



The Southern Scoop

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

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Bankruptcy Filings on the Rise

According to an article¹ published by the Administrative Office (AO) of the United States Courts on February 4, 2026, total bankruptcy filings rose 11 percent, with increases in both business and non-business bankruptcies, in the twelve-month period ending December 31, 2025.

Statistics released by the AO showed a total of 574,314 annual bankruptcy filings in the year ending December 2025, compared with 517,308 cases in the previous year. Business filings rose 7.1 percent, from 23,107 to 24,737, in the year ending December 31, 2025. Non-business bankruptcy filings rose 11.2 percent to 549,577, compared with 494,201 in December 2024.

In the Southern District of Georgia, a total of 3,820 bankruptcy cases were filed in the year ending December 31, 2025, representing a 6% increase from filings in 2024. Of these cases, 168 were filed by *pro se* debtors. Chapter 11 bankruptcy filings in the district almost doubled, with a total of 17 cases filed in 2025 in comparison to 9 cases filed in 2024.

For more Georgia Southern bankruptcy case filing statistics, please continue to the next page of this newsletter.

Total SDGA Bankruptcy Filings by Chapter, Years 2021-2025 ²

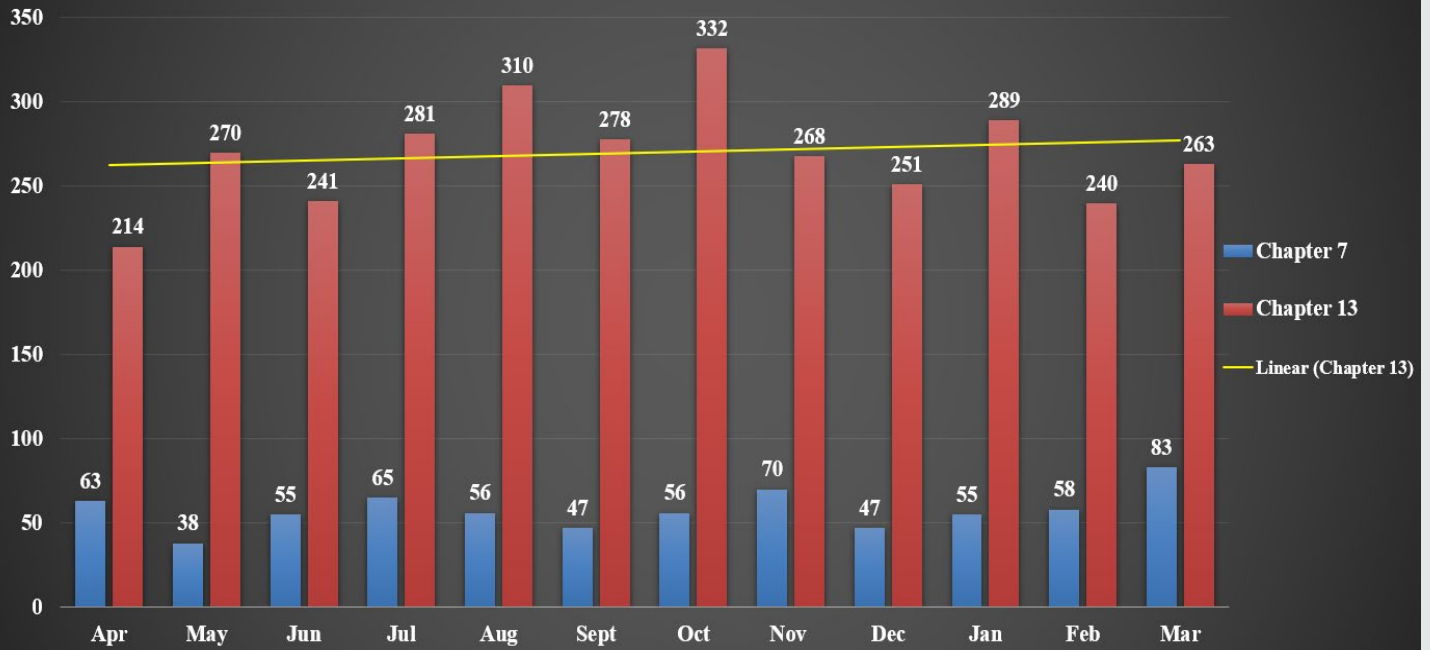
Year	Chapter			
	7	11	12	13
2025	648	17	2	3153
2024	529	9	3	3079
2023	520	6	0	3411
2022	475	1	0	3019
2021	631	7	0	2394

¹<https://www.uscourts.gov/data-news/judiciary-news/2026/02/04/bankruptcy-filings-rise-11-percent>

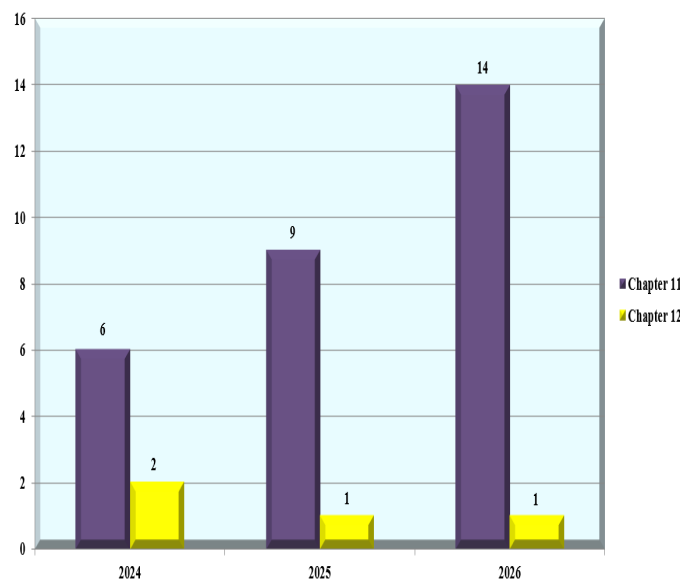
²<https://www.gasb.uscourts.gov/sites/gasb/files/stats.pdf>

