

Filing an Emergency or Skeletal (Bare Bones) Bankruptcy Case

If circumstances arise where a debtor cannot complete all required schedules and statements, the bankruptcy petition may still be filed. A 2-day notice or a 15-day Notice of Deficiency will be issued for the missing items, depending on the type of schedules that are due. Debtors who are not represented by an attorney must provide the Clerk's Office with their complete name, address, telephone number and social security number to ensure their bankruptcy case can be opened properly.

Bare Minimum Due on Day of Filing:

- Form B1 - first three pages of the voluntary petition with pro se debtor's telephone number

Missing document notice will issue for items due within 48 hours and 15 days.

Due Two (2) Days After Filing:

- creditor matrix on disk
- Certificate of Credit Counseling, Motion for Exemption from Counseling or Certificate of Exigent Circumstances re Credit Counseling
- Missing debtor's personal information (address, signature(s))
- Form B21 Statement of Social Security number
- Application to Pay Filing Fee in Installments or Application to Waive Filing Fee

Failure to timely file these documents may result in dismissal of the case; debtor will be barred from refileing for a period of 180 days.

Due Five (5) Days After Filing:

- Full Filing Fee or first 25% installment payment (if no Application to Waive the Filing Fee was filed)

Due Fifteen (15) Days After Filing:

- All remaining schedules, statements and required documents. Failure to file the remaining documents to complete the filing may result in dismissal of the case with a 180-day bar to refileing.

Click here for complete instructions for [filing a Chapter 7](#) or [filing a Chapter 13](#) bankruptcy case.