes	$43	**$48**
12-C	For electronic retrievals	$11	**$12**
14*	Additional fee upon notice from the COA that a direct appeal or direct cross-appeal has been authorized	$307	**$372**
19	For filing the following motions: • To terminate, annul, modify or condition the automatic stay; • To compel the abandonment of property of the estate; • To withdraw the reference of a case or proceeding; • To sell property of the estate free and clear of liens under [sec. 363(f)].	$199	**$221**
20	Claims Transfer	$28	**$31**
21	Motion to Redact	$28	**$31**

**Item 14 encompasses two fees – the notice of appeal fee and the additional fee due for direct appeal/direct cross-appeal. Only the latter part of Item 14 fee is changing, not the actual notice of appeal fee*



Artificial Intelligence in the United States Courts

The emergence of Artificial Intelligence (AI) has created a necessity for policy and governance of new technological tools used in the court system. With AI becoming more commonly used in the practice of law, the Federal Judiciary is working to set policy on the use of AI in the United States Courts. Courts are carefully examining the potential applications of AI, including its capabilities, limitations and risks, and the ethical boundaries surrounding the use of generative artificial intelligence. Reliability and confidentiality are also important factors being considered when determining appropriate use of AI in the Courts.

In a recent article[1] published on the United States Courts website, Judge Robert J. Conrad, Jr., Secretary of the Judicial Conference of the United States, delivered a report on Judicial Branch initiatives, one of which covered an effort to address policy questions on the use of artificial intelligence. Judge Conrad appointed an advisory task force in 2025 to address significant questions and concerns raised by AI and its impact on the federal courts. All Judiciary users have been reminded that they are accountable for all work performed with the assistance of AI, and courts have been cautioned not to delegate core judicial functions to AI, including decision-making or case adjudication.

In the Southern District of Georgia, a committee has been appointed to examine the uses of emerging technologies like AI and the impacts on our Court. Safe and responsible use of new tools and technologies, and a commitment to improve efficiency and accuracy of workflows and work product, is a top priority for the Southern District of Georgia.

[1] *https://www.uscourts.gov/data-news/judiciary-news/2026/09/17/judiciary-cites-progress-case-management-property-authority-and-ai*

Cybersecurity Incident Disrupting Bankruptcy Court Operations

The United States Courts released information on October 15, 2026, regarding the cybersecurity incident disrupting Bankruptcy Court operations. BAE Systems IT and websites that support the operations of the Bankruptcy Noticing Center (BNC) have been impacted by a cybersecurity incident. To read the full article, please visit:

https://www.uscourts.gov/data-news/judiciary-news/2026/10/15/cybersecurity-incident-disrupting-bankruptcy-court-operations

Southern District of Georgia Revised Local Rules
Effective October 7, 2026

On March 23, 2026, the United States District Court for the Southern District of Georgia posted Notice and Opportunity for Comment on Amendments to its Local Rules. The public comment period expired on April 22, 2026, and after considering all submissions, the District Court has adopted the revised Local Rules effective October 7, 2026. To view the revised Local Rules, please visit:

https://www.gasd.uscourts.gov/court-info/local-rules-and-orders

USTP Region 21
List of Authorized Depository Institutions

On September 10, 2026, the United States Trustee Program (USTP) for Region 21 published a list of financial institutions that have been approved by the U.S. Trustee for Region 21 (*which includes the Southern District of Georgia*) to serve as an authorized depository for the deposit of bankruptcy estate funds. Each financial institution listed has its own criteria for establishing accounts for requesting customers. It is important to contact the specific bank to determine their individual requirements as to the opening of bankruptcy accounts.

To view the list, please visit:

https://www.justice.gov/ust/media/1406781/dl?inline

Updated International Mail Service Suspensions

The U.S. Postal Service has suspended international mail acceptance temporarily for the countries listed below due to inadequate transportation options or service disruptions within the country. As a result, beginning September 21, 2026, the Bankruptcy Noticing Center will not mail notices to recipient addresses that include the countries identified on the list below; those notices will be bypassed. Bypassed recipients are listed within the bypass section of the Certificate of Notice. To view the latest updates from the United States Postal Service, visit https://www.usps.com and select *International.*

Afghanistan
Belarus
Bhutan
Cuba
Eritrea
Haiti
Iran
Kiribati
Seychelles
South Sudan
Sudan
Turkmenistan
Yemen

Request for Public Comment on Proposed Amendments to Federal Rules

The Judicial Conference Committee on Rules of Practice and Procedure has approved for publication and public comment proposed amendments to the following rules:

- Appellate Rule 25;
- Bankruptcy Rules 2003, 5005, 8011, 9006, 9036, and 9037;
- Civil Rules 5, 5.2, 6, and 55;
- Criminal Rules 11, 32, 45, 49, and 49.1; and
- Evidence Rules 104 and 902.

The public comment period is open from August 14, 2026, to February 15, 2027.

To view the proposals and supporting materials, as well as instructions on submitting written comments, please visit the Rules & Policies webpage on the U.S. Court's website at:

https://www.uscourts.gov/forms-rules/proposed-amendments-published-public-comment

The Bankruptcy Administration Improvement Act of 2025, Pub. L. No. 119-76, signed into law on February 6, 2026, removes the sections of the Code, including 11 U.S.C. § 330(e) that established an annual additional payment for eligible Chapter 7 trustees. Effective for Chapter 7 cases filed on or after October 1, 2026 (*and for Chapter 11, 12, and 13 cases commenced on or after that date that are subsequently converted to Chapter 7*), total compensation for Chapter 7 trustees will permanently increase to **$120**. As a result, **FY 2026 will be the final fiscal year for which BAIA 2021 payments may be issued**.

For more information about the Bankruptcy Administration Improvement Act and trustee payments, please visit:

https://www.uscourts.gov/court-programs/bankruptcy/trustees-and-administrators/bankruptcy-administration-improvement-act-chapter-7-trustee-payments

Electronic Public Access Fee Increase Effective January 1, 2027

On **January 1, 2027**, a temporary increase in fees for electronic access to court records will take effect. The Electronic Public Access (EPA) fee increase from $0.10 to **$0.12 per page** for access to court records through PACER was approved by the Executive Committee on behalf of the Judicial Conference. In addition, the automatic exemption for PACER fees will be raised from $30 to **$40** per quarter. The fee increase will remain in place for a five-year period. Click here to view the full announcement from PACER.

