

DeBN-Debtor Electronic Bankruptcy Noticing

What is DeBN? Debtor Electronic Bankruptcy Noticing

Debtor Electronic Bankruptcy Noticing (DeBN) is a great new and free tool the Court will be implementing on Monday, June 29, 2015. DeBN is a Bankruptcy Noticing Center program that will benefit individual debtors and will save money for courts that choose implementation. DeBN allows debtors to receive Court-generated notices and orders by email rather than by U.S. mail. Any individual debtor, whether pro se or attorney-represented, may request email notifications.

Overview of DeBN

The many wonderful conveniences and other advantageous benefits of DeBN include:

- Receipt of Court-generated notices and orders the same day they are entered on the docket, like attorneys
- Access to Court notices and orders wherever Internet access is available
- Ability to view Court-generated notices and orders multiple times for free
- Documents may be saved and stored easily – no more lost documents or file folders
- Environmentally-friendly
- A free and voluntary service for all individual debtors, with no charge to enroll or view images

How DeBN works

Debtors who wish to receive electronic notification of Court-generated notices and orders will simply complete a request form at the Clerk's Office where the case is filed. The form is also available on the Court's website at www.flmb.uscourts.gov/DeBN. Joint debtors are required to submit separate forms. Attorneys wishing to file the request form electronically may do so using a newly created docketing event titled, "**Request to Activate/ Update/ Deactivate Debtor's Electronic Noticing (DeBN)**". If the request form is received at the Clerk's Office or through the US Mail from a debtor, clerk's office staff will docket the request. This new docket event will mimic the event, "Statement of Social Security Number". The docket entry will be visible, not the image of the request form. The Clerk's office staff will then create DeBN accounts using the BNC interface to start the noticing process or, deactivate or reactivate the debtor(s) account based on the filed request form.

The DeBN program requires that the debtor email address and mailing address be current. When an attorney files and uses the event, "**Notice of Change of Address-Debtor**", and that debtor is enrolled in the DeBN program, the verbiage, "**DeBN participant**" will populate in the docket entry. Clerk's office staff will enter the updated address in the ECF system and then designated Clerk's staff will also update the address in the BNC interface, so notices will continue to be sent electronically.

Debtors will receive notifications from bnced@noticingcenter.com or bnctn@noticingcenter.com. Some examples of Court-generated notices and orders include,

- Notice of Meeting of Creditors
- Notice of Requirement to Complete Course in Financial Management
- Notice of Deficient Filing
- Order Dismissing Case
- Order Discharging Debtor

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The debtor is considered enrolled in DeBN program as long as their account is active; electronic notification will be delivered for any current or future bankruptcy case from any bankruptcy court in which the debtors name and address match the name and address on the DeBN account. This includes cases where they are plaintiff, defendant, or named as a creditor.

Should the debtor's email address or mailing address change during the pendency of their case and the Court is not notified of those changes, BNC will automatically start sending Court-generated documents in paper through the U.S. Mail to the last known mailing address of the debtor.

Please note: Debtors enrolling in DeBN consent only to service of Court notices and orders filed by the Bankruptcy Court. The BNC, on the Bankruptcy Court's behalf, will prepare and send the emails. No other parties, such as creditors and trustees, are allowed to use the DeBN program to email debtors- all other parties will continue to serve documents upon the debtor via U.S. mail.

Debtor Responsibilities and Requirements

Debtors will want to make sure they have downloaded the latest version of Adobe Acrobat Reader software to their computers or tablets for viewing PDF documents. If viewing PDF documents on a mobile device, they will need to visit their mobile device's app store for a free download of Adobe Acrobat Reader.

Debtors (nor attorneys) should **not** reply to, **nor** send emails to the BNC email addresses, but should add those addresses to their address book or contact list in their computers to ensure proper delivery to their inboxes. BNC email addresses are **only** for the sole purpose of sending email notifications.

Should the debtor need to modify their email address, deactivate or reactivate their accounts, they will use the same request form to submit changes to the appropriate division of the Court where their case was filed.

Other Notes to Keep in Mind:

- If the PDF image attached to an email notification exceeds 8 MB, it is considered too large to send by email and will be sent by U.S. Mail to the debtor(s)' mailing address. The DeBN account will still remain active for all other emails
- DeBN emails will only contain a single PDF image document per email. A separate email is sent for each order and Court-generated notice.
- BNC certificates filed on Court dockets will continue to reflect how the debtor received Court-generated notices and orders.
- Only domestic mailing addresses may be used.
- Debtors or attorneys should contact ECFHELP@FLMB.USCOURTS.GOV with any questions.

The DeBN program is a benefit for those debtors who would rather rely on electronic notifications than US mail. While definitely beneficial to the debtor and their attorneys, the US Courts will save money in the long run from reduced BNC noticing, making this program a win-win for all.