



The Southern Scoop

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

Volume 10, Issue 2

Fall 2025

Inside This Issue

- The Importance of Cybersecurity in the Federal Judiciary, page 2
- Court Contacts, page 4
- PACER Updates, page 5
- Case Management Modernization Update, page 6
- New Student Loan Attestation Form, page 7
- Bankruptcy Rules and Forms Changes, page 9
- Rule 3002.1 Docket Events Effective 12/1/25, page 10
- Federal Rules Published for Public Comment, page 11
- Upcoming Legal Seminars and Other Events, page 11
- Recent Legislation and Opinions, page 12
- Case Filing Statistics, page 15
- CM/ECF Resources, page 17
- Reminders and Helpful Hints, page 19
- Employment Opportunity, page 23
- And More!



Federal Judiciary Remains Open as Government Shutdown Continues

Due to a lapse in appropriations, a shutdown of the federal government began on October 1, 2025. The federal judiciary remains open, and will continue normal operations through Friday, October 17, 2025. CM/ECF will also remain in operation for electronic filing of documents with the Court.

In the United States Bankruptcy Court for the Southern District of Georgia, 341 meetings, hearings, and deadlines will occur as scheduled, unless modified by Court order or notice. Chief Judge Michele J. Kim entered [Administrative Order 2025-1](#) on October 2, 2025, to continue and stay proceedings involving the United States of America up to and including November 3, 2025.

The United States Trustee's office in Savannah, Georgia, is temporarily closed due to the lapse in appropriations, and employees may perform only a limited number of duties. In support of 341 meetings, the United States Trustee's office will continue to coordinate as needed.

In the event the shutdown continues after Judiciary funds are exhausted, the United States Bankruptcy Court for the Southern District of Georgia will operate under the terms of the Anti-Deficiency Act, which allows work necessary for the protection of human life or property to continue during a lapse in appropriations. The Court will continue to conduct hearings and carry out its constitutionally mandated activities.

Sources:

<https://www.uscourts.gov/data-news/judiciary-news/2025/10/01/judiciary-still-operating-shutdown-starts>

The Importance of Cybersecurity in the Federal Judiciary

October is Cybersecurity Awareness Month. The federal Judiciary faces a continuing threat to its case management systems and sensitive case documents. A recent article published on the U.S. Courts' website¹ discussed the additional steps being taken to strengthen protections in response to recent escalated cyberattacks of a sophisticated and persistent nature on the judiciary's case management system. The Administrative Office of the United States Courts is working with Congress, the Department of Justice, the Department of Homeland Security, and other partners in the executive branch to mitigate the risks and impacts of these cyberattacks. Cyber risks will continue to grow and evolve as the attackers become more sophisticated and adaptable in their approach. The Judiciary is committed to tackling these threats and using all resources available to protect sensitive documents.



The Cybersecurity and Infrastructure Security Agency (CISA) has resources for organizations to use to build their own campaigns, helping to educate employees and other organizations that are connected in some way. For more information and to download their Cybersecurity Awareness Month Toolkit, please visit <https://www.cisa.gov/resources-tools/resources/cybersecurity-awareness-month-toolkit>.

Ways to Stay Safe Online

- Update software
- Use strong passwords and a password manager
- Turn on multifactor authentication (MFA)
- Recognize and report phishing
- Use logging & monitoring
- Back up data
- Encrypt data
- Report cyber incident information to CISA (*use online form at: [cisa.gov/report](https://www.cisa.gov/report)*)

Cybersecurity: How You Can Help

Being vigilant and having cybersecurity awareness helps to guard against external threats and intrusions to our systems. We must all do our part to combat cybersecurity attacks and to protect our data and sensitive information.

Password Security

Use a strong passphrase instead of a short password. For example, *St@rspangledBann3r1776* is 22 characters long and uses upper and lowercase letters, numbers, and special characters. Make it more difficult for cyber-attackers to crack your password!

Use a password manager to create longer, more complex passwords. A password manager helps manage numerous passwords, reducing the likelihood that the same password is used for multiple sites. Remember - using the same password on various sites could mean compromising multiple accounts at one. Use a strong password or passphrase to log in to the password manager itself.

Expand Use of Multifactor Authentication

Multifactor authentication (MFA) requires users to confirm their identities before gaining access to a network, system, or data. This makes it more difficult for adversaries to gain access to critical resources even if passwords are compromised. Enable MFA when available. If you create a new account and the application or site gives you an option to enable MFA, do it. Taking this extra step add a heavy layer of security to block cyber criminals who are looking for easy access and do not want to draw attention to themselves by taking too long.

CAPTCHA Technology

CAPTCHA, which stands for Completely Automated Public Turing test to tell Computers and Humans Apart, is a common security measure used on websites by posing a challenge that is easy for humans to solve but difficult for computer programs and malicious software. If you are prompted to open a command line and enter a CAPTCHA response, that is a major cybersecurity red flag - disregard this tactic immediately.

Federal Court Scams

Emails from the Court are common, but it is critical to be aware of scams often intended to impersonate official court notifications. For example, beware of fraudulent websites and communications reportedly from the Central Violations Bureau (CVB), the website used to pay a federal violation notice. In the past, fake electronic filing notifications have been sent via email purporting to come from the federal Judiciary's CM/ECF system, which lead recipients to a malicious website with computer viruses. If you receive a threatening phone call or email, refrain from disclosing any information requested. Federal courts will never use a phone call or email to request personal or financial information, or to threaten recipients who don't comply. To report a scam, contact your local [federal court Clerk's office](#) or your local [U.S. Marshals Service Office](#). You may also report a scam or suspicious communication to the [Federal Trade Commission](#).¹

¹ <https://www.uscourts.gov/data-news/news/federal-court-scams>

STAY INFORMED:

Check the Court's Website and Subscribe to GovDelivery

It is important to subscribe to the Court's GovDelivery system and keep your subscription contact information updated in order to receive news updates and receive the Court's newsletter. GovDelivery alerts may be received via email or by text message. To subscribe or access your subscriber preferences, please visit the Court's website at www.gasb.uscourts.gov and enter your email address where indicated under the "News & Announcements" section of the Court's home page:

Subscribe for News Updates

To subscribe to news updates, receive the court's newsletter, or access your subscriber preferences, please enter your email address.

Required Email Address

Submit

It is also recommended that Court filers frequently visit the Court's website at www.gasb.uscourts.gov to stay up-to-date on Court announcements, employment opportunities, and other important information. Both the Court website and GovDelivery notifications are maintained to notify the public of Court operations during severe weather, new or modified administrative and general orders, procedural changes, and other system alerts.

Court Contacts

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 &
CM/ECF Central Sign-On Administrator**

(706) 823-6018

Cherish Howard, Savannah Divisional Manager

(912) 650-4102

Carla Wilbourn, Augusta Divisional Manager

(706) 823-6037

April Rowe, Brunswick Divisional Manager

(912) 280-1378

Clerk's Office Main Numbers

Hours of Operation: Mon. through Fri., 8:30 AM -5:00 PM

Augusta: (706) 823-6000

Brunswick: (912) 280-1376

Savannah: (912) 650-4100

PACER Updates and Information

Disclosure of PACER Account Information

The PACER Service Center (PSC) occasionally receives requests from members of the public for PACER account information. For example, a party, an attorney, or a law enforcement official may want to know whether a member of the public has accessed a particular case or filing through PACER. These non-judiciary-based requesters for PACER account information are advised to make their request directly to the PSC. The PSC, in conjunction with the Office of General Counsel, determines its response to the request by applying the Subpoena Regulations adopted by the Judicial Conference of the United States in March 2003. The Subpoena Regulations are available to the public on the judiciary's internet site at <https://www.uscourts.gov/administration-policies/judiciary-policies/subpoena-regulations>. It may be helpful to the requester to review these regulations before making a request, as § 830 sets forth the information required in any request.