Recent Legislation and Opinions

Bankruptcy Threshold Adjustment Act of 2026

This bill (S. 3977), passed by the U.S. Senate on August 3, 2026, restores changes that expired in 2024 applicable to debt limits for Subchapter V and Chapter 13 bankruptcies. The bill increases the debt limit under Subchapter V from approximately $3.4 million to $7.5 million and increases the cumulative debt limit under Chapter 13 from approximately $2.1 million to $2.75 million. The bill also applies both secured and unsecured debt towards the Chapter 13 limit. The bill states that the changes enacted by this bill would apply to any bankruptcy cases filed on or after the date the bill becomes law.

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Veterans and Consumers Fair Credit Act

This bill (H.R. 10439), introduced in the U.S. House of Representatives on September 16, 2026, amends the Truth in Lending Act to extend the consumer credit protections provided to members of the Armed Forces and their dependents under title 10, United States Code, to all consumers.

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John H. Owoc v. The Liquidating Trustee on Behalf of the Liquidating Trust, No. 24-14048 T

The United States Court of Appeals for the 11th Circuit addresses in this appeal whether a corporate debtor's Subchapter S election constitutes property of the bankruptcy estate.

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Recent Opinions Published in the United States Bankruptcy Court for the Southern District of Georgia

19-10381-SDB Joy G. Smith

Mortgage creditor sought to reopen Debtor's Chapter 13 case to determine recoverability of preconfirmation plan review fees and post confirmation escrow advances for ad valorem taxes and insurance premiums. The Court granted the Motion to Reopen to consider the issue, but denied the Recovery Motion, finding the creditor waived its right to collect tax and insurance payments by failing to comply with RESPA.

25-10453-SDB Adam Goepel Maisano

The Trustee sought turnover of residual IRA when the Debtor took an early withdrawal, deposited the withdrawn funds into his personal account, and thereafter invested in his business. The Court found there was no prohibited transaction or subsequent tainting of the transaction which would cause the funds remaining in the IRA to become property of the estate.

(Continued on next page)

Recent Legislation and Opinions (continued)

24-05004-MJK Jones v. Carrington Mortgage Services, LLC as servicer

The Court granted the defendant's motion for summary judgment on the plaintiff's wrongful foreclosure claim and derivative claim for punitive damages under Georgia law. The Court found that no genuine issue of material fact existed and the record evidence did not show that the defendant breached a duty it owed to the plaintiff or a causal connection between the alleged breach and the injury sustained. Instead, the evidence demonstrated that the defendant complied with the pre-foreclosure requirements of O.C.G.A. § 44-14-162.2 and the notice of default requirements provided in the security deed for the plaintiff's property prior to the foreclosure. Additionally, the Court found that the defendant had not violated RESPA/Regulation X when it foreclosed on the plaintiff's property. Because the defendant had previously complied with RESPA/Regulation X and offered the plaintiff a forbearance plan (which she did not accept), and because the plaintiff remained delinquent at all times since that offer was made, the defendant was under no duty to repeatedly comply with RESPA/Regulation X when the plaintiff submitted various subsequent loan modification applications. Finally, the Court concluded that the evidence showed no causal connection between the alleged defects in the notice of the foreclosure and the foreclosure. In other words, there was no evidence that the foreclosure would not have occurred had the plaintiff been given all the notice she alleged she was not given. Instead, the record evidence showed that the long-term default in payments was the cause of the foreclosure.

25-01016-SDB Charles W. Wills, Chapter 7 Trustee v. Turnbull Law Group, LLC

The Court denied a law firm's motion to dismiss the adversary proceeding brought by the Chapter 7 Trustee. The Trustee alleged the law firm violated the Georgia Debt Adjustment Act and the Georgia Fair Business Practices Act when it kept 46% of the total amount Debtor paid into a "Debt Resolution Program." The Trustee also asserted he was entitled to avoid the payments to the law firm pursuant to 11 U.S.C. §§ 548, 544, and 550, and O.C.G.A. § 18-2-75(a). The Court found the Trustee had pleaded sufficient facts to survive the motion to dismiss on all counts, noting the bankruptcy court's recent decision in a similar case was persuasive. *See Schofield v. The Brian A. Moore Law Firm, LLC (In re Mai), No. 24-02004, 2025 WL 2803789 (Bankr. S.D. Ga. Sept. 30, 2025*).

25-00101-SDB Jubabes Heating & Cooling, LLC

Skeleton involuntary petitions filed by pro se petitioning creditors for more than 50 alleged debtors were dismissed and Rule 9011 sanctions were entered.

12-01004-SDB Yearby v. Shekastehband et al

The Court denied Creditor's pro se Motion to Restrict Remote Public Access and To Seal or Redact Certain Records because Creditor failed to state any compelling grounds to rebut the presumption in favor of public access to all records filed with the bankruptcy courts as codified by Section 107 of the Bankruptcy Code.

(Continued on next page)

Recent Legislation and Opinions (continued)

24-10575-SDB Regina Beard

The Court sustained the Chapter 13 Trustee's Objection to Debtor's Claim of Exemption and disallowed Debtor's claim of exemption in the amount of $16,155.84 under O.C.G.A. §44-13-100(a)(11)(D) finding exemptions claimed under §44-13-100(a)(11)(D) are capped at $10,000 and Debtor had exhausted this exemption.

25-10257-SDB Remodelers Warehouse

Pro se petitioning creditors sought relief, pursuant to Fed. R. Bankr. P. 9024, Fed. R. Civ. P. 60(b)(2), (b)(3), and (d)(3), 11 U.S.C. § 105(a), and the Court's inherent authority, from the Court's prior orders dismissing the involuntary bankruptcy petition against the Alleged Debtor and denying disqualification of Alleged Debtor's counsel. The Court found (i) the Petitioners did not show the evidence presented in the motion was not discoverable at the time the previous orders were entered; (ii) the evidence would not have produced a different result; and (iii) the Petitioners did not demonstrate any fraud, misrepresentation, or misconduct that would merit reconsideration. The Court also denied the Petitioners' Recusal Motion finding Petitioners' disagreement with the Judge's prior orders and case management were not grounds for judicial disqualification. Finally, based on its findings, the Court denied the Petitioners' Motion to Stay all § 303(i) Proceedings for damages.