United States Bankruptcy Court, Southern District of Georgia

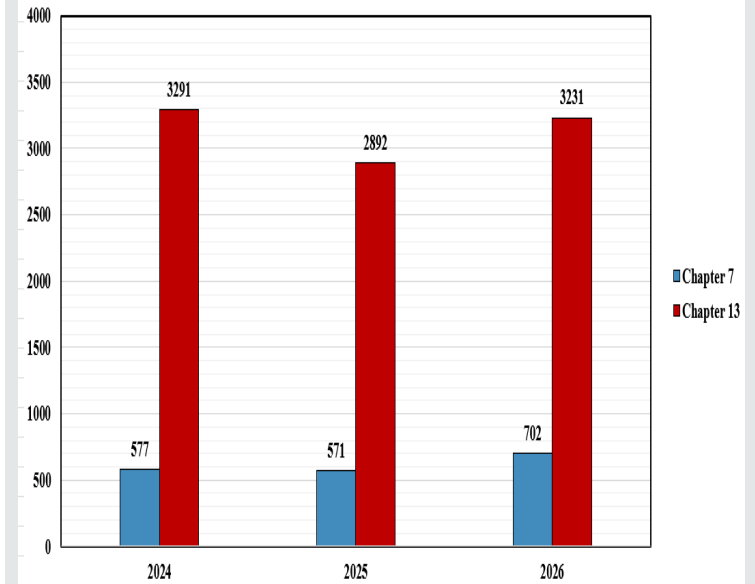
Case Filings by Chapter for 12-Month Period Ending March 31, 2026



Case Filing Trends 2024-2026 (12-Month Period Ending March 31, 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 March 31, 2026

BANKRUPTCY FILINGS

Chapter 7	702
Chapter 11	14
Chapter 12	1
Chapter 13	3231
Total	3948

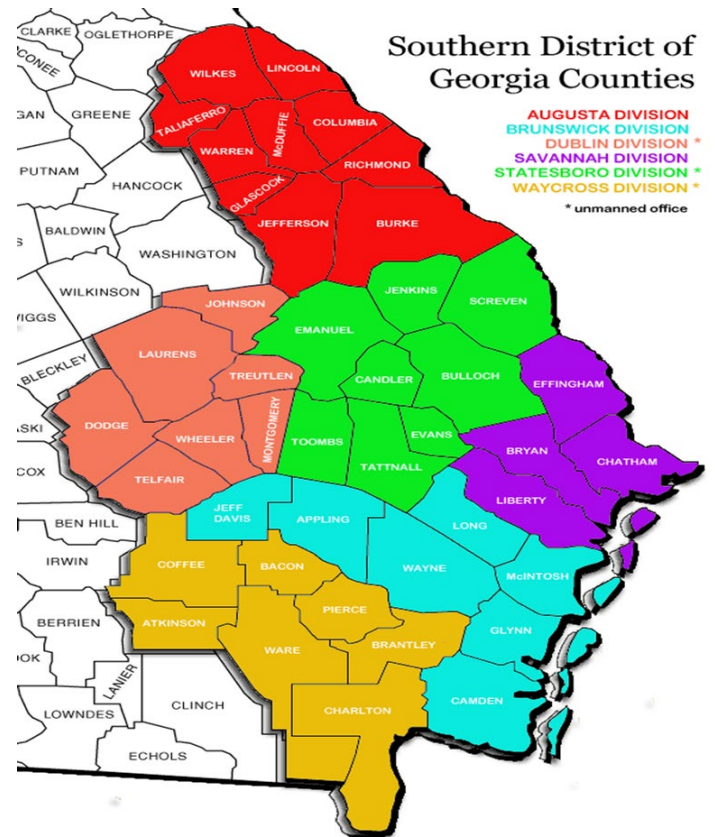
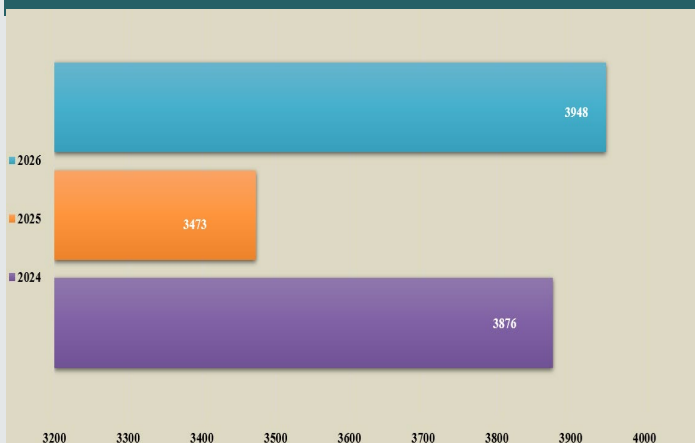
PRO SE FILINGS 189

FILINGS BY DIVISION

Augusta	1077
Brunswick	453
Dublin	185
Savannah	1283
Waycross	587
Statesboro	363

Reopened Cases	22
Conversions	125
Discharges	2128
Dismissals	1454
Adversary Proceedings	42
BK Closings	3610
AP Closings	41

Total Case Filings (All Chapters) for 12-Month Period Ending March 31, 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 and Forms Changes Coming December 1, 2026

The following rules amendments were prepared by the Judicial Conference's Committee on Rules of Practice and Procedure and transmitted to the United States Supreme Court in October 2025 (*and amended March 10, 2026*). If adopted and transmitted to the United States Congress by May 1, 2026, absent congressional action, these amendments will take effect on **December 1, 2026**:

- Appellate Form 4
- Bankruptcy Rules 1007, 3018, 5009, 9006, 9014, 9017, new Rule 7043
- Evidence Rule 801

For more information regarding the rules and forms amendments, please visit:

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

General Order 2025-1 Effective December 1, 2025

The Court issued General Order 2025-1 regarding implementing Amended Federal Rule of Bankruptcy Procedure 3002.1, effective December 1, 2025. General Order 2012-1 has been vacated. [CLICK HERE](#) to view the General Order 2025-1 in its entirety.

Revised Eleventh Circuit Rules

Revised Eleventh Circuit Rules became effective on December 1, 2025. A summary of the rules revisions as well as the current rules are available online at:

https://www.ca11.uscourts.gov/sites/default/files/courtdocs/clk/Rules_Bookmarked.DEC25.pdf

Opportunity for Comment on Amendments to the Rules of the United States Court of Appeals for the Eleventh Circuit

Pursuant to 28 U.S.C. § 2071(b), notice and opportunity for comment is given of proposed amendments to the Rules of the United States Court of Appeals for the Eleventh Circuit. **The public comment is from Monday, April 6, 2026, to Wednesday, May 6, 2026.**

A copy of the proposed amendments may be obtained from the Court's website at:

<http://www.ca11.uscourts.gov/rules/proposed-revisions>

A copy may also be obtained without charge from the Office of the Clerk, U.S. Court of Appeals for the Eleventh Circuit, 56 Forsyth St., N.W., Atlanta, Georgia 30303 [phone: 404-335-6100].