Requests to the PSC may be sent to:

PACER Service Center

Attn: Manager

P.O. Box 780549

San Antonio, TX 78278

Requesters needing more information (*for example, a street address for service*) should call **800-676-6856**. This line is staffed on weekdays from 7 a.m. to 6 p.m. CT.

PACER Multifactor Authentication; Tips and Resources

The PACER Service Center (PSC) is currently experiencing long call wait times due to the enforcement of several security features that will enhance the security of PACER accounts, including updated password standards and multifactor authentication (MFA).

To help mitigate the wait times, enforcement of the updated password standards has been temporarily delayed. In addition, the PSC asks that only users who receive a prompt to enroll in MFA when they log in should do so. If you do not receive a MFA enrollment prompt, no action is necessary. Please do not contact the PSC with questions about MFA until you are required to enroll. This ensures support is available for those who need it. Some common questions received by the PSC are answered on the list of [MFA Tips and Resources](#) when should be reviewed before calling the PSC.

Additionally, the PSC would like to get your feedback regarding the MFA options using this very [short \(5 question\) survey](#). Thank you for your patience as the PSC works to reduce call wait times and strengthen account security.

Please continue to check the PACER website at <https://pacer.uscourts.gov> for more updates and additional information on MFA. On the website, the latest release notes for all PACER-enabling applications is now available.



Case Management Modernization (CMM) Update

It is hard to believe that Case Management Electronic Filing (CM/ECF) has been the filing system in the U.S. Bankruptcy Court for the Southern District of Georgia for 20 years! Prior to the implementation of CM/ECF in 2005, paper pleadings were filed with the Clerk's Office, where staff scanned and docketed the pleadings into a filing system known as NIBS (*National Integrated Bankruptcy System*), and placed the paper pleadings into case files, which were stored in the Clerk's Office before being shipped to the federal archives after closing. We have come a long way from the days of preparing and storing case files and hand-mailing hearing notices and orders.

With the installation of CM/ECF NextGen in October 2021, public electronic filers gained the ability to use one PACER username and password to access and file with multiple courts across the country. NextGen also enhanced security measures to protect CM/ECF data and promoted better integration among the district, bankruptcy, and appellate court systems.

Now, as we look to the future, the Federal Judiciary is aiming to build a better case management system which will increase security, improve searchability, and make filing and managing cases easier for everyone involved. The Case Management Modernization (CMM) effort, led by the Administrative Office of the United States in coordination with representatives from appellate, district, and bankruptcy courts, public entities, and partner agencies, is a monumental project expected to last for several years, with the new system being delivered and available to users in incremental stages.

As with each new case management system improvement, the changes involved can pose unique challenges, but the U.S. Bankruptcy Court for the Southern District of Georgia remains committed to offering the best training and customer service as we navigate these changes together.

The Judiciary continues in its efforts to build and release the Case Management Modernization (CMM) system. In December 2024, the CMM project announced the formation of the CMM Legal Policy team, which was formed to minimize the risk of legal noncompliance in the new CMM system, and to ensure that all legal requirements and policies are identified and addressed in CMM. There are currently 12 active User Representative (UR) groups, with 2 completed. Additionally, 12 CMM teams are in place, consisting of AO staff, judges, and active administrative personnel, many of whom are serving in temporary duty roles. The CMM project is also working to draft data standards and governance.

Some major milestones to date in the CMM system include the creation and completion of over 200 workflows for appellate, district, and bankruptcy courts, and proof of concept and prototype completion on an accelerated schedule, producing working software to test some key architectural and developmental decisions. The development of the Minimum Viable Product (MVP) for the District Court system has been placed on accelerated schedule, in response to an intensifying risk environment. District criminal and civil cases are high-risk priorities for this project. The proposed timeline for implementation with District courts is for product design, development, and testing to occur between December 2025 and October 2027 for social security, all civil, and criminal cases. Each case type will first be implemented in selected "Pathfinder" courts, then expanded to all District courts after stabilization. A timeline has not yet been finalized for release to the Bankruptcy courts.

Guy Van Baalen Appointed as Acting United States Trustee for Region 21

In August, Guy Van Baalen was appointed as the Acting United States Trustee for Region 21, which includes Florida, Georgia, Puerto Rico, and the U.S. Virgin Islands. He replaces Mary Ida Townson, who resigned the position after four years of distinguished service to the United States Trustee Program.

Mr. Van Baalen has been substituted for Ms. Townson as the party plaintiff on any adversary proceedings filed by Ms. Townson and currently pending in the United States Bankruptcy Court for the Southern District of Georgia.

For more information on Mr. Van Baalen and his appointment, please visit <https://justice.gov/opa/pr/guy-van-baalen-appointed-acting-us-trustee-florida-georgia-puerto-rico-and-us-virgin-islands>.

National Bankruptcy Filings Rise 11.5 Percent Over Previous Year

(Published on the [U.S. Courts' website](#) July 31, 2025)

Personal and business bankruptcy filings rose 11.5 percent in the twelve-month period ending June 30, 2025, compared with the previous year. According to statistics released by the Administrative Office of the U.S. Courts, annual bankruptcy filings totaled 542,529 in the year ending June 2025, compared with 486,613 cases in the previous year.

Business filings rose 4.5 percent, from 22,060 to 23,043 in the year ending June 30, 2025. Non-business bankruptcy filings rose 11.8 percent to 519,486, compared with 464,553 in the previous year.

To read the entire article, click the link below:

<https://uscourts.gov/data-news/judiciary-news/2025/07/31/bankruptcy-filings-rise-115-percent-over-previous-year>

New Student Loan Attestation Form

The U.S. Department of Justice and the U.S. Department of Education issue a new attestation form in May 2025, to be used when evaluating student loan adversary proceedings. Adversary cases related to student loan dischargeability are handled by the Office of the United States Attorney for the district where the bankruptcy is pending. The attestation form may be found online at <https://justice.gov/civil/media/1316521/dl?inline>. Additional student loan guidance may also be found online at <https://justice.gov/ust/student-loan-guidance>.

How to Update a Bankruptcy Rule 5003(e) Address with the Court

Bankruptcy Rule 5003(e) permits governmental units of the United States and the state in which the court is located to submit to the Clerk of Court a statement designating mailing addresses for noticing purposes. This rule also permits the registration of addresses designated by federal, state, and local governmental taxing authorities under 11 U.S.C. § 505. The register is available to the public on the Court's website at www.gasb.uscourts.gov/rule-5003e-register-mailing-addresses.

Submission by a governmental unit of addresses for placement on this register will not result in updating of the mailing address for that governmental unit in any specific case or cases. A separate [Notice of Change of Address](#) must be filed with the Court by the governmental unit in each case or proceeding to effect a change to the mailing matrix used for noticing in that case or proceeding.

Requirements for Submitting Register Statements

- The statement must be on the letterhead of the requesting department, agency, or instrumentality of the United States, the State of Georgia, or the local governmental unit, and be signed by an authorized representative of that unit.
- The statement must indicate the designated mailing address (*excluding phone numbers and email addresses*) to be entered on the register.
- If more than one address is submitted, information must be included so that individuals using the register can determine when each address should be used. The inclusion of more than one designated address for a particular department, agency, or instrumentality does not impose on a person sending a notice the duty to send it to more than one address.
- The statement (*and any future updated statements*) must be submitted by mail to the Clerk of Court:

**Bankruptcy Rule 5003(e) Register, c/o Clerk of Court, U.S. Bankruptcy Court, 124 Barnard Street, 2nd Floor,
P.O. Box 8347, Savannah, GA 31401**

Adding a Filing Agent in CM/ECF

With the recent implementation of Multifactor authentication when logging in to PACER, it may be helpful to establish individual Filing Agent accounts for staff in an attorney or trustee's office. Attorneys and trustees can add employees who file on behalf of them as Filing Agents in CM/ECF. Each Filing Agent must have his or her own individual PACER account and may be linked to multiple attorneys or trustees. An attorney or trustee may also have multiple filing agents.

