

**UNITED STATES BANKRUPTCY COURT**  
District of Arizona

**TUCSON DIVISION**  
James A Walsh Courthouse  
38 South Scott Avenue  
Tucson, AZ 85701  
520-202-7500

**PHOENIX DIVISION**  
Fed Bldg U.S. Courthouse  
230 N. First Ave., Suite 101  
Phoenix AZ 85003  
602-682-4000

**NOTICE TO DEBTORS**

This notice provides general information about the bankruptcy process. Please note that the Clerk's Office CANNOT give legal advice, assist with disputes, or act on your behalf. If you have an attorney, they are responsible for filing all documents and answering your questions.

**PREVIOUS BANKRUPTCY FILINGS**

If you had a case dismissed within the previous year, the § 362(a) stay ("automatic stay") will terminate 30 days after the filing of your petition, unless you file a motion to continue the automatic stay before the 30 days expires, and the court finds that the second case was filed in good faith. 11 U.S.C. § 362(c)(3).

If you had two or more cases dismissed within the previous year, no automatic stay went into effect when your petition was filed. You must file a motion to impose the automatic stay within 30 days of the petition date, and the court must find that the most recent case was filed in good faith. 11 U.S.C. § 362(c)(3).

**RESOURCES AND INFORMATION**

**SELF-HELP CENTER**

THE SELF-HELP CENTER IS A FREE SERVICE FOR INDIVIDUALS WHO DO NOT HAVE AN ATTORNEY. Review the information at <https://azb.uscourts.gov/self-help-center> or call 602-682-4000 for assistance. The Self-Help Center may provide general information, forms and instructions, and appointments with volunteer attorneys.

**REQUIRED DOCUMENTS**

Review the list of all required documents at <https://azb.uscourts.gov/required-forms-filing-bankruptcy> or at the Clerk's Office. Certain documents must be filed with the petition and other documents are due within 7 to 14 days of filing the petition. You will receive a notice from the Court stating what documents you must file. **FAILURE TO FILE REQUIRED DOCUMENTS BY THE DEADLINE WILL RESULT IN YOUR CASE BEING DISMISSED.**

**PRIVACY PROTECTION**

Most bankruptcy filings are public records. Anyone submitting a document is responsible for redacting personal information as required by Fed. R. Bankr. P. 9037. Unless otherwise ordered, filings may include only: the last four digits of a Social Security or tax ID number, the last four digits of any financial account number, the year of birth, and the initials of any minor child.

Debtors must provide their full Social Security or tax ID number only on the Statement of Social Security Number, which is not available to the public.

**YOU MAY CHOOSE TO FILE YOUR DOCUMENTS ELECTRONICALLY (Electronic Drop Box)**

Unrepresented parties may electronically submit documents for filing. An application must be approved before documents may be submitted electronically. <https://azb.uscourts.gov/self-represented-party-electronic-drop-box>

**YOU MAY CHOOSE TO RECEIVE YOUR NOTICES FROM THE COURT BY EMAIL (DeBN Program)**

You may choose to receive notices from the court by email by enrolling in the DeBN program. Debtors in the program will only receive notices generated by the court by email. Debtors will continue to receive notices from other parties by other means authorized by the federal and local rules of bankruptcy procedure. <https://azb.uscourts.gov/DeBN>

**FILING FEES**

Filing fees may be reviewed at <https://azb.uscourts.gov/filing-fees>. If you are unable to pay the full filing fee when you filed your petition, review Local Rule 1006-1(a) at <https://azb.uscourts.gov/rule-1006-1> for your options.

**COPIES OF TAX RETURNS**

The trustee will require copies of your tax returns. Provide those copies directly to the trustee assigned to your case. **DO NOT SEND COPIES OF YOUR TAX RETURNS TO THE COURT.**

### **YOU MAY CHOOSE TO REVIEW YOUR CASE DOCKET ELECTRONICALLY**

You may review your case docket after creating and logging in to your PACER account at <https://pacer.uscourts.gov>. Select Arizona Bankruptcy Court from the courts list and search by case number to locate your records. Fees may apply.

