

## Local Rules of the United States Bankruptcy Court for the Western District of Missouri

### **Rule 11002-1. Petition-General**

This Part X provides special procedures applicable to pro se filers. Parts I through IX of these Local Rules are applicable to pro se filers except as provided in this Part X.

**A. Filing a New Bankruptcy Petition.** All initial pleadings, including the petition, schedules, statement of affairs, and matrix, shall be filed on official forms in paper format with the Clerk of the Bankruptcy Court in Kansas City, Missouri. Refer to the **Appendix 1-6** for a complete list of required documents by chapter and **Appendix 1-3** for location of Office and Local Forms.

1. Filing may be done in person or by mail.
2. If filing in person, the pro se filer shall file one original set with original signatures. If filing by mail, the debtor must include a self-addressed, stamped envelope for return of a file-stamped copy to the debtor.
3. eSR (Electronic Self Representation) is an electronic petition preparation system that is available for individuals who have decided to file a Chapter 7 bankruptcy petition without an attorney. See the Court's website at <https://www.mow.uscourts.gov/bankruptcy> for more information. This system allows for a one-time filing of initial pleadings. All other pleadings filed by the debtor during the case must be submitted to the Court in person or by mail. Electronic submission to the court via eSR does not constitute a case opening. Case opening will not occur until required signed documents are received by the court in person or via mail within 14 days of electronic submission.

**B. Credit Counseling Requirement.** Pursuant to § 109(h), an individual may not be a debtor unless the debtor has:

1. Completed a credit counseling course from an approved agency within the 180-day period preceding the date of filing and Exhibit D to the voluntary petition and, if applicable, the Certificate of Credit Counseling or
2. Received Court approval of a waiver or an exemption of this requirement pursuant to a motion filed with the Court.

Refer to **Appendix 1-3** for the location of a list of approved credit counseling agencies.

**C. Service on United States Attorney.** If any United States agency is a creditor, on the day of filing debtor shall serve the United States Attorney with the petition and initial pleadings.

**D. Amendments.** Debtor shall serve amendments to the schedules, matrix and other initial pleadings on the affected creditors.

**E. Mailing Matrix and Matrix Format.** Debtor shall file a master mailing matrix with names and addresses of all creditors and interested parties, but **not** debtor. The Clerk adds to each matrix the Missouri Department of Revenue. If any United States agency is a creditor, debtor shall add the United States Attorney to the matrix in addition to the creditor government agency. **Appendix 1-9** contains a list of standard addresses of government agencies. The mailing matrix must be verified by the debtor as specified in Fed. R. Bankr. P. 1008 and prepared in a specific format (**Appendix 1-8**). The petition may be dismissed if the matrix is not in the specified format.

**F. Amended Matrix.** Amendments must be identified as such, must be prepared in the specified format, must be verified, and shall list **only additional creditors**.

**G. Deficient Filing and Dismissal.** If the petition or initial filings are missing or incorrect, the Court may enter an order to show cause to the debtor to remedy the deficiency within 14 days (two days if it is a mailing matrix), or the case may be dismissed without further notice or hearing.

**H. Payment of Fees.** All payment of fees must be by cashier's check, money order or cash. No personal checks or credit cards will be accepted.