When a party registers for filing access in the Southern District of Georgia as a Filing Agent, there is an additional step that must be taken after registration to permit the Filing Agent to begin e-filing in CM/ECF - the **attorney or trustee must link the Filing Agent to his or her CM/ECF account**. To link a Filing Agent to an attorney or trustee account, the attorney or trustee must log in to CM/ECF, navigate to the **Utilities** menu, click "**Maintain Your ECF Account**," and then click "**More user information...**" At the bottom of the screen, there is a tool to "**Find filing agent**" to add the Filing Agent to the account, as well as a link to view any agents previously removed from the account. To save the Filing Agent, click "**Return to Account screen**" and click "**Submit**" to complete the process. For help with linking a Filing Agent, please [contact the Clerk's Office](#).

Bankruptcy Rules and Forms Changes Coming **December 1, 2025**

The following bankruptcy rules and forms amendments were prepared by the Judicial Conference's Committee on Rules of Practice and Procedure and transmitted to the United States Congress on April 23, 2025. Absent congressional action, these amendments will take effect on **December 1, 2025**:

- **Bankruptcy Rule 3002.1** (*Notice Relating to Claims Secured by a Security Interest in the Debtor's Principal Residence in a Chapter 13 Case*): The proposed amendment to Rule 3002.1 would encourage compliance with its provisions by adding an optional motion process the debtor or case trustee can initiate to determine a mortgage claim's status while a Chapter 13 case is pending and to give the debtor an opportunity to cure any postpetition defaults that may have occurred. The changes also add more detailed provisions about notice of payment changes for home-equity lines of credit.
- **Bankruptcy Rule 8006** (*Certifying a Direct Appeal to a Court of Appeals*): Rule 8006 addresses the process for requesting that an appeal go directly from the bankruptcy court to the court of appeals under 28 U.S.C. § 158(d) (2). The proposed amendment to Rule 8006(g) clarifies that any party to the appeal may file a request that a court of appeals authorize a direct appeal. The amendment dovetails with the proposed amendment to Appellate Rule 6.

New and Amended Official Bankruptcy Forms*

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

*Please see the next page of this newsletter for new CM/ECF docket events taking effect on December 1, 2025 to accommodate these changes.

For more information regarding the rules amendments, please visit:

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

COMING

SOON!

Rule 3002.1 Docket Events Effective **December 1, 2025**

With the creation and modification of several Bankruptcy Rule 3002.1-related official bankruptcy forms coming in December (*listed on the previous page of this newsletter*), the following events will be available in CM/ECF for the electronic filing of these documents, effective December 1, 2025:

- **Motion to Determine Status of Mortgage Claim** (Official Form 410C13-M1)
Located under *Bankruptcy > Motions/Applications > Determine Status of Mortgage Claim*.
- **Response to Motion to Determine Status of Mortgage Claim** (Official Form 410C13-M1R)
Located under *Bankruptcy > Claim Actions (or Answer/Response) > Response to Motion to Determine Status of Mortgage Claim*.
- **Response to Notice of Payments Made by Trustee** (Official Form 410C13-NR)
Located under *Bankruptcy > Claim Actions (or Answer/Response) > Response to Notice of Payments Made by Trustee*.

The following Bankruptcy Rule 3002.1-related docket events are already available in CM/ECF for filing and will remain available in December:

- **Notice of Mortgage Payment Change** (Official Form 410S1)
Located under *Bankruptcy > Claim Actions > Notice of Mortgage Payment Change*.
- **Notice of Postpetition Mortgage Fees, Expenses, and Charges** (Official Form 410S2)
Located under *Bankruptcy > Claim Actions > Notice of Postpetition Mortgage Fees, Expenses, and Charges*.
- **Motion to Determine Validity of Payment Change**
Located under *Bankruptcy > Motions/Applications > Determine Validity of Payment Change*.
- **Motion to Determine Mortgage Fees, Expenses, or Charges**
Located under *Bankruptcy > Motions/Applications > Determine Mortgage Fees, Expenses, or Charges*.
- **Motion to Determine Final Cure and Payment of Mortgage Claim** (Official Form 410C13-M2)
Located under *Bankruptcy > Motions/Applications > Determine Final Cure and Payment of Mortgage Claim*.
- **Response to Motion to Determine Final Cure and Payment of Mortgage Claim** (Official Form 410C13-M2R)
Located under *Bankruptcy > Claim Actions (or Answer/Response) > Response to Motion to Determine Final Cure and Payment of Mortgage Claim*.
- **Withdrawal of Rule 3002.1 Document**
Located under *Bankruptcy > Miscellaneous > Withdrawal of Rule 3002.1 Document*.

Federal Rules and Forms Published for Public Comment

The Judicial Conference Committee on Rules of Practice and Procedure has approved for publication and public comment the following proposed amendments to existing rules and forms, as well as one new rule:

**Appellate Rule 15;
Bankruptcy Rule 2002 and Official Forms 101 and 106C;
Civil Rules 7.1, 26, 41, 45, and 81;
Criminal Rule 17; and
Evidence Rule 609 and new Rule 707.**

The public comment period is now open and runs to February 16, 2026.

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. Courts' website at <https://www.uscourts.gov/forms-rules/proposed-amendments-published-public-comment>.

Revised 11th Circuit Rules Posted

Revised 11th Circuit Rules were posted on July 1, 2025. To view those rules, please visit:

<https://www.ca11.uscourts.gov/node/6354>

Upcoming Legal Seminars and Other Events

- **2025 Workers' Compensation Law Institute**, October 9, 2025 - 8:20 AM to October 11, 2025 - 1:30 PM EDT, Jekyll Island Convention Center, Jekyll Island, GA. For more information, visit <https://icle.gabar.org/item/723390>.
- **A Fiduciary's Guide to Monetizing Residual Assets**, October 21, 2025, 12:00 PM - 1:15 PM EDT, Webinar hosted by American Bankruptcy Institute. For more information and to register, visit https://members.abi.org/s/event/acem_Event_c/Default?sort=Asc.
- **Mortgage Case Law Update Webinar**, October 29, 2025 at 2:00 PM EDT, hosted by the NACTT Academy. For more information and to register and receive updates, visit <https://considerchapter13.org>.

Recent Legislation and Opinions

VA Home Loan Program Reform Act

On July 30, 2025, President Trump signed into law the VA Home Loan Program Reform Act ([Public Law No. 119-31](#)). This new law aims to help veterans avoid foreclosure on their VA-backed mortgages by reauthorizing a partial claims program which allows the Veterans Administration to pay the holder of a loan guaranteed by the VA an amount necessary to avoid foreclosure, provided the holder of the loan and the veteran execute documents to ensure the VA would receive a non-interest bearing secured interest in the home that is subordinate to the first lien VA guaranteed loan. This second, interest-free loan would be paid back at the time of a qualifying event such as selling the property or refinancing the VA-backed loan.

Cryptocurrency Legislation

On July 18, 2025, President Trump signed into law the “Guiding and Establishing National Innovation for U.S. Stablecoins Act” or the “GENIUS Act,” [Public Law No. 119-27](#). The law provides that only permitted stablecoin issuers may issue a payment stablecoin for use by U.S. persons, subject to certain exceptions and safe harbors. It sets forth various requirements that permitted issuers must satisfy as well as certain specified regulatory conditions. The Judicial Conference has not taken a position on this legislation.