Comments on the proposed amendments may be submitted in writing to the Clerk at the above address, or electronically at <http://www.ca11.uscourts.gov/rules/proposed-revisions>, no later than Wednesday, May 6, 2026. Click [HERE](#) to view the full notice.

Opportunity for Comment on Amendments to the Local Rules of the United States District Court for the Southern District of Georgia

Pursuant to 28 U.S.C. § 2071(b), notice and opportunity for comment is given of proposed amendments to the Local Rules of the United States District Court for the Southern District of Georgia. **The public comment period is from Monday, March 23, 2026, to Wednesday, April 22, 2026.**

A copy of the proposed amendments may be obtained from the Court's website at:

https://www.gasd.uscourts.gov/sites/gasd/files/SDGA_2026_Local_Rule_Proposed.pdf

A copy may also be obtained without charge from the Office of the Clerk, U.S. District Court for the Southern District of Georgia in the [Augusta, Brunswick, or Savannah divisions](#).

Comments on the proposed amendments may be submitted in writing to the Clerk of Court at the above locations, or electronically via localrules@gasd.uscourts.gov, by 5:00 PM Eastern Time on Wednesday, April 22, 2026. Click [HERE](#) to read the original notice.



Judiciary Releases 2025 Annual Report and Judicial Business Data¹

As required by statute, Judge Robert J. Conrad, Jr., Director of the Administrative Office of the United States Courts, released his annual report for 2025, providing detailed information about mission critical initiatives as well as a judicial business data report, which addresses the workload of the Federal Judiciary including data and statistics for the fiscal year ending September 30, 2025. Click the links below to access both reports and related data tables.

- [Annual Report of the Director](#)
- [Judicial Business of the United States Courts](#)

¹ <https://www.uscourts.gov/data-news/reports/annual-reports/directors-annual-report>

Recent Legislation and Opinions

Bankruptcy Administration Improvement Act of 2025

On February 6, 2026, President Trump signed into law the Bankruptcy Administration Improvement Act of 2025 (BAIA 2025), [Pub. L. No. 119-76](#). This law amends Bankruptcy Code section 330(b)(1) by increasing the amount paid to chapter 7 trustees, repeals the potential source of additional compensation for chapter 7 trustees established by the Bankruptcy Administration Improvement Act, further extends for five years the 25 temporary bankruptcy judgeships authorized by the Bankruptcy Administration Improvement Act and extends one additional temporary bankruptcy judgeship for five years, and reauthorizes and increases certain quarterly fees charged in chapter 11 cases.

Extension of Temporary Bankruptcy Judgeships

Section 4 of the BAIA 2025 extends 26 existing temporary bankruptcy judgeships in 15 districts, each for an additional five years.

Chapter 7 Trustee Compensation

Section 3 of the BAIA 2025 removes the sections of the United States Code, including 11 U.S.C. § 330(e), that provide for up to \$60 payment to chapter 7 trustees from excess quarterly fees in the Department of Justice's U.S. Trustee System Fund for fiscal years (FY) 2021-2026. It replaces these with an increase in the total payment to chapter 7 trustees under 11 U.S.C. § 330(b) from \$60 to \$120 from the fees collected at filing in a chapter 7 case. This change is effective for chapter 7 cases commenced on or after **October 1, 2026**, and for chapter 11, 12, and 13 cases commenced on or after that date that are converted to chapter 7. There is no sunset date. Because of this, FY 2026 will be the final fiscal year for which the courts may need to administer payments for eligible cases under section 330(e). If there are sufficient funds available, section 330(e) payments for FY 2026 cases would be anticipated to begin in FY 2027.

Quarterly Fees in Chapter 11 Cases

For chapter 11 cases, Section 4 of the BAIA 2025 reauthorizes the quarterly fee prescribed by 28 U.S.C. § 1930(a)(6)(B), which remains the greater of 0.4 percent of disbursements or \$250 for each quarter in which disbursements total less than \$1,000,000, and it increases the fee from 0.8 percent to 0.9 percent of disbursements (*but not more than \$250,000*) for each quarter in which disbursements total at least \$1,000,000. This change became effective on **April 1, 2026**, and impacts fees collected by the Judiciary only in Alabama and North Carolina where the Bankruptcy Administrator program operates. In other states and territories, the fee is paid to the U.S. Trustee. The BAIA 2025 also extends the effective period of section 1930(a)(6)(B) for five years, through January 1, 2031¹.

¹ The effective period of section 1930(a)(6)(B) had been set to lapse on January 30, 2026, after being extended from December 31, 2025, by the Continuing Appropriations, Agriculture, Legislative Branch, Military Construction and Veterans Affairs, and Extensions Act, 2026, Pub. L. No. 119-37. On February 3, 2026, the President signed into law the Consolidated Appropriations Act, 2026, Pub. L. No. 119-75, which extended the effective period of section 1930(a)(6)(B) through March 31, 2026. On April 1, 2026, the BAIA's extension of the effective period of section 1930(a)(6)(B) through December 31, 2030, took effect.

Recent Legislation and Opinions (continued)

Proposed Legislation Regarding Certain Bankruptcy Eligibility Requirements

On March 3, 2026, S. 3977, the “Bankruptcy Threshold Adjustment Act of 2026” was introduced in the United States Senate to amend title 11, United States Code, to modify certain bankruptcy eligibility requirements, and for other purposes. [Click here to view full bill text.](#)

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

18-41820-EJC Alice K. Koffah

The debtor commenced this Chapter 13 case in 2018. Her plan was confirmed in 2019. Four years later, in 2023, she was injured in an automobile accident, giving rise to a personal injury claim. She hired counsel to prosecute that claim in state court but did not immediately disclose the claim in the bankruptcy case. In 2024, she completed all required payments under her Chapter 13 plan and received a discharge, and the Court closed the case. In 2025, she moved to reopen the case, ostensibly to disclose the personal injury claim and to administer any proceeds arising from it, but in truth to avoid an adverse ruling in the state-court-action under the doctrine of judicial estoppel. Because the temporal limitations of 11 U.S.C. § 1329(a) and (c) barred modification of the debtor’s plan, the Court found that reopening would be futile and therefore denied the debtor’s motion to reopen. The issue of judicial estoppel, the Court explained, would be for the state court to decide.