26-01008-SDB Osborn Financial Group, LLC vs. Snide et al

The Court granted the Defendant's Motion to Dismiss Adversary Complaint as Untimely and denied the Plaintiff's Motion for Relief and to Extend the deadline to object to discharge. The Court found that neither due process nor equitable principles merited an extension of the FRBP 4007(c) deadline.

19-40487-EJC Rhondie Belton and Lenora Smith Belton

The Debtors commenced this chapter 13 case in 2019, and their plan was confirmed that year. In November 2022, Rhondie Belton was injured when explosions occurred near his job site, giving rise to a personal injury claim. Mr. Belton sought legal counsel in early 2023, but no suit was filed, and the claim was not disclosed in the bankruptcy case. The Debtors completed their plan payments in October 2023 and received a discharge in December 2023. The Court closed the case in March 2024. In August 2024, counsel referred Mr. Belton's claim to a new firm, which filed suit in District Court that October. The bankruptcy case was reopened in December 2024 for a separate matter and was closed again in January 2026. In May 2026, the Debtors moved to reopen the case for a second time to disclose the explosion claim and administer any proceeds, a step that would also address the judicial estoppel defense raised in the District Court litigation. Because the temporal limitations of 11 U.S.C. § 1329(a) and (c) barred modification of the Debtors' plan, creditors would not have shared in any recovery regardless, and reopening the case to merely disclose the claim would afford no substantive relief under § 350(b). The Court found that reopening would be futile and denied the Debtor's motion to reopen. However, the Court expressly left judicial estoppel to the District Court, noting that denial of reopening does not weigh in favor of judicial estoppel, nor does it bear on whether the Debtors' omission of the claim was inadvertent or mistaken, which is for the District Court to decide.

Revised Guide to Small Business Reorganization Act and Subchapter V Update

Judge Paul W. Bonapfel of the U.S. Bankruptcy Court for the Northern District of Georgia published "A Guide to the Small Business Reorganization Act of 2019," which has been recently revised and contains editorial revisions. Click here to view the guide updated in August 2026. Click here to view the Subchapter V update published in July 2026. Many thanks to Judge Bonapfel for this helpful information!

Updated Administrative Expense Multipliers and IRS Data

The Administrative Expense Multipliers and IRS's National Standards for Allowable Living Expenses and Local Standards for Transportation and Housing and Utilities Expenses accessible through the *Means Testing Information* page of the United States Trustee Program's website has been updated. Click here to view the updates. The revised multipliers and standards apply to cases filed on or after July 15, 2026.

Merchant Cash Advances in Subchapter V

A recently published *Law360* article by Hannah Hutman, Attorney at Hoover Penrod LLC, and Starria Cuffee, Regional Director at Stretto, discusses how merchant cash advances (MCAs) work, key legal issues involving MCAs and bankruptcy, and strategies for addressing MCAs in Subchapter V bankruptcy. Click here to read the article.

Bankruptcy Filings Rise 12.2 Percent

Bankruptcy filings rose 12.2 percent during the 12-month period ending June 30, 2026, according to statistics released by the Administrative Office of the U.S. Courts. Click here to read more.

USTP Issues Report on Debtor Audits for FY 2025

The United States Trustee Program (USTP) has issued its annual public report on debtor audits for Fiscal Year 2025. The report is required by section 603(a)(2)(D) of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. Click here to view the report.

Revised Eleventh Circuit Rules Posted

The U.S. Court of Appeals for the Eleventh Circuit posted its revised rules on August 1, 2026. Click here to view the revised rules.

Upcoming Conferences and Other Events

- ***Staying Current and Competent: Ethics, Emerging Technology and Practice Updates for Georgia Lawyers***, Virtual Summit hosted by the State Bar of Georgia on **October 28, 2026**, from 8:30 a.m. to 3:45 p.m. ET. Click here for information and to register.

- ***The Dark Side of Solar Lending***, Free webinar offered by The NACTT Academy on **October 29, 2026**, at 2:00 p.m. ET. Click here for more information and to register.

- ***Georgia Northern Bankruptcy's Bench and Bar Committee – In Person Lunch and Learn Seminar,*** **November 3, 2026**, from 11:30 a.m. to 2:00 p.m., Red Neck Gourmet (Down Under), 11 Court Square, Newnan, GA 30263. The seminar is free, but space is limited – email benchandbar@ganb.uscourts.gov to save your space! For more information, click here.

- ***Dealing with Student Loan Debt in Bankruptcy Cases***, Free webinar sponsored by the Bankruptcy Section of the Atlanta Bar Association and the W. Homer Drake, Jr. Georgia Bankruptcy American Inn of Court on **November 4, 2026**, from 1:00 p.m. to 3:00 p.m. ET. Attorneys will be eligible to receive 2 hours of CLE credit at no cost. Click here to access the registration link.

- ***Best Practices for Effective Legal Writing***, Webinar hosted by the American Bar Association on **November 5, 2026**. Click here for more information and to register.

- ***American Bankruptcy Institute's Winter Leadership Conference,*** December 3-5, 2026, JW Marriott Desert Springs Resort and Spa, 74-855 Country Club Dr, Palm Desert, CA 92260. Click here for more information and to register.

- ***American Bankruptcy Institute's Bankruptcy Litigation Committee Virtual Meet & Greet***, December 17, 2026, from 7:00 p.m. to 8:00 p.m. ET. Click here for more information and to register.

- The ***Association of Bankruptcy Judicial Assistants (ABJA)*** will host a *CBA program* and *Professional Skills Seminar* in 2027. Registration opens in Spring 2027. Visit https://www.abja.org/ for more information.

PACER Updates | pacer.uscourts.gov

Updated Password Standards Enforcement

Beginning August 17, 2026, PACER users who have not updated their password in the last 18 months will be randomly selected to update their password to comply with the updated password standards, which are listed below.

New passwords must:

- Contain 14-45 characters.
- Contain at least one lowercase letter, one uppercase letter, and one special character (*all special characters are allowed*).
- Not contain any part of the user's first name, last name, username, or email address.