Proposed Legislation Regarding Discharge of Educational Loans

On July 17, 2025, [H.R. 4444](#), the “Student Loan Bankruptcy Improvement Act of 2025” was introduced; its aim is to provide a more equitable discharge standard for student loan borrowers. The bill amends section 523(a)(8) of the U.S. Code to delete the word “undue” from the current standard of “undue hardship.” The Judicial Conference has not taken a position on the dischargeability of educational loans in bankruptcy.

On August 11, 2025, the 11th Circuit Court of Appeals issued an opinion in *TL90108 LLC v. Joseph Louis Ford, III*, No. 21-10456, concluding that Bankruptcy Rule 4007(c)’s deadline may not be tolled based on equitable considerations, and affirming the United States Bankruptcy Court for the Southern District of Florida’s order denying TL’s motion to extend the time to file its § 523(c) complaint.

On August 1, 2025, the 11th Circuit Court of Appeals issued an opinion in *Christopher Conte v. Johnny Hill et al*, No. 24-10264, affirming an Alabama bankruptcy court’s order denying a Chapter 13 trustee’s motion to modify two confirmed plans to require turnover of post-confirmation personal injury settlement proceeds. The injuries in both cases occurred post-petition. The 11th Circuit affirmed that plan modification remains a discretionary determination for the bankruptcy court.

Recent Opinions Published in the Southern District of Georgia

23-50149-MJK *Kenneth Crosby*

The Court overruled the Chapter 7 Trustee's objection to Debtor's claims of exemptions as untimely. The case had been converted from Chapter 13 to Chapter 7 and more than one year had elapsed since confirmation of Debtor's Chapter 13 Plan. Therefore, Rule 1019(b)(3)(A) applied and no new objection period began under Rule 4003(b)(1). Instead, the Trustee could object only under Rule 4003(b)(2), which permits objections "within one year after the case is closed" where a debtor has fraudulently claimed an exemption. The Court found that because Debtor did not fraudulently assert claims of exemptions in two pieces of real property - i.e., at the time the exemptions were claimed, they had a valid basis - the extended objection period of Rule 4003(b)(2) was inapplicable and the objection was untimely.

09-41631-EJC *Carey Macon*

On May 2, 2025, the Court held that the Trustee's claim to a portion of the malpractice claim settlement funds failed, for three reasons. First, 11 U.S.C. § 1306(a) did not capture the malpractice claim for the bankruptcy estate because the closing of this case terminated the operation of that statutory provision, and the case's reopening under 11 U.S.C. § 350(b) did not change that fact. Second, in arguing that the malpractice claim had "sufficient roots" in the personal injury claim to make it estate property, the Trustee relied on an antiquated doctrine, established in *Segal v. Rochelle*, 382 U.S. 375 (1966), that has never been applied to an asset acquired post-discharge and post-closure in a Chapter 13 case. And third, even if the malpractice claim did belong to the bankruptcy estate, in no event could the Trustee distribute its proceeds to creditors because plan modification was time-barred under 11 U.S.C. § 1329(a) and (c), and the Debtor did not consent to circumventing those time limitations. The Court therefore granted the Debtor's motion to exclude the malpractice claim from the estate.

24-41026-EJC *Nell Cady*

On June 4, 2025, the Court found that O.C.G.A. § 44-13-100(a)(7) does not permit a debtor to exempt a motor vehicle as a tool of the trade, for four reasons. First, the statute groups tools of the trade with implements and professional books, which suggests that all listed items must be small and handheld. Second, Georgia has a separate exemption for motor vehicles. Third, the low dollar amount of the tools-of-the-trade exemption suggests that the Georgia General Assembly did not intend it to encompass a motor vehicle. Fourth, and most importantly, the Supreme Court of Georgia interpreted prior versions of the exemption statute in three decisions: *Lenoir v. Weeks*, 20 Ga. 596 (1856); *Kirksey v. Rowe*, 114 Ga. 893, 40 S.E. 990 (1902); and *Burt v. Stocks Coal Co.*, 119 Ga. 629, 46 S.E. 828 (1904)—in each case holding that a tool of the trade must be a small, inexpensive appliance. In 1980, when the General Assembly enacted Georgia's modern exemption statute, it did not materially change the language of the tools-of-the-trade exemption, so under the prior-construction canon, the Supreme Court of Georgia's interpretation remains binding. For those reasons, the Court found that the debtor could not exempt her BMW under O.C.G.A. § 44-13-100(a)(7) and thus sustained the Trustee's objection.

25-10257-SDB *Remodelers Warehouse*

On July 3, 2025, the Court found that Georgia's Rules of Professional Conduct do not de facto disqualify an attorney's subsequent representation of a client adverse to the former client.

(continued on next page)

Recent Opinions Published in the Southern District of Georgia (continued)

24-20266-MJK Johnnie Marene Thomas

The Court denied Debtor's motion to convert her Chapter 7 case to Chapter 13 and sustained objections to conversion by the Chapter 7 Trustee and a creditor. The Court found that Debtor was not eligible to be a Chapter 13 debtor for two reasons. First, her unsecured debt, evidenced by her own sworn schedules, exceeded the limit for unsecured debt in Chapter 13. Second, her bad faith conduct during the pendency of her Chapter 7 case precluded conversion to Chapter 13 under Marrama v. Citizens Bank of Mass., 549 U.S. 365 (2007).

24-10795-SDB John Anthony Crosby

On July 31, 2025, the Court denied Debtor's pro se motion to stay pending appeal, finding Debtor had not met his burden to show: (1) a substantial likelihood that he will prevail on the merits of the appeal; (2) a substantial risk of irreparable harm unless the stay is granted; (3) no substantial harm to others from the issuance of the stay; and (4) the public interest will be served by issuing the stay.

22-10790-SDB Chandra Dixon Bey

On August 26, 2025, the Court overruled Debtor's objections to LoanDepot's claim and denied Debtor's motions as to prepetition matters and the application of all prepetition payments. Debtor objected to Creditor's Proof of Claim on the grounds that Creditor did not own the loan and thus was not the proper party to pursue the claim. Debtor did not meet her burden to overcome Creditor's prima facie evidence of the claim's validity and amount, and the fact the loan had been securitized did not affect Debtor's obligations on the loan. Also, Debtor's request for an accounting of her prepetition payments to Creditor was satisfied by Creditor's attachment of Official Form 410 to the Proof of Claim.