### **YOU MAY ADD CREDITORS AFTER YOUR CASE IS FILED**

If you need to amend your bankruptcy to include any forgotten creditors, you must amend your schedules and the Master Mailing List as soon as possible. Amendments to Schedule D, Schedule E/F, and the Master Mailing List require a fee. Filing fees may be reviewed at <https://azb.uscourts.gov/filing-fees>. You must mail a copy of the amendments to the added creditors and to the trustee assigned to your case and then file a certificate of mailing with the court.

### **YOU MUST APPEAR AT THE § 341 MEETING OF CREDITORS**

You and the creditors listed on the Master Mailing List will receive notice of the § 341 Meeting of Creditors ("341 Meeting"). This meeting is scheduled by your trustee, not the bankruptcy court. You, and your spouse if filing jointly, must appear at this meeting. If you have a problem appearing for the 341 Meeting, contact your trustee. **FAILURE TO APPEAR AT THE 341 MEETING WILL RESULT IN YOUR CASE BEING DISMISSED.**

The 341 Meeting is an opportunity for the trustee and any creditors to ask you questions regarding your financial affairs. If you added a creditor to your case after the 341 Meeting notice was mailed by the court, then you must mail a copy of the 341 Meeting notice to the added creditor(s) and then file a certificate of mailing with the court.

### **MORTGAGE MODIFICATION MEDIATION PROGRAM (MMM PROGRAM)**

The Court offers a home loan modification mediation program for debtors. The program provides a structure for direct communication and negotiation between the mediator, debtors, and lenders. Review the information at <https://azb.uscourts.gov/mortgage-modification-mediation> to see if the program may benefit you.

### **NOTIFY THE COURT AND TRUSTEE IF YOUR MAILING ADDRESS CHANGES**

IT IS VERY IMPORTANT TO NOTIFY THE CLERK'S OFFICE AND TRUSTEE IN WRITING IF YOU CHANGE YOUR MAILING ADDRESS. Failure to provide an updated address may result in legal actions being taken without any notice to you. The address change form may be accessed on the court's website at <https://azb.uscourts.gov/court-forms>. Mail the completed form to the Clerk's Office in Phoenix or Tucson.

### **FINANCIAL MANAGEMENT CLASS AND DISCHARGE**

Debtors in **Chapter 7, 13, or Chapter 11 cases where §1141(d)(3) applies** must complete a **Financial Management Course** from an approved provider and file a **Certificate of Debtor Education** before a discharge can be entered. In joint cases, each debtor must file a certificate. If the provider does not file it, the debtor must submit it to the court.

1. **Chapter 7:** The certificate must be filed within **60 days after the first scheduled §341 meeting**. A discharge cannot be entered until at least 60 days after that meeting, and the timing may vary. The discharge does **not** close the case; it remains open until the trustee finishes administering the estate.
2. **Chapters 11 and 13:** The certificate must be filed **before the final plan payment** or before filing a motion for discharge under §1141(d)(5)(B) or §1328(b). Discharge timing varies by case.

The court may waive the course requirement if the debtor files a motion and meets the criteria in **11 U.S.C. §109(h)(4)**. Failure to complete the course and file the certificate may result in the case being **closed without a discharge** under **11 U.S.C. §§727(a)(11), 1141(d)(3)(C), and 1328(g)(1)**. For general information on discharge timing in other chapters, the U.S. Courts website provides an overview at <https://www.uscourts.gov/court-programs/bankruptcy/bankruptcy-basics/discharge-bankruptcy-bankruptcy-basics>.

### **COMMUNICATIONS WITH THE JUDGE**

All requests for relief must be in writing and filed with the court. You are not permitted to contact or visit the judge.

Date: March 18, 2026

Address of the Bankruptcy Clerk's Office:  
U.S. Bankruptcy Court, Arizona  
230 North First Avenue, Suite 101  
Phoenix, AZ 85003-1727  
Telephone number: (602) 682-4000  
[www.azb.uscourts.gov](http://www.azb.uscourts.gov)

Clerk of the Bankruptcy Court:  
Khadijia V. White-Thomas