25-10257-SDB Remodelers Warehouse

On December 31, 2025, the Court dismissed the involuntary Chapter 7 case with reservation to consider matters arising under 11 U.S.C. § 303(i). The Court found a bona fide dispute existed as to both liability and amount regarding whether Petitioners’ aggregate claims met or exceeded the \$21,050 statutory threshold of § 303(b). The Court also found responding to an involuntary Chapter 7 filed within two years of an LLC’s dissolution is part of the “winding up” process managers are authorized to carry out.

24-10795-SDB John Anthony Crosby

(1) On February 3, 2026, the pro se debtor’s motion for reconsideration was denied because there was no mistake, inadvertence, or excusable neglect. In this matter, Bankruptcy Rule 7052 (made applicable by 9014(a) and (c)) does not require a hearing to be held or the entry of findings of fact and conclusions of law. The debtor’s due process rights were not violated when his request for an extension of time was summarily denied.

(2) The pro se debtor requested a stay pending appeal of an order denying his request for an extension of the payment provision of a strict compliance order. The debtor’s motion was denied because he could not show: (1) a substantial likelihood of success on appeal procedurally, as the order was interlocutory, or substantively on the merits; (2) a substantial risk of irreparable harm if the stay was not granted; (3) there would be no substantial harm to others from issuance of the stay; and (4) the public interest would be served by issuing the stay.

Recent Legislation and Opinions (continued)

25-04007-EJC Trustees of the National Elevator Industry Pension v. Cruz et al

The defendants in this adversary proceeding and the debtors in the underlying chapter 7 case, owned an elevator company. According to the complaint filed by the plaintiffs, the debtors and their company failed to make contributions to their employees' benefit plans, as required by a collective bargaining agreement, for the period March 2021 through July 2021. In November 2021, the parties entered into a settlement agreement in which the debtors acknowledged their liability for the company's failure to remit funds as required. The plaintiffs filed the adversary proceeding to have the debt declared nondischargeable for fiduciary defalcation under 11 U.S.C. § 523(a)(4). The debtors moved to dismiss the complaint for failure to state a claim, arguing that the plaintiffs failed to meet the heightened pleading standard of Federal Rule of Civil Procedure 9(b) and that the intervening settlement agreement prevented the plaintiffs from establishing any pre-settlement misconduct by the debtors. The Court disagreed, finding that the heightened pleading standard does not apply to defalcation, and that under Supreme Court precedent a court can look past an intervening settlement agreement to inquire into the true nature of the debt. For those reasons, the Court denied the debtors' motion to dismiss.

**Updated Census Bureau
Median Family Income** by family
size for cases filed on or after 4/1/2026 is available
online – visit

https://www.justice.gov/ust/co/bapcpa/20260401/bci_data/median_income_table.htm to view.

**Updated Chapter 11
Guidelines and Reporting
Requirements**

The United States Trustee Program posted its updated Chapter 11 guidelines and requirements to its website on February 4, 2026. Click the link below to view the updates:

https://www.justice.gov/ust/ust-regions-r21/file/ch11_guidelines_reporting_req.pdf/dl

**United States Trustee
Program Resumes
Debtor Audits**

Under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, Pub. L. No. 109-8, 119 Stat. 23 (2005), the United States Trustee Program (USTP) established procedures for independent audit firms to audit petitions, schedules, and other information in consumer bankruptcy cases. Pursuant to 28 U.S.C. § 586(f), the USTP contracts with independent accounting firms to perform audits in cases designated by the USTP.

Because of budgetary constraints, in June 2025, the USTP suspended its designation of new chapter 7 and chapter 13 cases subject to audit. **Effective February 20, 2026**, the USTP resumed its designation of individual chapter 7 and chapter 13 cases for audit. A formal notice is posted on the USTP's website at:

<https://www.justice.gov/ust/notice/ustp-resume-debtor-audits-0>

Chapter 13 Trustee Huon Le Transitions to National Data Center for Case Access and Information

The Office of Chapter 13 Trustee Huon Le will transition to the National Data Center (<https://www.ndc.org>) effective **April 22, 2026**. After this date, case information will no longer be available through 13Network. National Data Center is free for debtors and debtors' attorneys, user-friendly, and offers a variety of features not available on 13Network.com. There is a charge for parties other than debtors or debtors' attorneys.

Those who do not wish to use the National Data Center may continue to request case information directly from the Office of the Chapter 13 Trustee. Upon request, a Status of Claims or Payment History will be provided.

For more information, please visit Chapter 13 Trustee Huon Le's website at <https://www.chp13aug.org/>.

Unclaimed Funds: Are You Owed Money?

Unclaimed funds are monies held by the Court that are attributable to deposits by bankruptcy case trustees at the end of a bankruptcy case after unsuccessful efforts to locate the proper recipients of the funds. In 2025, the U.S. Bankruptcy Court for the Southern District of Georgia paid a total of \$34,585.15 to claimants who filed applications for the unclaimed funds and received an order granting their requests.

The United States Bankruptcy Court for the Southern District of Georgia is hoping to find claimants for funds that are owed to people and organizations that were parties to bankruptcy cases. The national Unclaimed Funds Locator, where potential claimants can check to see if they are owed money as a result of bankruptcy proceedings, is available on the Court's website on the [Unclaimed Funds](#) page, as well as at <https://ucfl.uscourts.gov/>.

For the Court's procedure and the forms for filing an Application for Unclaimed Funds, please visit the Court's website at:

<https://www.gasb.uscourts.gov/unclaimed-funds-information>

Free Online Filing for Proofs of Claims

A bankruptcy court recently reported that a creditor received a form in the mail for filing a Proof of Claim ("POC") through the services of a non-governmental agency for a fee. Please be advised that creditors may file an electronic Proof of Claim (ePOC), amend a Proof of Claim, or withdraw a Proof of Claim *for free* and without logging in or being required to have a CM/ECF login or password. Attach any supporting documentation to your Proof of Claim by selecting the applicable button at the bottom of the claim form screen.