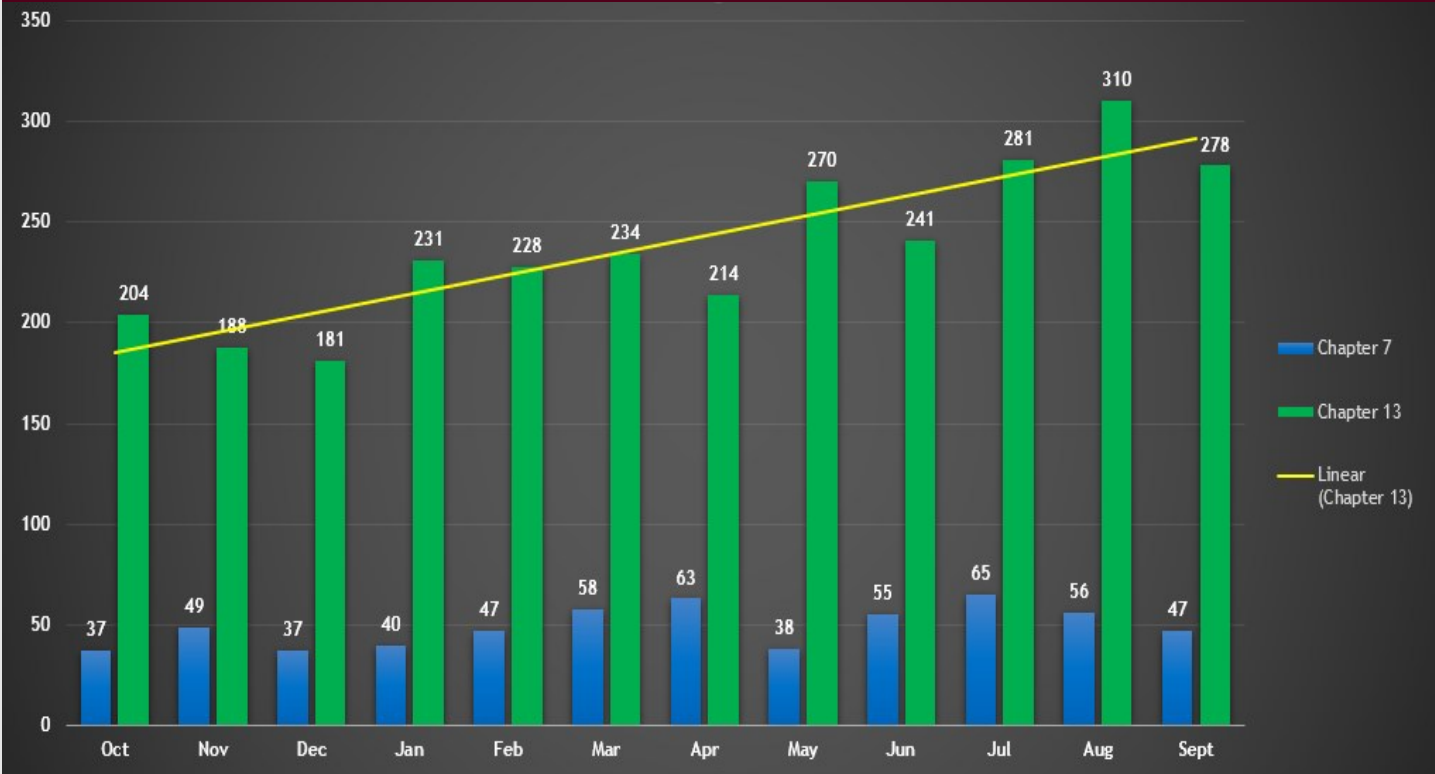
24-02004-MJK Schofield v. The Brian A. Moore Law Firm, LLC

The Court denied a law firm's motion to dismiss the adversary proceeding brought by the Chapter 7 Trustee. On an apparent issue of first impression, the Court found that the Georgia Debt Adjustment Act's exemption statute, O.C.G.A. § 18-5-3, did not provide for a blanket exemption for law firms. It also concluded that the law firm was not exempt from the Georgia Fair Business Practices Act simply by virtue of being a law firm, absent other factual findings. Therefore, it found that the Trustee had sufficiently stated claims for violation of the GDAA and the GFBPA to survive a motion to dismiss. The Court could not conclude, at the early stage of the proceedings and based on the face of the Complaint and the agreement between Debtors and the law firm, that the debt adjusting the law firm had performed for Debtors was "incurred in the practice of law" as provided in O.C.G.A. § 18-5-3 or that the law firm had actually provided legal services to Debtors. It also found that the Trustee had sufficiently pleaded that Debtors had not received reasonably equivalent value in exchange for the fees they paid to the law firm for debt adjustment services.

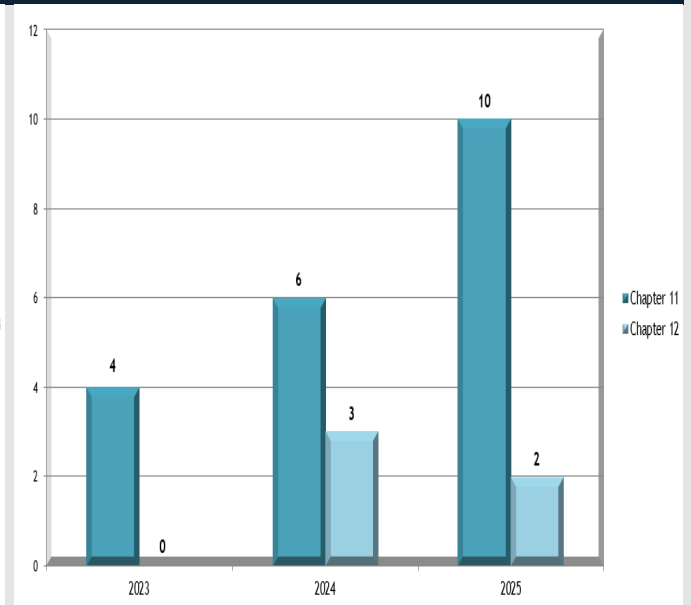
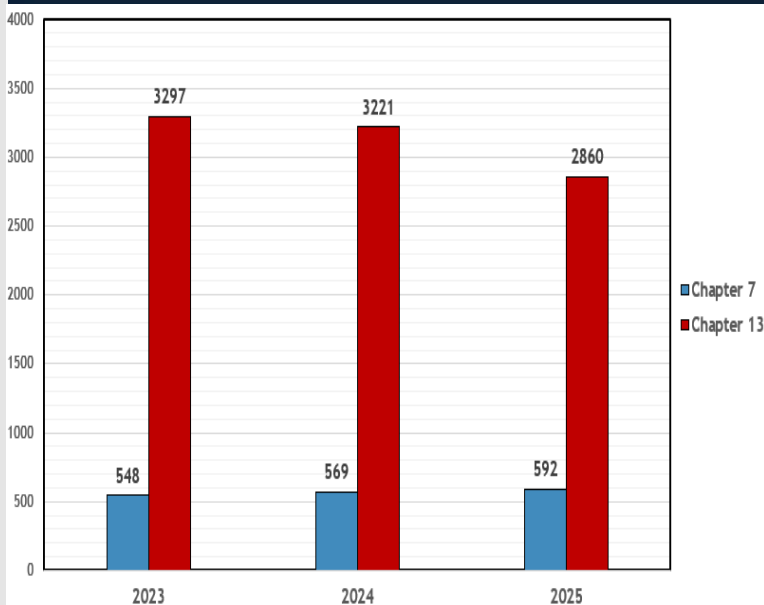
To search for opinions entered in the United States Bankruptcy Court for the Southern District of Georgia, please visit https://www.gas.uscourts.gov/search_vb/.

United States Bankruptcy Court, Southern District of Georgia

Case Filings by Chapter for 12-Month Period Ending September 30, 2025



Case Filing Trends 2023-2025 (12-Month Period Ending September 30, 2025)



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, 2025

BANKRUPTCY FILINGS

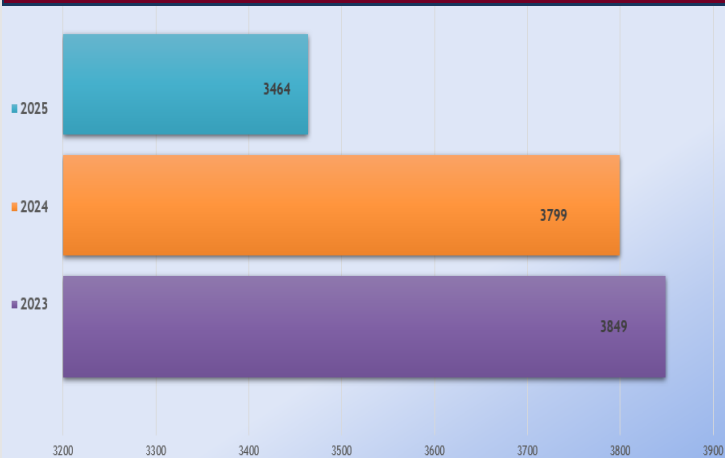
Chapter 7	592
Chapter 11	10
Chapter 12	2
Chapter 13	2860