IMPORTANT: *All PACER users must update their passwords every 180 days to reduce the risk of extended use of compromised passwords.*

Note: Impacted users will be prompted to update their password upon login. Users can skip the process three times before their account is locked. Once an account is locked, users will not be able to perform any activity until they change their password. In preparation, users should ensure that they know their security questions and answers and have access to the email address associated with their PACER account in the event they need to reset their password. If users do not know their security questions and answers, they should contact the PACER Service Center for assistance. Users sharing their account should coordinate with their teams to avoid locking each other out. Finally, if using third-party software, users should check if they need to take any additional action as it relates to that software.

If you have questions, please contact the PACER Service Center at **(800) 676-6856** or pacer@psc.uscourts.gov. The PACER Service Center hours of operation are Monday through Friday from 8:00 AM to 6:00 PM Central Time. When contacting the PACER Service Center for support, please have ready your account number and username, specific federal court (*if applicable*), your specific issue, and the answers to security questions associated with your account. The PACER Service Center cannot locate accounts by state bar number.

Multifactor Authentication (MFA) Resources

There are several learning aids and videos to assist users with the Multifactor Authentication process for logging in to PACER. Please visit https://pacer.uscourts.gov/help/pacer/multifactor-authentication-mfa-logging to view the available resources for assistance.

PACER Pricing: How Fees Work

Please visit https://pacer.uscourts.gov/pacer-pricing-how-fees-work for information regarding PACER fees and exemptions.

CM/ECF User Manuals

User manuals for CM/ECF are provided to assist electronic filers in using the CM/ECF system for the U.S. Bankruptcy Court, Southern District of Georgia, and should be reviewed prior to filing electronically. The manuals include helpful information and docketing instructions for commonly filed pleadings, including new bankruptcy cases. The manuals were recently updated and are available on the Court's website at:

https://www.gasb.uscourts.gov/cmecf-training-user-guidelinesmanuals-and-information

Register for CM/ECF Access

To register for CM/ECF access in the Southern District of Georgia, filing users** must first register for a PACER account, then request e-filing access to the Southern District of Georgia Bankruptcy Court's Live CM/ECF database. All of this is completed within PACER.

Before requesting electronic access to the Court's database, filing users must first read and agree to the Filer Terms and Conditions posted on the Court's website at:

https://www.gasb.uscourts.gov/cmecf-registration-information

Once the filing user has submitted a request for filing access, or any update to the user's current information, questions or concerns may be directed to the Court's CM/ECF Central Sign-On Administrator, Courtney Neibel, at 706-823-6018. Please also visit the Court's website at:

https://www.gasb.uscourts.gov/nextgen-information

***Please note:* Debtors appearing pro se (without attorney representation) are not currently eligible to receive electronic filing access in the Southern District of Georgia Bankruptcy Court.**

Filing Agent accounts may be created in CM/ECF by attorneys and/or trustees for those employees filing on behalf of them. Visit the Court's website at:

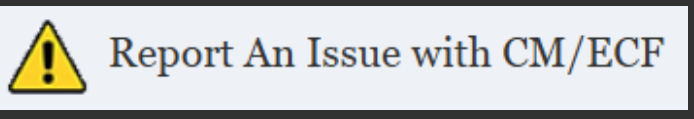
https://www.gasb.uscourts.gov/filing-agents

for resources and information concerning filing agents in CM/ECF, including specific instructions for creating a Filing Agent account and a user guide for Filing Agents.

CM/ECF NextGen 1.9 – Claims Upload

The Court recently upgraded the CM/ECF filing system to version 1.9. In previous releases of CM/ECF, the zip file format natively used by Windows 10 and higher caused the **Claims Upload** process to fail. This issue has been resolved in the upgrade to version 1.9.

Users experiencing issues with the Court's CM/ECF database should contact the Clerk's Office for assistance.



Recent CM/ECF Bankruptcy Events Modifications

New and Modified Docket Events

Menu	Event	Notes
Motions/Applications	**Amended Application**	*This event has been retired and removed from CM/ECF menus. See explanation below.*
Motions/Applications	**Amended Motion**	*This event has been retired and removed from CM/ECF menus. See explanation below.*
Motions/Applications	**Reopen Case (AMENDED)**	*Event created for docketing an amended motion to reopen case in any chapter.*
Miscellaneous	**Statement of Corporate Ownership – Local Form 7.1.1**	*Event modified to add reference to required form LR 7.1.1 Disclosure Statement.*
Open BK Case	**Voluntary Petition (Chapter 7)**	*When opening a new bankruptcy case, filing users will be prompted regarding the means test and selection of the presumption of abuse value.*
Motions/Applications	**Authorize Payment to Critical Vendor (Ch 11)**	*Event created for docketing a Motion to Authorize Payment to a Critical Vendor in a Chapter 11 case.*
Miscellaneous	**Stipulation**	*Event modified to prompt filing users to enter the names of all parties to the stipulation.*

Docketing an Amended Application/Motion in CM/ECF

The *Amended Application* and *Amended Motion* events have been retired and removed from CM/ECF menus. To docket an amended application or amended motion, filing users must select the document used for the original document they are amending, and will be prompted to select whether the filing is an amended filing.

New Hearing Location in CM/ECF

A new hearing location has been added in CM/ECF for hearings to be held in the Savannah Annex 3rd Floor Courtroom. The address will appear in hearing notices for Savannah as follows:

124 Barnard Street, 3rd Floor Courtroom, Savannah, GA 31401

Required Disclosure Statement of Parties and Intervenors Form

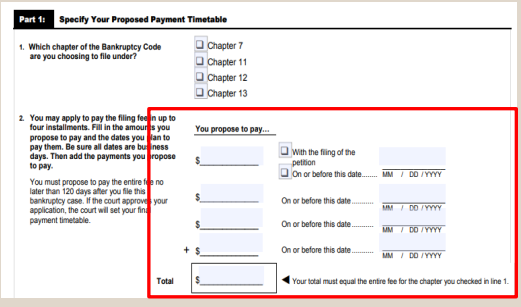
The local form was revised on October 26, 2026, and is available on the Court's website at:

https://www.gasb.uscourts.gov/sites/gasb/files/Disclosure_Stmt_Parties_Intervenors_Oct_2026.pdf

Please note that this form should also be used when submitting a **Corporate Ownership Statement** to the Court. See Federal Rule of Civil Procedure 7.1, Federal Rules of Bankruptcy Procedure 1007(a)(1)(A), 1010(b), 1011(f), and 7007.1.

