

**United States Bankruptcy Court  
Central District Of California**

255 East Temple Street, Los Angeles, CA 90012

**NOTICE OF REQUIREMENT TO FILE A  
STATEMENT OF COMPLETION OF COURSE IN  
PERSONAL FINANCIAL MANAGEMENT  
(Official Form 23)**

**DEBTOR(S) INFORMATION:**

Joseph Matthew Singer

**SSN:** xxx-xx-5098

**EIN:** N/A

1158 26th St

#243

Sta Monica, CA 90403

**BANKRUPTCY NO.** 2:10-bk-19023-VK

**CHAPTER** 7

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23)\* as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 23 must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 23 within 45 days after the first date set for the meeting of creditors under § 341. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23, the debtor(s) must pay the full reopening fee due for filing the motion.

This is **not** the same form as the Certificate of Credit Counseling that you may have filed at the beginning of your case. This is a **different** form. A copy of the Official Form 23 is included with this notice. Additional copies of the Official Form 23 can be obtained at [www.cacb.uscourts.gov](http://www.cacb.uscourts.gov).

Dated: March 15, 2010

BY THE COURT,

**Kathleen J. Campbell**

Clerk of Court

\*NOTE: Official Form 23 (Debtor's Certification of Completion of PostPetition Instructional Course Concerning Personal Financial Management) must be filed by every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case. If a joint petition is filed, each spouse must complete and file a separate certification. See Fed.R.Bank.P.1007(b).

**THE OFFICIAL FORM 23 IS ATTACHED**

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**United States Bankruptcy Court  
Central District Of California**

In re: Joseph Matthew Singer  Debtor(s).	CHAPTER NO.: 7
	CASE NO.: 2:10-bk-19023-VK

**DEBTOR'S CERTIFICATION OF COMPLETION  
OF POSTPETITION INSTRUCTIONAL COURSE CONCERNING  
PERSONAL FINANCIAL MANAGEMENT**

*Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

I, \_\_\_\_\_, the debtor in the above-styled case, hereby certify that on  
(Print Name of Debtor)

\_\_\_\_\_ I completed an instructional course in personal financial management provided by  
(Date)

\_\_\_\_\_, an approved personal financial management provider.  
(Name of Provider)

Certificate No. (if any): \_\_\_\_\_

I, \_\_\_\_\_, the debtor in the above-styled case, hereby certify that no  
(Printed Name of Debtor)

personal financial management course is required because of: [Check the appropriate box.]

- Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- Active military duty in a military combat zone; or
- Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Date \_\_\_\_\_

Signature of Debtor: \_\_\_\_\_

*Instructions:* Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

*Filing Deadlines:* In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (see Fed. R. Bankr. P. 1007(c).)