PRO SE FILINGS 125

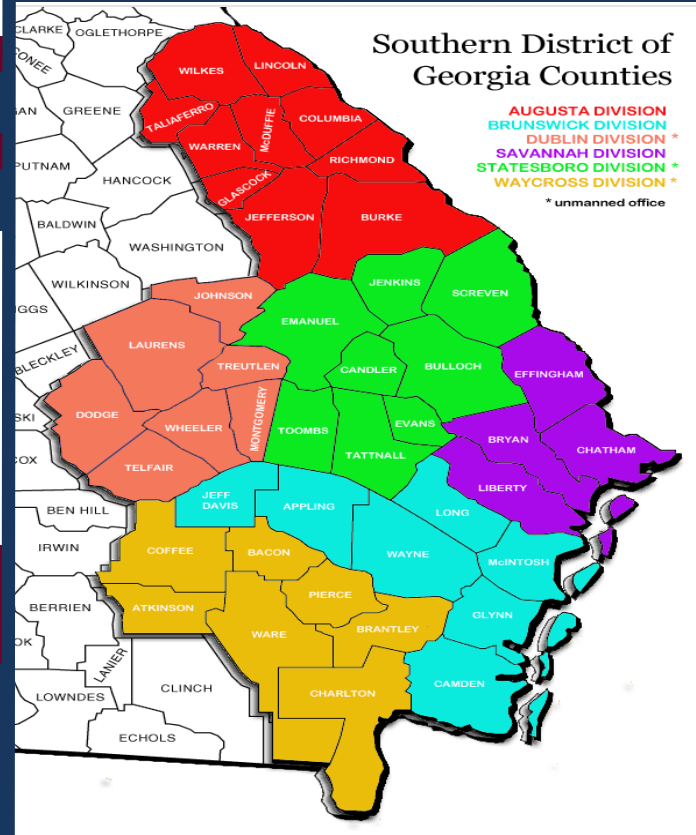
FILINGS BY DIVISION

Augusta	889
Brunswick	433
Dublin	165
Savannah	1109
Statesboro	317
Waycross	551

**Total Case Filings (All Chapters) for
12-Month Period Ending September 30, 2025**



Reopened Cases	33
Conversions	122
Discharges	2280
Dismissals	1485
Adversary Proceedings	36
BK Closings	3913
AP Closings	32



*Statistical data is available to the
public on the
Judiciary's website at:*

<https://www.uscourts.gov/statistics-reports/caseload-statistics-data-tables>

Please note: attorneys registering for CM/ECF access must be admitted to practice in the Southern District of Georgia, or admitted to appear pro hac vice, before full filing access can be granted.

Please review the Attorney Filer Registration and Attorney E-Filing Terms and Conditions at <https://www.gasb.uscourts.gov/cmecf-registration-information>.

For attorney admission procedures, please visit <https://www.gasb.uscourts.gov/attorney-admission-procedures>.

For information regarding appearing pro hac vice, please visit <https://www.gasb.uscourts.gov/attorney-admission-pro-hac-vice-procedures>.



CM/ECF Resources

Register for CM/ECF Access

With the implementation of CM/ECF NextGen and Central Sign-On, registering for CM/ECF access in the Southern District of Georgia has never been easier! 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 can be completed within PACER.

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

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

Once you have submitted a request for filing access, or any updates to your current information, questions or concerns may be directed to our **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 that Debtors appearing Pro Se (those debtors without attorney representation) are not eligible to receive electronic filing access in the Southern District of Georgia Bankruptcy Court at this time.*****

CM/ECF User Manuals

User manuals for CM/ECF are provided to assist filers in using the CM/ECF system for the U.S. Bankruptcy Court, Southern District of Georgia, and should be reviewed prior to electronic filing. The manuals also provide 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:

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

To Report a Technical Issue with CM/ECF:

During Regular Business Hours

Contact the appropriate Clerk's Office:

Augusta 706-823-6000

Brunswick 912-280-1376

Savannah 912-650-4100

After Hours/Holidays/Weekends

Notify the Court immediately via email by clicking [HERE](#).

Recent CM/ECF Bankruptcy Events Modifications

New and Modified Docket Events

Menu	Event	Notes
Motions/Applications	Examination	The event has been modified to prompt the filing user to enter the name of the person or entity for examination, which will appear in the final docket entry text.
Miscellaneous	Chapter 11 Subchapter V Semi-Annual Report	This event may be docketed only in Chapter 11 Subchapter V cases.

Can't find the event you are looking for?

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

Updated 341 Meeting Location for Telephonic Meetings Held by United States Trustee

In June 2025, the United States Trustee updated the telephonic call in number and passcode for 341 meetings held telephonically by the United States Trustee in Chapter 11 cases. The updated information appears on the 341 Notice of Bankruptcy Case and Deadlines as follows:

USA Toll Free: 888-330-1716

USA Caller Paid / International Toll:
713-353-7024

Access Code: 6397709



Reminders and Helpful Hints

Citing of Federal Rule of Bankruptcy Procedure 4001

A public notice was issued to bankruptcy practitioners in the Southern District of Georgia on May 15, 2025, regarding the citing of Federal Rule of Bankruptcy Procedure 4001 Stay of an Order Granting Relief from the Automatic Stay. In its December 1, 2024 rule changes, the Judiciary restyled the rules; one of the changes was the renumbering of F.R.B.P. 4001, causing old subsection (a)(3) to be retitled as subsection (a)(4). Attorneys are asked to review their motions for relief from stay and proposed orders to incorporate this change. A deficiency notice may be issued to filing attorneys if an incorrect citation is included.

Note as to Scheduled Hearings:

Counsel for the parties in each case are required to confer prior to the scheduled hearing. Following consultation, if counsel believes a scheduled matter will require more than 15 minutes to resolve, at the call for settlement announcements, counsel is to so advise the Court and based upon counsel's best estimate of time required for hearing, the matter will be specially assigned for later hearing on the scheduled date or continued to a special assigned hearing date and time.

Withdrawing a Pleading

When withdrawing a pleading where the hearing notice for the pleading was served to the entire mailing matrix, the withdrawal must also be served to the entire mailing matrix. Parties who were served with the original document or subsequent documents (*such as amendments*) that is/are being withdrawn, as well as all parties who were served with the hearing notice, must also be served with the withdrawal.

Requests for Leave of Court

To request leave of court, please submit the request via email to:

april_rowe@gasb.uscourts.gov
and
shannon_auvil@gasb.uscourts.gov

Requirements for Filing Amended Bankruptcy Schedules

Pursuant to Federal Rule of Bankruptcy Procedure 9009(a), the [Official Bankruptcy Form\(s\)](#) must be used when filing an amendment to the bankruptcy schedules and any verification thereof. Please use the checkbox on the Official Bankruptcy Form to indicate it is an amended filing. The Official Forms are located [HERE](#). In addition to the Official Bankruptcy Form(s), a cover sheet or other indicator (*i.e. bold or highlighting text of amendment*) shall be filed that clearly identifies each amendment being made. A deficiency notice may be sent for this requirement. Please [contact the Clerk's Office](#) with any questions or concerns.

Docketing Schedules and Statements in CM/ECF

When docketing schedules and/or statements in CM/ECF, please be sure to select the appropriate docket events from the *Miscellaneous* menu that match the document image(s) being filed. Do not select a docket event for a document that is not included in the PDF image uploaded. To select multiple docket events in one entry, hold down the CTRL key to select the applicable events.

Start typing to find another event. Hold down Ctrl to add additional items.