No fees are associated with the transaction when using the link(s) below and on the [Electronic Claims \(ePOC\)](#) page of the Court's website to file a Proof of Claim or withdraw a Proof of Claim:

[File a Proof of Claim/Amend a Proof of Claim](#)

[Withdraw a Proof of Claim](#)

International Mail Service Suspensions

The United States 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 March 9, 2026, the Bankruptcy Noticing Center (BNC) 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	Algeria	Armenia	Bahrain	Belarus
Bhutan	Cuba	Djibouti	Eritrea	Haiti
Iran	Iraq	Israel	Kuwait	Libya
Madagascar	Oman	Pakistan	Qatar	Russia
Seychelles	South Sudan	Sudan	Syria	Tanzania
Turkmenistan	United Arab Emirates	Venezuela	Yemen	

Bankruptcy Scam Targeting Debtors

There is a new scam targeting bankruptcy debtors. The scam involves a party calling a debtor using a spoofed number that appears to be from the bankruptcy court. The debtor is told they owe money to the court and can pay by Zelle.

The Bankruptcy Court will never contact a debtor by phone requesting payment. All payment notices will be sent by official mail, either from the Bankruptcy Noticing Center (BNC) or from the Court directly. **Payments by Zelle are not allowed.**

Please report any attempts to collect payment to the Clerk's Office at any of the numbers listed below.

Augusta: 706-823-6000
Brunswick: 912-280-1376
Savannah: 912-650-4100

Protect Your Multifactor Authentication

Cyberattacks are never-ending, and as users of the Federal Judiciary's electronic systems, we all play a role in protecting access to these systems to keep the attackers at bay and keep private information secure.

One attempt an attacker may use is "MFA fatigue"¹, where the adversary attempts to log in with stolen user credentials, and gets the authentic user to accept the MFA request or "push." Stay vigilant when approving an MFA push request – be mindful and do not approve an MFA request that you did not initiate.

Tips for keeping your MFA secure:

- Watch for repeated MFA notifications you did not initiate, and never approve an MFA request you did not personally initiate.
- Look for login requests at unusual hours, or calls asking you to approve a login request.
- If you receive an unexpected prompt, deny the request and report the activity.

¹<https://duo.com/blog/mfa-fatigue-what-is-it-how-to-respond>

PACER Updates

Multifactor Authentication Short Training Videos Now Available

To assist users with various aspects of the Multifactor Authentication (MFA) process, short training videos accompanying the learning aids are now available on the PACER website. Users only must enroll in MFA when they are prompted. Check out the [MFA Tips and Resources page](#) of the PACER website for help with enrolling in MFA.

- [Multifactor Authentication \(MFA\) – Authentication Applications](#): Provides step-by-step instructions on how to add an authentication application when enrolling in MFA.
- [Multifactor Authentication \(MFA\) – Backup Codes](#): Provides step-by-step instructions on how to generate backup codes when enrolling in MFA.
- [Multifactor Authentication \(MFA\) – Logging In](#): Includes videos demonstrating how to log in using an authentication application and backup codes once enrolled in MFA and what to do if you do not have access to your MFA method(s).

Please continue to check the [PACER website](#) for more updates and additional information on MFA. If you have questions, please contact the PACER Service Center at pacer@psc.uscourts.gov or (800) 676-6856. The PACER Service Center hours of operation are Monday through Friday, 7 a.m. to 6 p.m. CT.

PACER Login Tips

For PACER login assistance, try the following:

- Confirm you entered your credentials correctly (*remember that passwords are case-sensitive*).
- If enrolled in MFA, make sure you have the authentication app you registered open before logging in. You will need to enter the one-time passcode displayed in the app. You are not sent the one-time passcode by text or push notification.
- Delete your internet browser cookies/clear your cache (*CTRL+Shift+Delete*) and restart your browser.
- Try a different browser.
- Use a different network.
- Call the PACER helpdesk at (800) 676-6856.

Resetting a Password: Security Questions

To recover a lost or forgotten PACER password, you must know the answers to your security questions. If you are unsure of the answers, update them as soon as possible and keep them in a safe place. You may do this online at <https://www.pacer.uscourts.gov>. Hover over **Manage Your Account** and select **Manage My Account Login**. After logging in, click **Set Security Information** under **Settings**.



CM/ECF Resources

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.**

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>

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.

Coming Soon: NextGen CM/ECF Version 1.9

The Southern District of Georgia Bankruptcy Court is currently testing the next upgrade to CM/ECF (Version 1.9) and plans to implement the new version in July. More information will be posted to the Court's website (www.gasb.uscourts.gov) and notice issued via GovDelivery as the July migration date, which is tentatively set for July 10, 2026, approaches. Please note that CM/ECF will be unavailable during the upgrade process.

Please be sure to check the Court website frequently, and sign up to receive email or text notifications, if not already enrolled.

Recent CM/ECF Bankruptcy Events Modifications

New and Modified Docket Events

With the implementation of Amended Federal Rule of Bankruptcy Procedure 3002.1 on December 1, 2025, several new docket events were added and/or modified in CM/ECF to permit filing of specific pleadings related to the amended rule.

Menu	Event	Notes
Motions/Applications	Motion to Determine Status of Mortgage Claim	<i>Related to FRBP 3002.1(f)(1); Official Form 410C13-M1</i>
Claim Actions (or Answer/Response or Limited Miscellaneous Events)	Response to Motion to Determine Status of Mortgage Claim	<i>Related to FRBP 3002.1(f)(2); Official Form 410C13-M1R</i>
Trustee/US Trustee (or Batch Filings for Trustees)	Trustee's Notice of Payments Made	<i>Related to FRBP 3002.1(g)(1) and (2); Official Form 410C13-N</i>
Claim Actions (or Answer/Response or Limited Miscellaneous Events)	Response to Notice of Payments Made by Trustee	<i>Related to FRBP 3002.1(g)(3); Official Form 410C13-NR</i>
Motions/Applications	Motion to Determine Final Cure and Payment of Mortgage Claim	<i>Related to FRBP 3002.1(g)(4); Official Form 410C13-M2</i>
Claim Actions (or Answer/Response or Limited Miscellaneous Events)	Response to Motion to Determine Final Cure and Payment of Mortgage Claim	<i>Related to FRBP 3002.1(g)(4)(B); Official Form 410C13-M2R</i>
Batch Filings	Trustee's Report of Confirmation – CORRECTED	<i>For use by Chapter 13 trustees.</i>
Batch Filings	Trustee's Report of Modified Confirmation - CORRECTED	<i>For use by Chapter 13 trustees.</i>

Update to Repeat Filings Entry

The Repeat Filings entry for a debtor will now appear as a public docket entry on the case docket report, with no assigned document number. This entry was previously viewable only to Court users.