Application to Pay Filing Fee in Installments: 120-Day Deadline for Payment of Fee

When preparing Official Bankruptcy Form 103A Application for Individuals to Pay the Filing Fee in Installments, you must propose to pay the entire fee **no later than 120 days** after the filing of the bankruptcy petition. Be sure to include the applicable 120-day deadline and total fee amount due in Part 1 of the application form. If the proposed deadline exceeds 120 days from the date the bankruptcy petition was filed, or the total fee amount is incorrect or missing, a deficiency notice may be issued from the Clerk's Office requiring an amended application to be filed.


Part 1: Specify Your Proposed Payment Timetable

1. Which chapter of the Bankruptcy Code are you choosing to file under?
   - ☐ Chapter 7
   - ☐ Chapter 11
   - ☐ Chapter 12
   - ☐ Chapter 13

2. You may apply to pay the filing fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business days. Then add the payments you propose to pay.

   You must propose to pay the entire fee no later than 120 days after you file this bankruptcy case. If the court approves your application, the court will set your final payment timetable.

You propose to pay...	
$_____	☐ With the filing of the petition ☐ On or before this date..... MM / DD / YYYY
$_____	On or before this date..... MM / DD / YYYY
$_____	On or before this date..... MM / DD / YYYY
+ $_____	On or before this date..... MM / DD / YYYY
Total $_____	◀ Your total must equal the entire fee for the chapter you checked in line 1.

Amending Schedules and Statements: Official Forms and Verification Required

When amending schedules or statements in a bankruptcy case, the amendments must be submitted on the applicable Official Bankruptcy Form(s). In addition, an individual debtor's verification of amended schedules should be submitted on Official Form 106 Dec Declaration About an Individual Debtor's Schedules, and a non-individual debtor's verification of amended schedules should be submitted on Official Form 202 Declaration Under Penalty of Perjury for Non-Individual Debtors.

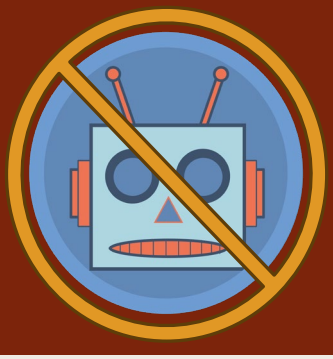
All official bankruptcy forms may be obtained online at: https://www.uscourts.gov/forms-rules/forms/bankruptcy-forms

In addition, please refer to the Public Notice Regarding Filing of Amended Bankruptcy Schedules dated July 21, 2025. A cover sheet or other indicator shall be filed that clearly identifies each amendment being made.

Robocall Blocking Guides

The Federal Communications Commission (FCC) recently published "How-To" Robocall blocking guides, providing simple instructions that can you can follow to turn on call blocking and screening tools that can help reduce the number of illegal robocalls and scam texts you receive on your Android device or iPhone.

Visit https://www.fcc.gov/blockit to access the guides and learn more about illegal robocalls and the work the FCC is doing to stop them.



Attorney Signature Requirements

The login and password used to electronically file a document that would bear a signature of an attorney who is a registered participant of the CM/ECF system shall constitute the signature of that attorney for purposes of the application of Fed. R. Bankr. P. 9011 and other applicable rules. The typed signature indicated on the document submitted for filing must match the identity of the individual registered as the CM/ECF filer. In addition, the name of the Filing User under whose login and password the document is submitted must be preceded by an "s/" and typed in the space where the signature would otherwise appear.

Please refer to the Court's Mandatory CM/ECF Administrative Procedures and ECF Local Rule 8 for further information regarding signature requirements.

Proofreading Documents Before Filing

Many of the deficiency notices issued by the Clerk's Office can be prevented by proofreading a document prior to filing in CM/ECF. When checking the document before filing, here are some common items to look for:

- ✓ Correct spelling of debtor/joint debtor name
- ✓ Correct case number and chapter
- ✓ Certificate of Service showing proper service to parties-in-interest
- ✓ Properly formatted signature(s)
- ✓ Attach exhibits referenced in the pleading
- ✓ Payment of any required filing fee

Withdrawing a Document

In CM/ECF, there are three separate docket events for filing a withdrawal, to ensure the withdrawal appears properly on the case docket and/or claims register.

Withdrawal: *BK > Misc. > Withdrawal*

Use this event to withdraw any document other than a proof of claim or Rule 3002.1-related document.

Withdrawal of Claim: *BK > Misc. > Withdrawal of Claim*

Use this event to withdraw a proof of claim.

Withdrawal of Rule 3002.1 Document: *BK > Misc. > Withdrawal of Rule 3002.1 Document*

Use this event to withdraw a Rule 3002.1-related document, such as a Notice of Mortgage Payment Change.

REMINDER:

Courthouse Dress Code for the Southern District of Georgia

The Court's policy regarding dress, attire, and electronic devices applies to all persons entering Southern District of Georgia courthouse facilities. **Attorneys must advise their clients of dress code requirements prior to attending any scheduled hearing.** Clients should also be advised that cell phones are not permitted in courthouse facilities without prior Court approval. Behavior, conditions, or attire not conducive to the dignified and orderly operation of official court business are prohibited. **CLICK HERE** to read the full policy.

Parties, Witnesses, Spectators, Law Enforcement, and Other Persons (not including persons in custody):

1. All males shall wear trousers, collared shirts, shoes, and socks. Sandals or flip flops are not permitted. Jeans or other denim clothing are not permitted. No clothing shall be worn that reveals undergarments. Hats or headgear worn as apparel or accessory shall be removed and shall remain removed while the individual remains in the building. Sunglasses shall be removed.

2. All females shall wear slacks, dresses, or skirts no more than two inches above the knee in length and appropriate footwear. Sweaters, jackets, and shirts must have at least quarter-length sleeves and have a business-like appearance. Shirts and blouses shall not reveal any undergarments or a bare mid-section. Jeans or other denim clothing are not permitted. Headgear of any kind shall be removed and shall remain removed while the individual remains in the building. However, tasteful formal hats, scarves, or shawls may be worn unless likely to obstruct the vision of others. Sunglasses shall be removed.