Available Events (click to select events)	Selected Events (click to remove events)
Response to Motion to Deem Filing as an HSD (Text Only Entry)	Schedule D
Rule 26(a)(1) Initial Disclosure	Schedule E/F
Rule 26(f) Report	Schedule G
Satisfaction of Judgment	
Schedule A/B	
Schedule C	
Schedule D	
Schedule E/F	
Schedule G	
Schedule H	
Schedule I	
Schedule J	
Schedule J-2	
Schedules A/B-J	

Requirements for Filing an Application to Pay the Filing Fee in Installments

When filing an Application to Pay the Filing Fee in Installments, please note the following requirements for the application:

- Must be filed on [Official Form B103A](#);
- The debtor must be an individual;
- Must include signature(s);
- Must include the correct total fee amount due for the chapter of the case; and
- The deadline proposed for payment must not exceed **120 days** from the date of the filing of the bankruptcy case, and must not exceed four (4) installment payments.

Please also note that if there are fee balances owed in previous cases filed by the debtor(s), the application may be denied and payment of the full filing fee in the current case required.

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...	
\$ <input type="text"/>	<input type="checkbox"/> With the filing of the petition
\$ <input type="text"/>	<input type="checkbox"/> On or before this date..... MM / DD / YYYY
\$ <input type="text"/>	On or before this date MM / DD / YYYY
\$ <input type="text"/>	On or before this date MM / DD / YYYY
\$ <input type="text"/>	On or before this date MM / DD / YYYY
+ \$ <input type="text"/>	
Total	\$ <input type="text"/> ◀ Your total must equal the entire fee for the chapter you checked in line

Entering Statistical Data During Case Opening

When filing a new bankruptcy case under chapters 7, 11, or 13 by an individual debtor with primarily consumer (*nonbusiness debt*), be sure to enter the dollar amounts listed on Official Form 106Sum into the corresponding fields in CM/ECF. The data entered on this screen should reflect the data on Official Form 106Sum. Total Nondischargeable Debt should come from line 9g of Official Form 106Sum. If the amount for any field is \$0, the corresponding field in CM/ECF should be entered as 0. Zeros calculate for the computed amount for Total Dischargeable Debt (Schedules D and E/F minus the Nondischargeable Debt). A blank field will not compute that number:

Open New Bankruptcy Case

Summary of Assets and Liabilities and Certain Statistical Information

Report the totals from Schedules A/B, D, E/F, I, J, Forms 122, and Nondischargeable Debt in the boxes provided.

NAME OF SCHEDULE/FORM	ASSETS	LIABILITIES	OTHER
Schedule A/B - Total Real Estate/Property	<input type="text"/>	<input type="text"/>	<input type="text"/>
Schedule A/B - Total Personal Property	<input type="text"/>	<input type="text"/>	<input type="text"/>
Schedule D - Total Secured Claims	<input type="text"/>	<input type="text"/>	<input type="text"/>
Schedule E/F - Total Priority Unsecured Claims	<input type="text"/>	<input type="text"/>	<input type="text"/>
Schedule E/F - Total Nonpriority Unsecured Claims	<input type="text"/>	<input type="text"/>	<input type="text"/>
Schedule I - Monthly Income	<input type="text"/>	<input type="text"/>	<input type="text"/>
Schedule J - Monthly Expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Monthly Income (Official Form 122A-1, 122B or 122C-1)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Nondischargeable Debt (Official Form 106Sum, 9g)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Dischargeable Debt (Computed) Note: Not computed when any value above for D, E/F, or total nondischargeable debt is not known	<input type="text"/>	<input type="text"/>	<input type="text"/>

NEF Summary Report

In CM/ECF, registered e-filers can view a summary report of Notices of Electronic Filing (NEFs) for a specific date and user. To view the report, log in to CM/ECF and navigate to the *Reports* menu, then click *NEF Summary Report*. Enter the *Activity Date* you wish to access, and select either *Summary Text* or *Full Text* to appear on the report. Click *Run Report* to view the results. This report is also located under the *Utilities* menu.

Need assistance with filing?

Contact the Clerk's Office in any of the following divisions during regular business hours (8:30 AM to 5:00 PM):

Augusta: (706) 823-6000

Brunswick: (912) 280-1376

Savannah: (912) 650-4100

Updated Case Management Digit Assignments

The following case management digit assignment list was revised on October 3, 2025, and is subject to change periodically. Current case management digit assignments are also available on the Court's website at www.gasb.uscourts.gov under *Court Info > General Information > Phone Directories and Case Management Digit Assignments*.

Case Administrator	Phone Number	Ch. 13 (including adversaries)	Ch. 7 (including adversaries)	Ch. 7 and 13 Case Opening	Ch. 11 and 12 (including adversaries)
Becky (RED)	(912) 280-1375	00-32 Bwk/Way	00-32 Bwk/Way	0, 1, 2 Bwk/Way	
Karen (KMS)	(706) 823-6019	33-66 Bwk/Way	33-66 Bwk/Way	3, 4, 5 Bwk/Way	MJK: Case Mgmt: 00-49 Case Open: 0, 1, 2, 3, 4 ***** All SDB
Tory (TGG)	(912) 280-1369	67-99 Bwk/Way	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/Stb	00-32 Sav/Stb	0, 1, 2, 3 Sav/Stb	
Renaë (RTC)	(912) 650-4132	33-66 Sav/Stb	33-66 Sav/Stb	4, 5, 6 Sav/Stb	
Laura (LLE)	(912) 650-4140	67-99 Sav/Stb	67-99 Sav/Stb	7, 8, 9 Sav/Stb	
Elizabeth (EKB)	(912) 650-4102				All EJC
Charlene (CCB)	(706) 823-6456	00-24 Aug/Dub	00-24 Aug/Dub	00-24 Aug/Dub	All SDB
Vonita (VWW)	(706) 823-6024	25-49 Aug/Dub	25-49 Aug/Dub	25-49 Aug/Dub	
Christina (CMT)	(706) 823-6034	50-74 Aug/Dub	50-74 Aug/Dub	50-74 Aug/Dub	
April G. (AKG)	(706) 823-6038	75-99 Aug/Dub	75-99 Aug/Dub	75-99 Aug/Dub	All SDB
Jacqueline (JWB)	(706) 823-6021				All SDB

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

Congratulations to Holly Bowers



Holly Bowers, a Case Administrator in the Savannah Clerk's Office, gave birth to a baby boy in June - Lucas Scott Bowers. Welcome to the world, Lucas! We are so happy for Holly and her beautiful family.

Georgia Southern Bankruptcy Court Participates in 2025 Legal Food Frenzy

The 14th Annual Georgia Legal Food Frenzy was held from April 14 to April 25, 2025, with fundraising taking place online. The Georgia Legal Food Frenzy is an annual two-week fundraising competition created in partnership with the Georgia Attorney General, the State Bar and Young Lawyers Division, and Feeding Georgia. The competition is open to everyone in the legal community to see which organization can have the biggest impact on hunger, and the money raised benefits the regional food banks that serve our local communities.

105 law firms, legal organizations, in-house counsel, and courts across Georgia raised a grand total of \$714,936. That's the equivalent of over 2.8 million meals for kids, senior citizens, and families in Georgia! Thank you to everyone who participated.

For more information regarding the Georgia Legal Food Frenzy, please visit their website at:

GALegalFoodFrenzy.org



Employment Opportunity 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.](#)

THE UNITED STATES BANKRUPTCY COURT IS AN EQUAL OPPORTUNITY EMPLOYER.

October is National Fire Prevention Month

Fire safety awareness is a top priority in helping to protect homes and families. Did you know that almost 3 of every 5 home fire deaths resulted from fires with no smoke alarms or no working smoke alarms (NFPA)? Or that carbon monoxide is a leading cause of accidental poisoning in the United States (CDC)?