Sample docket entry:

Repeat Filer for debtor [Debtor name] Case Number [17-11006](#), Chapter 7 filed in Georgia Southern Bankruptcy Court on 07/10/2017, Standard Discharge on 10/13/2017; Case Number [00-11202](#), Chapter 13 filed in Georgia Southern Bankruptcy Court on 05/17/2000 (Admin) (Entered: 01/06/2026)

Can't find the event you are looking for?

Use the **SEARCH** feature on the top menu bar in CM/ECF or contact Data Quality Analyst Courtney Neibel (706-823-6018) to recommend adding a new event.

Reminders and Helpful Hints

Docketing Means Test Forms

When docketing the means test forms in a new Chapter 7, 11, or 13 case, please pay careful attention to the system prompts that appear during the docketing process. The filing user will receive several prompts to answer based on the information from the means test forms and statement of exemption (*if applicable*).

When docketing a **Chapter 13 Statement of Current Monthly Income Form 122C-1**, be sure to view the information located on the form in the top right corner of the first page, which will assist in answering the system prompts during the docketing process. The docket event in CM/ECF for Form 122C-1, if not filed with the voluntary petition (*or if amended*), is located under **Bankruptcy > Miscellaneous > Chapter 13 Statement of Current Monthly Income Form 122C-1**. Do not select the docket event for a *Chapter 13 Calculation of Disposable Income Form 122C-2* unless Form 122C-2 is attached and being filed at this time.

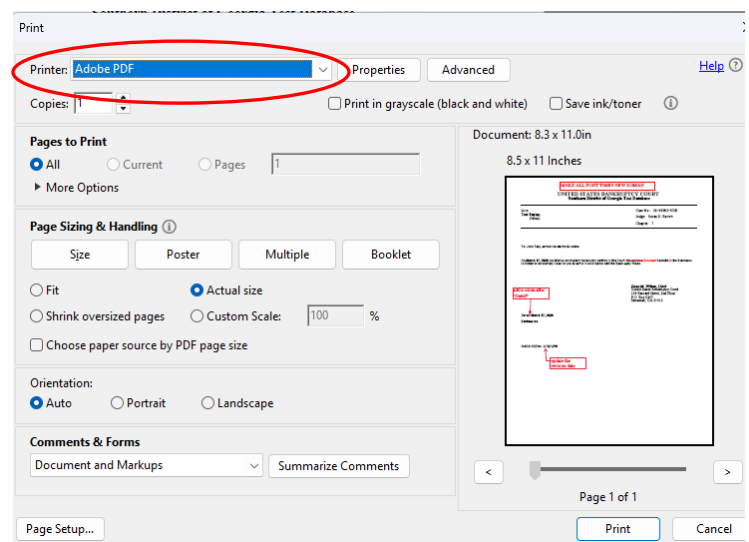
Requesting Debtor Electronic Bankruptcy Noticing (DeBN)

Signing up for DeBN is easy:

- Complete and print the DeBN request form. *Joint debtors must file separate DeBN forms.*
- File the completed form with the Court. **Photo ID is also required if filing in person.**
- The Court will create your account.
- The BNC activates the account and sends the debtor an email, stating that activation is successful.

When preparing a proposed eOrder to upload,

be sure the PDF image has been properly “flattened” in Adobe PDF. To prevent errors, it is helpful to open the document in Adobe, then print the document, selecting “Adobe PDF” as the printer:



Flattening the PDF “locks in” the information in the image and reduces the risk of error when uploading. For more information on PDF Troubleshooting, see **page 17** of this newsletter.

Docketing Employee Income Records

When filing employee income records in CM/ECF, be sure to select the appropriate docket event. To docket the Transmittal of Records form and/or pay advices (*paystubs*), use the event located under **Bankruptcy > Miscellaneous > Employee Income Records**.

If filing a notarized affidavit concerning employee income records, use the event located under **Bankruptcy > Miscellaneous > Affidavit re: Pay Advices/Employment Records**.

Debtor's Name on Certificate of Credit Counseling

When filing a Certificate of Credit Counseling, please ensure that the debtor's name on the certificate matches what is listed on the petition and in CM/ECF. Note that a debtor name with a suffix in the last name, such as Sr., Jr., II, III, should include the suffix in the name listed on the certificate of credit counseling.

Important Notice to Customers Presenting Checks

Please note that when you provide a check for payment to the United States Bankruptcy Court for the Southern District of Georgia, you authorize the Court to either (a) use the information from your check to make a one-time electronic fund transfer from your account or (b) process the payment as a check transaction.

Privacy Act – A Privacy Act required by 5 U.S.C. § 552a(e)(3) stating our authority for soliciting and collecting the information from your check, and explaining the purposes and routine uses which will be made of your check information, is available from the Federal Register at

<https://www.federalregister.gov/documents/2003/02/04/03-2521/privacy-act-of-1974-as-amended-system-of-records>

or by calling toll free at 1-866-945-2920 to obtain a copy by mail. Furnishing the check information is voluntary, but a decision not to do so may require you to make payment by some other method. Please note personal checks from a debtor are not an accepted form of payment.

If you have any questions, please feel free to call our financial office at 912-650-4139.

Amending a Pleading with Negative Notice

[General Order 2022-1](#) established negative notice procedures for specific pleadings, such as a Motion to Avoid Lien in Chapter 7 and Chapter 13 cases, and Motion for Relief from Co-Debtor Stay in a Chapter 13 case. When amending one of these types of pleadings, do not use the “*Amended Motion*” docket event in CM/ECF; instead, use the appropriate docket event that was used for the original filing. For example, an Amended Motion to Avoid Judicial Lien with Notice and Opportunity for Hearing should be docketed using the event located under *Bankruptcy > Motions/Applications > Avoid Judicial Lien (and Notice and Opportunity for Hearing)*. The system will prompt the filing user to indicate if this is an amended motion, and if so, will prompt the user to relate the filing to the original motion. A new response deadline will also be set.