3. Any member of the Armed Services of the United States whose presence within any courthouse is necessary or desirable may wear a uniform approved by the command and consonant with the needs of the service. The same shall apply to law enforcement personnel whose presence is necessary. Sunglasses shall be removed.

Filing Without an Attorney

On the Court's website at www.gasb.uscourts.gov, clicking ***Filing Without an Attorney*** on the main menu provides information and resources for filing without an attorney (*pro se*). Bankruptcy Basics and the required forms for filing a Chapter 7 petition, Chapter 13 petition, and Chapter 11 petition are included in the resources provided.

No employee of the Court is permitted to give legal advice or to respond to questions which may constitute legal advice. General information regarding filing a bankruptcy case, fees, forms, trustees, Court locations, calendars, etc. is available on the Court's website at no charge.

Application to Proceed Pro Hac Vice

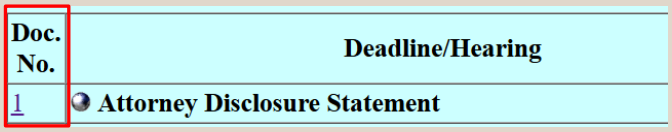
Forms are available on the Court's website for filing an Application for Pro Hac Vice Admission and Proposed Order in a bankruptcy case or an adversary proceeding. To access the forms, please visit the Court's website at:

https://www.gasb.uscourts.gov/local-forms

Viewing Deadlines in CM/ECF

In CM/ECF, information about a specific case may be viewed by clicking **Query** on the main menu bar, entering search clues such as the case number or debtor name, and running the query to view the case information.

On the **Query** screen for a case, clicking the **Deadline/Schedule** link and then **Run Query** will display all pending and satisfied/terminated deadlines and hearings for the case. The screen displays each deadline/hearing, with a link to the related docket number and document in the case. Click the number to view the PDF image.



Personal Financial Management Instructional Course Requirements

Pursuant to Fed. R. Bankr. P. 1007(b)(7), unless an approved provider has notified the Court that the debtor has completed a course in personal financial management after filing the petition or the debtor is not required to complete one as a condition to discharge, an individual debtor in a Chapter 7 or Chapter 13 case – or in a Chapter 11 case in which 11 U.S.C. § 1141(d)(3) applies – must file a certificate of course completion issued by the provider. Failure to file the certificate will result in the case being closed without entry of discharge. If Debtors subsequently file a Motion to Reopen the Case to allow for the filing of the certificate, Debtors must pay the full reopening fee due for filing the motion.

Click here to view a list of approved financial management course providers.

Updated Case Management Digit Assignment

The following case management digit assignment became effective on September 4, 2026, and is subject to change periodically. The current case management digit assignment is also available on the Court's website at www.gasb.uscourts.gov under *Court Information > General Information > Phone Directories and Case Management Digit Assignment*.

Case Administrator	Phone Number	Chapters 7 and 13 (*including adversaries*)	Chapters 7 and 13 Case Opening	Chapters 11 and 12 (*including adversaries*)
Becky (RED)	(912) 280-1375	00-32 Bwk/Way	0, 1, 2 Bwk/Way	
Karen (KMS)	(706) 823-6019	33-66 Bwk/Way	3, 4, 5, 6 Bwk/Way	MJK: Case Mgmt: 00-49 Case Open: 0, 1, 2, 3, 4 ********** SDB: 25-74
Tory (TGG)	(912) 280-1369	67-99 Bwk/Way	7, 8, 9 Bwk/Way	MJK: Case Mgmt: 50-99 Case Open: 5, 6, 7, 8, 9
Renae (RTC)	(912) 650-4132	00-49 Sav	0, 1, 2, 3, 4 Sav	
Laura (LLE)	(912) 650-4140	50-99 Sav	5, 6, 7, 8, 9 Sav	
Holly (HKB)	(912) 650-4117			All EJC
Charlene (CCB)	(706) 823-6456	00-24 Aug/Dub/Stb	00-24 Aug/Dub/Stb	SDB 00-24
Vonita (VWW)	(706) 823-6024	25-49 Aug/Dub/Stb	25-49 Aug/Dub/Stb	SDB 25-49
Christina (CMT)	(706) 823-6034	50-74 Aug/Dub/Stb	50-74 Aug/Dub/Stb	SDB 50-74
April (AKG)	(706) 823-6038	75-99 Aug/Dub/Stb	75-99 Aug/Dub/Stb	SDB 75-99

MJK = Chief Judge Kim; SDB = Judge Barrett; EJC = Judge Coleman

Aug = Augusta; Bwk = Brunswick; Dub = Dublin; Sav = Savannah; Way = Waycross; Stb = Statesboro

Employee News

Please welcome Audra Kim to the Court family as Judge Coleman's term law clerk for 2026-2027. Audra received her Juris Doctorate in May 2026 from Notre Dame Law School where she was a member of the Student Bar Association, founded an athletics and social media company, and was a recruiting coach for the Peru National Women's Lacrosse Team. Prior to law school, Audra worked for the FDIC where she co-authored the FDIC (F-100) Facilities Standards Guide and served as a Legal Researcher for a barrister in banking and finance where she researched, drafted, and edited finance, crypto, and banking textbook excerpts pending publication. Audra also holds a degree in Communications from Cornell University.

Welcome, Audra! We look forward to working with you and to your contributions to the Court.

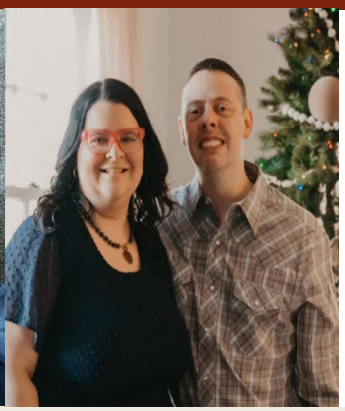
Congratulations to Kristin Meurer on her new appointment as Judge Barrett's term law clerk for 2026-2027. Kristen received her Juris Doctorate in May 2026 from Texas Tech School of Law, where she served as a Senior Writer and the Executive Managing Editor on the *Texas Bank Lawyer Journal*. She served as an extern for the Hon. Scott W. Everett and the Hon. Brad W. Odell, bankruptcy judges in the Northern District of Texas. In 2023, Kristin received her B.A. from West Texas A&M. Prior to law school she worked as a legal assistant at Underwood Law.