The National Fire Protection Association (NFPA) is a trusted source of fire safety knowledge. NFPA is holding their annual Fire Prevention Week campaign October 5-11. This year's campaign, "Charge into Fire Safety™: Lithium-Ion Batteries in Your Home" stresses the importance of using lithium-ion batteries safely. For more information, please visit their website at <https://www.nfpa.org/events/fire-prevention-week>.

Learning about fire safety and being prepared are key to protecting your home and loved ones. Practice whole home safety so that you are prepared the entire year - some tips are listed below for getting your home prepared.

Sources:

<https://www.firstalert.com/blogs/safety-corner/fire-safety-equipment-for-home>

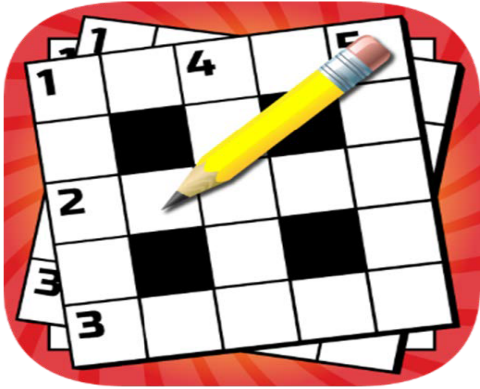
<https://www.nfpa.org/events/fire-prevention-week>



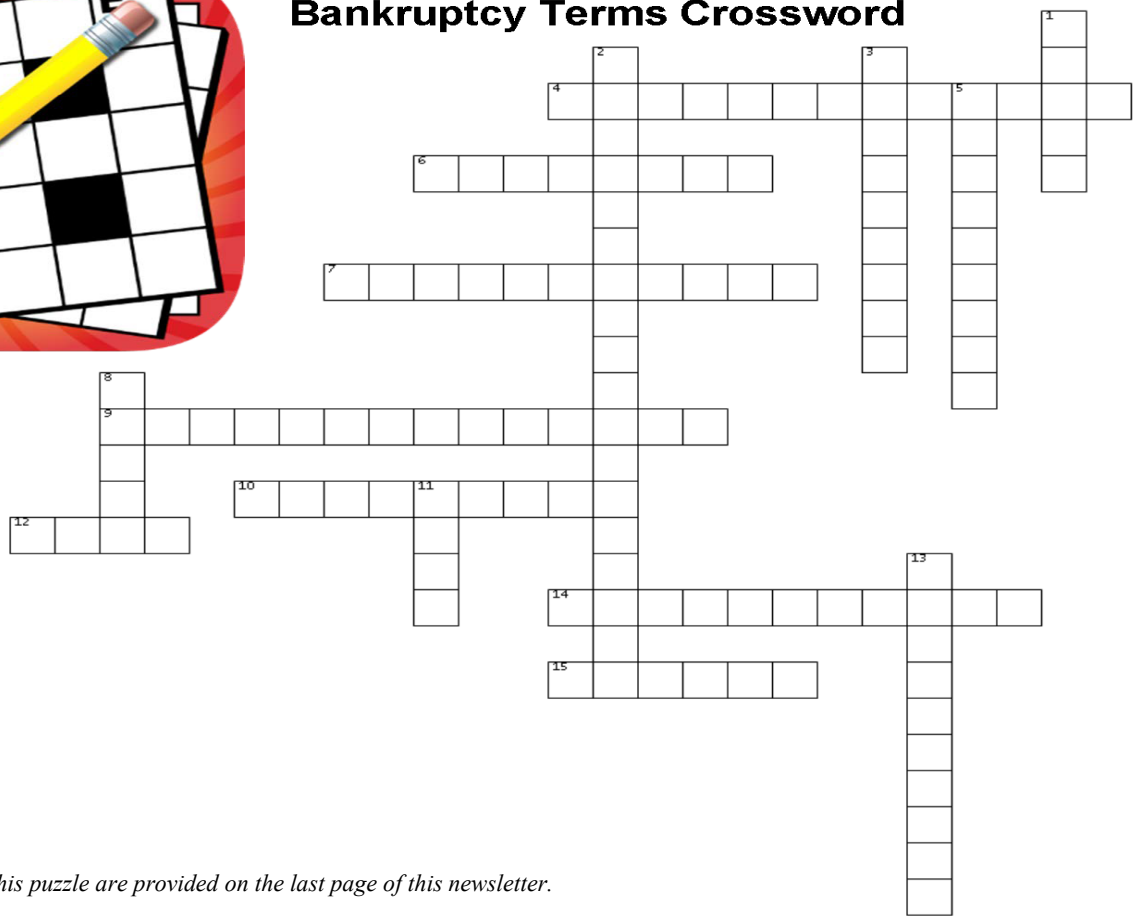
Staying home
for the holidays?
Keep your family safe.
Have working smoke and
carbon monoxide (CO) alarms.
**Practice your home
fire escape plan.**

BE PREPARED!

- *Install a smoke alarm on every level of your home and in every bedroom.**
- *Install a carbon monoxide alarm on every level of your home and in every bedroom.**
- *Place a fire extinguisher on every level of your home, plus in the kitchen and garage.**
- *Keep escape ladders inside each bedroom on the upper level(s) of your home.**



Bankruptcy Terms Crossword



Answers to this puzzle are provided on the last page of this newsletter.

ACROSS

4. An injunction that automatically stops lawsuits, foreclosures, garnishments, and all collection activity against the debtor the moment a bankruptcy petition is filed.
6. One to whom the debtor owes money or who claims to be owed money by the debtor.
7. Another term for splitting of a joint petition after filing.
9. Funds that are held by a federal court for someone who is entitled to the money but who has failed to claim ownership of the funds.
10. A term meaning "on the judge's own motion."
12. The right to take and hold or sell the property of a debtor as security or payment for a debt or duty.
14. A type of bankruptcy case initiated by creditors who file a petition against a debtor without the debtor's consent.
15. A person who has filed a petition for relief under the Bankruptcy Code.

DOWN

1. A creditor's assertion of a right to payment from the debtor or the debtor's property.
2. The policy making body for the federal judiciary of the United States.
3. A court order that denies a bankruptcy petition, making the debtor still liable for all debts.
5. Detailed lists filed by the debtor along with (or shortly after filing) the petition showing the debtor's assets, liabilities, and other financial information.
8. The court official with decision-making power over federal bankruptcy cases.
11. A debtor's detailed description of how the debtor proposes to pay creditors' claims over a fixed period of time.
13. Legal procedure for debt problems of individuals and businesses.



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

Monday, October 13, 2025

Tuesday, November 11, 2025

Thursday, November 27, 2025

Thursday, December 25, 2025

Thursday, January 1, 2026

Monday, January 19, 2026

Monday, February 16, 2026

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

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

courtney_neibel@gas.uscourts.gov

We look forward to your feedback!

A special **THANK YOU** to the following contributors to this edition of
*The Southern Scoop**:

Shannon Auvil
Ginger Clements
Sarah-Michael Farrington
Lainie Saul

Alec Chappell
Crystal DeLaurentis
April Rowe
Dana Wilson

Answers to Bankruptcy Crossword puzzle on page 23:

- | | | |
|------------------------|--------------------|-----------------|
| 1. Claim | 6. Creditor | 11. Plan |
| 2. Judicial Conference | 7. Bifurcation | 12. Lien |
| 3. Dismissal | 8. Judge | 13. Bankruptcy |
| 4. Automatic Stay | 9. Unclaimed Funds | 14. Involuntary |
| 5. Schedules | 10. Sua sponte | 15. Debtor |