Attorney Admissions and Pro Hac Vice Procedures



**DID YOU
KNOW?**
?

Attorneys registering for CM/ECF access, if not admitted to practice in the Southern District of Georgia, will be granted limited filing access only. Limited filing users may access the system to file proofs of claims and a limited number of miscellaneous events such as Notices of Appearance and Request for Notice, Motions to Redact, Applications to Appear Pro Hac Vice, and payment of certain fees.

Local Bankruptcy Rule 2090-1 Admission of Attorneys

- (a) Any attorney who is admitted to the bar of the United States District Court for the Southern District of Georgia pursuant to Local Rule 83.3 of the District Local Rules for Attorneys is admitted to the bar of the Bankruptcy Court.
- (b) Any attorney who is not admitted pursuant to subparagraph (a) shall be permitted to appear and participate in a bankruptcy case or proceeding only upon compliance with Local Rule 83.4 of the District Local Rules for Attorneys, and payment of the prescribed fee for admission pro hac vice as set from time to time by the District Court.

Local Rule 83.4 Permission to Practice in a Particular Case

- (a) Georgia bar members who reside in this district or maintain their principal place of business in this district shall not appear before this Court via *pro hac vice* admission, but instead must join this Court's bar, even to represent someone in one (or an occasional) case.

For attorney admission procedures, please visit:

<https://www.gasb.uscourts.gov/attorney-admission-procedures>

- (b) Any attorney not subject to LR 83.4(a), but who is in good standing with the bar of another federal district court, may be permitted to appear and participate in a particular case before this Court, whether civil or criminal, with the prior approval of this Court.

For attorney pro hac vice procedures, please visit:

<https://www.gasb.uscourts.gov/attorney-admission-pro-hac-vice-procedures>

- (c) Any attorneys representing the United States Government, or any agency thereof, may appear and participate in particular actions or proceedings in an official capacity without a petition for admission, provided the attorney is a member of a federal district court's bar. Any such attorney so appearing shall certify to the Court in writing that he or she has read and is familiar with the local rules. Further, unless excused from doing so by the presiding judge, any such attorney shall be accompanied at hearings and trials by an Assistant United States Attorney of this district who shall also review and sign pleadings.

PDF Troubleshooting

The Administrative Office of the United States published an appendix to the CM/ECF Application Administrator's Guide that offers some possible solutions to problems that users may experience when creating, printing, or filing PDF documents:

Problems with Uploading a PDF to CM/ECF

- **Q: I get an error message that reads “ERROR: this document has security measures in effect.”**

A: CM/ECF cannot accept documents which include Adobe Security features, such as password protection. Remove these features from the document by opening it in Adobe Acrobat and going to *Advanced > Security > Remove Security*.

- **Q: I get an error message that reads “PDF file is damaged – attempting to reconstruct xref table...The PDF document cannot be accepted.”**

A: This can occur if the PDF you are submitting was previously opened within the Internet browser and saved. To fix it, open it in Adobe Acrobat and save it again before submitting it to CM/ECF.

Problems with Creating a PDF

- **Q: I get errors when I try to scan a document to PDF.**

A: This may occur if you are scanning the document via Adobe Acrobat with optical character recognition (OCR). Disable this feature in Adobe Acrobat by going to *File > Create PDF > From Scanner > Configure Presets*; deselect the **Make Searchable (Run OCR)** checkbox.

Problems when Viewing/Printing a PDF

- **Q: When I try to display a PDF, I get a message that reads “Error reading, linearized hint data.”**

A: Open Adobe and go to *Edit > Preferences > Internet*; deselect the **Allow Fast Web View** checkbox.

- **Q: When I print a PDF, it is blank.**

A: This could be a faulty or missing PostScript driver. These drivers are available from your printer manufacturer's website.

Other Actions Which May Eliminate Problems

- Get the latest updates for the programs you are using (*Adobe Acrobat, Adobe Reader, Firefox, Word, etc.*)
- Recreate or re-save the PDF. Sometimes errors result from a “glitch” during PDF creation, so recreating the PDF may fix them.
- If you have Adobe Acrobat Professional, use its **PDF Optimizer** feature (*on the Advanced menu*). Be sure to select all the **Discard** and **Clean Up** options.

Updated Case Management Digit Assignment

The following case management digit assignment will become effective on April 13, 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 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	6, 7, 8, 9 Bwk/Way	MJK: Case Mgmt: 50-99 Case Open: 5, 6, 7, 8, 9
Holly (HKB)	(912) 650-4123	00-32 Sav	0, 1, 2, 3 Sav	
Renaë (RTC)	(912) 650-4132	33-66 Sav	4, 5, 6 Sav	
Laura (LLE)	(912) 650-4140	67-99 Sav	7, 8, 9 Sav	
Elizabeth (EKB)	(912) 650-4102			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



Best wishes to Alec Chappell

Alec Chappell enjoyed his last day as Law Clerk to Judge Edward J. Coleman, III on March 31, 2026. He will remain in Savannah, where he will focus on bankruptcy creditor and real estate work.

Best wishes to Alec! We are grateful for all his hard work and dedication to the Court, and we are so proud of his amazing talent and accomplishments.

Crystal DeLaurentis Selected for Federal Court Leadership Program

Crystal DeLaurentis, the Court’s Administrative Analyst, was selected to participate in the Federal Judicial Center’s Federal Court Leadership Development Program (FCLDP) for the 2025-2026 year. The FCLDP is a nine-month program designed for nonsupervisory court professionals working in appellate, district, and bankruptcy courts, circuit offices, and probation and pretrial services offices. The program helps participants develop their leadership knowledge and skills and prepare for future leadership roles.

Congratulations to Crystal! We are honored to have her represent the United States Bankruptcy Court for the Southern District of Georgia and look forward to her completion of the program.

Celebrating Milestones in Federal Service This Year:

20 years Judge Susan D. Barrett

25 years Christina Toole
Dana Wilson

30 years Carla Wilbourn

35 years Jacqueline Bauknight



Job Shadow Day

On March 13, 2026, the Bankruptcy Court welcomed three students from Tall Pines STEM Academy for the school's "Job Shadow Day." The students gained valuable insight into the federal court system, and particularly the federal courts in the Southern District of Georgia. Throughout the day, they met Bankruptcy Judge Barrett and the Bankruptcy Clerk of Court Dana Wilson, learning about their daily responsibilities.