Welcome, Kristin! We are glad you are here.

Welcome to Case Administrator Emily Carter

Emily Carter joined the Court family as the newest Case Administrator in Brunswick on September 14, 2026. Emily graduated *Cum Laude* from Georgia Southern University in May 2024 with a Bachelor of Science in Criminal Justice and Criminology. She brings valuable experience in court operations and legal administration from her previous roles with the Glynn County Superior Court and the Boyd Law Firm, where she specialized in case management, court documentation, and client communication. Emily is excited to bring her dedication, technical proficiency, and strong work ethic to our team. Welcome, Emily!

Congratulations to Holly Bowers



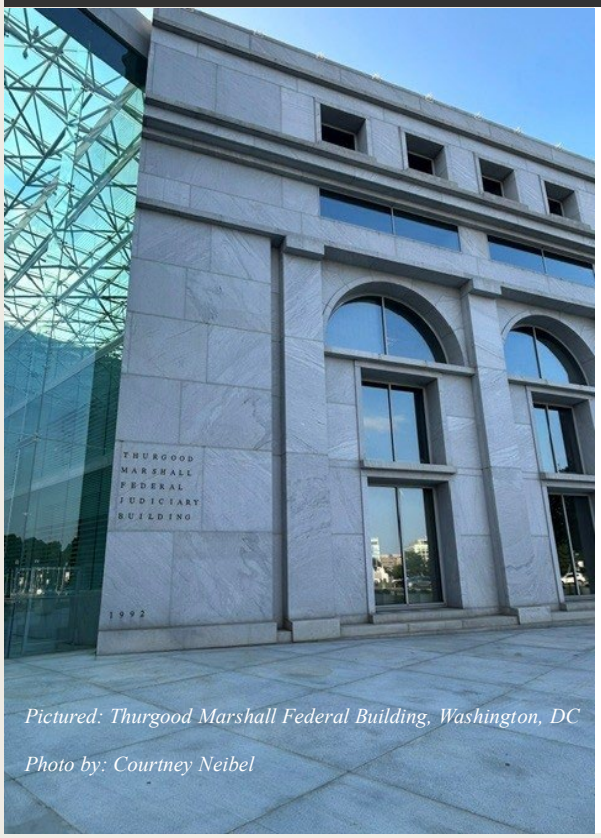
Congratulations to Holly Bowers on her recent promotion to Courtroom Deputy for Judge Edward J. Coleman, III. Holly served as a Case Administrator in the Savannah Clerk's Office for nearly 10 years, and was previously employed as a paralegal at Galloway & Galloway in Savannah, GA. She received an associate's degree in paralegal studies from South University where she was a top Federal Work Study student for the Dean of Student Affairs. Way to go, Holly!

Farewell to Elizabeth Bonanni

Elizabeth Bonanni, former Courtroom Deputy to Judge Coleman, celebrated her last day with the Court this past summer with a going-away celebration hosted by the Savannah Clerk's Office. Elizabeth served nearly 10 years with the Court, first as a Case Administrator in the Clerk's Office, and then as Courtroom Deputy in Savannah. Her professionalism and work ethic are bar none, and her smiling face and dedicated service will be missed. We wish Elizabeth all the best in her future endeavors.

Best Wishes!

Strengthening Our Team, Fostering Communication



Pictured: Thurgood Marshall Federal Building, Washington, DC

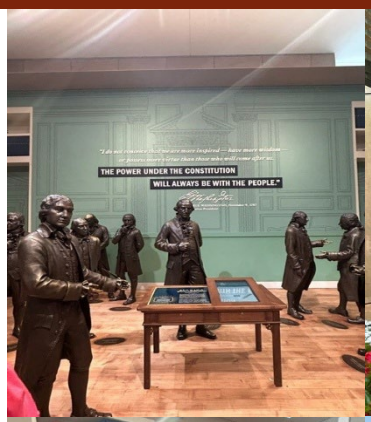
Photo by: Courtney Neibel

In late June 2026, Clerk of Court Dana Wilson, along with April Rowe, Carla Wilbourn, Cherish Howard, Courtney Neibel, and Lainie Saul, attended the Federal Judicial Center's *Level Up Your Executive Team Seminar* at the Thurgood Marshall Federal Judiciary Building in Washington, DC. The Federal Judicial Center is the research and education agency of the federal judicial system. The seminar was designed to help intact executive teams develop their collective leadership skills and effectiveness by building trust, fine-tuning negotiation strategies, and maximizing effective communication. Using *Clifton Strengths* assessment data obtained prior to the seminar, our team (*aptly named the "Georgia Peaches"*) was tasked with acknowledging and considering how to effectively leverage our individual and collective talents to maximize the benefit to our organization's culture. Our team gained practical tools and strategies to help make daily decisions that improve our team's culture and dynamics, and we enjoyed connecting with each other and learning about the strengths our team possesses.

Experiencing History in Philadelphia, PA

In July 2026, the Court's Data Quality Analyst Courtney Neibel attended a CM Assist User Conference in Philadelphia, PA. CM Assist is the case management program written by the U.S. Bankruptcy Court for the Western District of Oklahoma, and is used by over 50 bankruptcy courts across the country.

While in the "City of Brotherly Love," Courtney toured several landmarks in the historic district, including the Liberty Bell at Independence Hall, the Betsy Ross house, and the National Constitution Center. It was an amazing opportunity to celebrate the 250th anniversary of the founding of the United States of America in one of the oldest and most beautiful cities in the country, and to experience an incredible journey through the history of the city that birthed our nation.



Photos by: Courtney Neibel

Employment Opportunities with the Court

Vacancy Announcement – Augusta, GA

Position: Term Law Clerk to United States Bankruptcy Judge

Duty Station: Augusta, Georgia (in person)

Closing Date: Open until filled.

Click here to view the full announcement.