The students also had the privilege of touring the historic District Court courthouse where they had the honor of speaking with Magistrate Judge Epps, Chief Probation Officer Graham, Deputy in Charge Sullivan, and the U.S. Marshals Service. Each shared how their offices contribute to the Court's important mission and collaborate together to ensure justice is served in a professional and fair manner. The engaging and educational day concluded with a mock hearing in Judge Barrett's bankruptcy courtroom. It was an absolute pleasure to host these bright young students.



Upcoming Conferences and Other Events

- *Staying Current and Competent: Ethics, Emergency Technology and Practice Updates for Georgia Lawyers*, hosted by the State Bar of Georgia, **April 30, 2026**, from 8:30 AM to 3:45 PM in Atlanta, Georgia. Click the link below for more information:

<https://icle.gabar.org/item/743604#tabLocation>

- The *2026 Eleventh Circuit Judicial Conference* will take place **May 13-14, 2026**, at the JW Marriott Miami Turnberry Hotel in Aventura, Florida. Please click the link below for more information. Attorneys interested in attending this conference may obtain registration and conference information by email to judconf@ca11.uscourts.gov or by calling the Office of the Circuit Executive at 404-335-6535.

https://www.gasb.uscourts.gov/sites/gasb/files/2026_Eleventh_Circuit_Conference.pdf

- *2026 New York City Bankruptcy Conference*, hosted by the American Bankruptcy Institute, **May 20, 2026, 2:00 PM to May 21, 2026, 5:00 PM** in New York, NY. Click the link below for more information:

https://members.abi.org/s/event/a0pa7000000f1crAAA/2026-new-york-city-bankruptcy-conference?filters&chatterGroupId&utm_source&utm_medium&utm_campaign&sort=Asc

Employment Opportunities

Vacancy Announcement – Savannah, GA

Position: Term Law Clerk to United States Bankruptcy Judge

Duty Station: Savannah, Georgia (in person)

Closing Date: Open until filled.

[Click here to view the full announcement.](#)

THE UNITED STATES BANKRUPTCY COURT IS AN EQUAL OPPORTUNITY EMPLOYER.

Notice Regarding Appointment to Panel of Chapter 7 Trustees

The United States Trustee seeks resumes from persons wishing to be considered for appointment to the panel of trustees who administer cases under chapter 7 of title 11 of the United States Bankruptcy Code. The appointment is for cases filed in the United States Bankruptcy Court for the **Southern District of Georgia**, primarily in the **Savannah** Division. **All resumes should be received by the United States Trustee on or before May 1, 2026.**

For more information, please view the full notice at:

https://www.gasb.uscourts.gov/sites/gasb/files/PUBLIC_NOTICE_CH7TRUSTEE_MAR2026.pdf

Registration Opens for Written Phase of Federal Court Interpreter Examination

Registration for the Federal Court Interpreter Examination written phase opened April 8, 2026, and will close May 1, 2026. The written examination will be administered May 11, 2026, through May 23, 2026. The written examination is offered for Spanish/English testing only and may be taken only once per testing period. It is a computer-administered screener examination which includes a multiple-choice test of English proficiency and a multiple-choice test of Spanish proficiency. You must pass the written examination to qualify to take the oral examination, which will be administered in August 2026. You will receive your scores on the same day of testing.

For more information about federal court interpreters and the written and oral examinations, please visit the U.S. Courts website at:

<https://www.uscourts.gov/court-programs/federal-court-interpreters/federal-court-interpreter-certification-examination>



April 11, 2026, is National Pet Day¹, and what better way to celebrate than to brag about our pets? There is not a better companion nor faithful friend than a pet, and they bring so much joy into our lives. As George Eliot once said, *“Animals are such agreeable friends - they ask no questions; they pass no criticisms.”*

Some ways you can celebrate National Pet Day include adopting a pet, providing food and other supplies to your local animal shelter, and spending some special time with your pet.

Please enjoy these pictures of the beloved pets in our Court family. They are fun-loving, loyal, and most of all, adorable!

¹<https://www.nationaldaycalendar.com/national-day/national-pet-day-april-11>



Bella



Zachary Pickles a/k/a Gerald



Rudy



Rosebud



Sadie



Moses



Zoe



Coco



Zelda and Gizmo



Apollo and Achilles



Alma



Mr. Bojangles

“Happiness is a warm puppy.” - Charles M. Schulz



Mellow

Blue

Rivers

The whole gang

Lolo Leia

Conrad

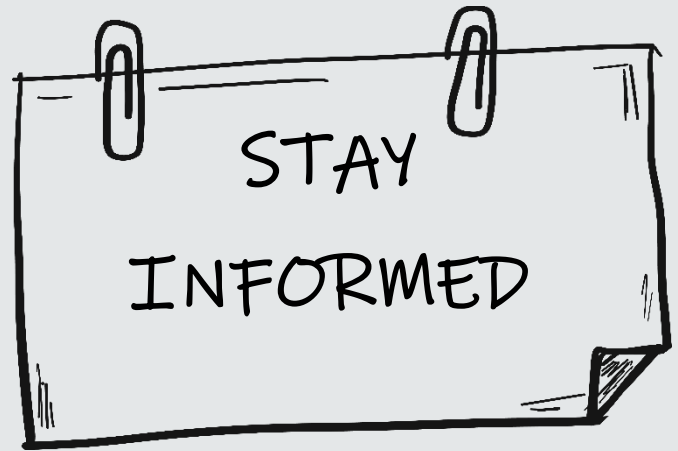
Wicket

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 will be renamed “Granicus Communications” beginning in May 2026. No action is required for subscribers.*



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

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

Monday, May 25, 2026

Friday, June 19, 2026

Friday, July 3, 2026

Monday, September 7, 2026



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

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

Judge Dudley H. Bowen

Judge Michele J. Kim

Judge Susan D. Barrett

Shannon Auvil

Alec Chappell

Ginger Clements

Leigh Cribbs

Crystal DeLaurentis

Sarah-Michael Farrington

Tory Grandison

Cherish Howard

Chris Murray

April Rowe

Karen Shaurette

Carla Wilbourn

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!