****

Vacancy Announcement – Savannah, GA

Position: Case Administrator

Duty Station: Savannah, Georgia

Closing Date: Open until filled. Preference given to applications received by 10/16/2026.

Click here to view the full announcement.

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THE UNITED STATES BANKRUPTCY COURT IS AN EQUAL OPPORTUNITY EMPLOYER.

To view these and any future employment opportunities with the United States Bankruptcy Court for the Southern District of Georgia, please visit the Court's website at:

www.gasb.uscourts.gov/employment-opportunities-bankruptcy-court

Other Employment Opportunities in the Southern District of Georgia

The United States Probation & Pretrial Services Office for the Southern District of Georgia has an opening for a Probation Officer in their Augusta, GA office. The vacancy closes November 15, 2026. To view the full announcement and AO-078 application, please visit: https://www.gasp.uscourts.gov/employment-opportunities. The U.S. Probation Office is an Equal Opportunity Employer.

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The United States District Court for the Southern District of Georgia is accepting applications for a Case Administrator in its Augusta division. Applications will be reviewed every two weeks until filled. To view the full announcement and AO-078 application, please visit: https://www.gasd.uscourts.gov/employment-opportunities-district-court. The U.S. District Court is an Equal Opportunity Employer.

How to Receive Email and Text Alerts

Subscribe to the Court's GovDelivery* system and keep your subscription contact information updated to receive news updates, alerts, and the Court newsletter. Click the icon below to subscribe or to access your subscriber preferences.

Please note: GovDelivery was renamed "Granicus Communications" in May 2026.

Visit the Court's Website

It is important that bankruptcy filers and interested parties frequently check the Court's website at:

www.gasb.uscourts.gov

to stay updated on Court announcements, alerts, employment opportunities, and other important information.

Contact the Court

Clerk's Office
Main Numbers

Hours of Operation:
M-F, 8:30 AM to 5:00 PM

Augusta: 706-823-6000

Brunswick: 912-280-1376

Savannah: 912-650-4100

Dana M. Wilson, Clerk of Court	706-823-6015
Lainie Saul, Chief Deputy Clerk	912-650-4106
Leigh Cribbs, Budget/Financial Analyst	912-650-4139
Crystal DeLaurentis, Administrative Analyst	912-650-4138
Courtney Neibel, Data Quality Analyst and CM/ECF Central Sign-On Administrator	706-823-6018
Carla Wilbourn, Augusta Divisional Manager	706-823-6037
April Rowe, Brunswick Divisional Manager	912-280-1378
Cherish Howard, Savannah Divisional Manager	912-650-4102

Bankruptcy Word Search

*Answers on page 24

U Q N Q R C Z D R T Z R L K X Z Q A U C J Q B Y W S P U T S
H B G Q O Y G D E V M S V I D S U W U M H K A H V W N H R L
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F X G E S E L U D E H C S L C X S E L D V F T X T R N P V D
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A P V L C P T V F T W E I R R O C B Z J X J N S I L R I E Z
A L F S I V V G C H R H Y U F V C X W L L L S O U J Z J A A
G O D S Y W M L T O H K C L W N M H R W Y V F P W Y D P F X
C I I J S N Y S F P G B S S E J Y Y E P G I D X E A H Y H L
C U J L O J Y T H S U I F S H V V P T W U C B E G C Q W J O
U V L D S W M X I Q B G R L Q S Z H T X I L M I W S W Y V Q
B C F Q Z T G M X G D J Z C K Z U F C S S P O X J C Y O M E

APPEAL
ASSET
BANKRUPTCY
CHAPTER
CLAIM
COLLATERAL
COMPLAINT
CREDITOR
DEBT
DISCHARGE
FORECLOSURE
MOTION
PETITION
PLAN
REAFFIRMATION
SCHEDULES
TRUSTEE
UNSECURED

The Court will be **CLOSED** in observance of the following upcoming federal holidays:

Wednesday, November 11, 2026

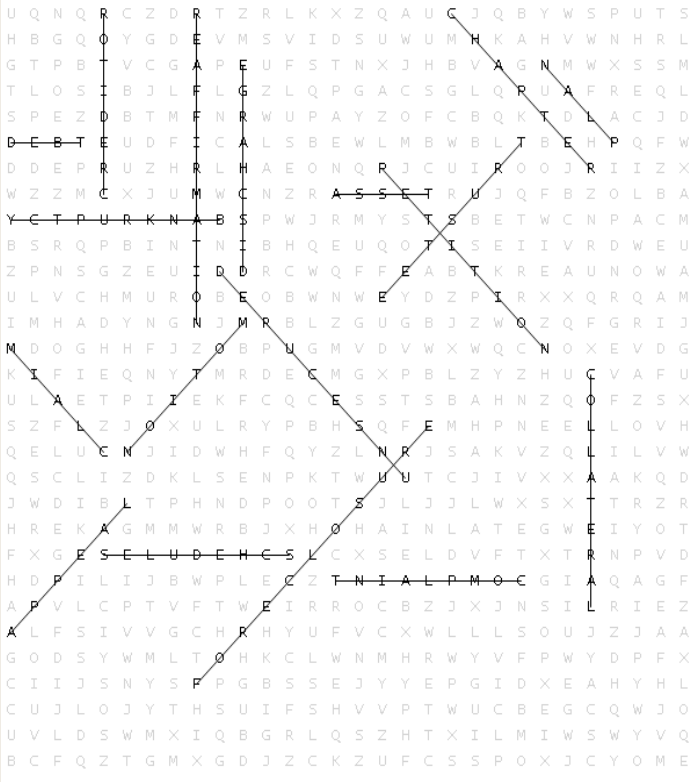
Thursday, November 26, 2026

Friday, December 25, 2026

Friday, January 1, 2027

CM/ECF and PACER will be available for online filing and access to case information.

Answers to Word Search from page 23



Many thanks to the following contributors of this edition of *The Southern Scoop:*

Shannon Auvil
Holly Bowers
Emily Carter
Ginger Clements
Chris Murray
Kristin Meurer
April Rowe
Lainie Saul
Dana Wilson

Thank you!

For questions, comments, corrections, or suggested articles regarding this newsletter, please email:

courtney_neibel@gas.uscourts.gov

We appreciate your feedback!