

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF WEST VIRGINIA**

Debtor Notices of Electronic Filing (DeNEF)

The U.S. Bankruptcy Court for the Northern District of West Virginia allows debtors to obtain documents filed in their bankruptcy case by email rather than U.S. mail through its Debtor Notices of Electronic Filing (DeNEF) program. Under the DeNEF program, a debtor makes a written request to the bankruptcy clerk's office and consents to the transmission of clerk's office notices and court orders by email rather than U.S. mail. As an added benefit, the debtor will receive an electronic transmission of every document filed in the debtor's bankruptcy case, and every public entry made in the debtor's case by court staff and third parties – the same information that an attorney receives. Below are the benefits of the DeNEF program:

Benefits of DeNEF	
1.	You will receive your court orders and clerk's office notices approximately 5-7 days faster. With DeNEF you can receive an electronic notification with an attached PDF file of every order or notice entered in your case by the bankruptcy court or clerk's office within minutes after it is entered. By failing to sign up for DeNEF, court orders and clerk's office notices are sent to the Bankruptcy Noticing Center. Two days later, the BNC places the paper notice in the U.S. Mail to your physical address.
2.	You will receive an electronic notification with an attached PDF of every document filed in your case by non-court users (e.g., attorneys, creditors and trustees) within minutes after the document is filed – even if the non-court filer did not specifically list you as an intended recipient of the document. Stay informed with what is happening in your case and receive the same bankruptcy case information that an attorney receives.
3.	You can download and store important documents. The electronic notification with attached PDF sent to you by the clerk's office may be accessed and viewed by you at any time. After opening the document, you can save and/or print it for your records. You no longer have the need to request copies from the clerk's office and pay associated fees. If you have a hearing before the bankruptcy judge, you may also obtain an MP3 audio recording of the hearing.
4.	It's free. It's convenient. It saves taxpayers money. Access court notices, orders, and all documents filed in your case anywhere you have internet access. Don't miss important deadlines.
5.	All you need is an email address that you regularly check. You do not need a Public Access to Court Records (PACER) Account.

Reasons Why DeNEF May Not be Right for You	
1.	DeNEF requires you to have an email address that you regularly monitor. If you don't have an email address, you cannot sign up for DeNEF. If you don't regularly monitor your email account, then you are in danger of missing important information that may cause your bankruptcy case to be dismissed.
2.	DeNEF gives you nearly full access to all the documents filed in your bankruptcy case. Many of these documents are ones that would not otherwise be sent to you. If you believe that you will have difficulty prioritizing and/or understanding the documents filed in your case, DeNEF may not be for you. In a typical "no-asset" Chapter 7 case, there are approximately 10-15 docket entries over period of about 100 days. Asset Chapter 7 cases can last for years with many docket entries. In a typical Chapter 13 case, there are 75-150 docket entries, and successful Chapter 13 cases generally last 3-5 years. If you do not sign up for DeNEF, you will only receive the documents in your case that are required to be sent to you under the Federal Rules of Bankruptcy Procedure or by specific court order.

Frequently Asked Questions about DeNEF

What is DeNEF?

Debtor Notices of Electronic Filing is a free and voluntary service that allows a debtor to request transmission of court orders and clerk's office notices through email rather than U.S. mail. As an added benefit, a participating debtor will receive electronic copies of every document filed in the bankruptcy case. These non-court generated documents include motions filed by attorneys, creditors and trustees.

What is the BNC?

The Bankruptcy Noticing Center (BNC) provides services to bankruptcy courts and clerk's offices by sending orders and notices to parties. The court or clerk's office generates the order or notice and electronically sends it to the BNC. Two days later, the BNC places the order or notice in the U.S. mail to your physical address. By signing up for DeNEF, you bypasses the BNC process, its associated delay, and its charges to the U.S. taxpayers.

What is PACER?

Public Access to Court Records (PACER) is a national program that allows the public access to electronic court records in the federal judiciary. Interested parties register with PACER to obtain a user account and password. There are fees associated with using PACER, and if a credit card is not used during registration process, certain delays exist. You do not need a PACER account to view the emails sent to you under the DeNEF Program.

What are Court Orders and Clerk's Office Notices?

Court orders and clerk's office notices refer to documents created and/or filed by the bankruptcy court or clerk's office. These documents include, but are not limited to:

- Notice of the Meeting of Creditors
- Notice to File Proof of Claim
- Notice providing a deadline to file a response to a motion filed with the court
- Notice setting or cancelling a hearing
- Notice of Requirement to Complete Course in Financial Management
- Notice of Deficient Documents
- Order on Motion for Relief from the Automatic Stay
- Order Confirming Chapter 13 Plan
- Order Granting Bankruptcy Discharge
- Order Closing Case

Who sends me email?

By enrolling in DeNEF, you are registering your email address with the Bankruptcy Court for the Northern District of West Virginia. You will receive email from wvnb_ecfhelp (West Virginia Northern Bankruptcy Electronic Case Filing Help). When there is an underlying document associated with the entry, a PDF of the underlying document is attached in the email. A sample is shown below. Do not reply to these emails.

The screenshot shows an email client interface. At the top, there is a navigation bar with icons for E-mail, Compose, Addresses, Folders, and Options. Below this is a toolbar with buttons for Forward, Forward as Attachment, Reply, Reply All, Message List, Unread, and Delete. The email content is displayed in a light blue box with the following details:

Subject: Notice of Bankruptcy Filing
From: wvnb_ecfhelp@wvnb.uscourts.gov
Date: Wed, April 22, 2015 10:55 am
To: [Redacted]
Priority: Normal
Options: View Full Header | View Printable Version | Download this as a file | Add to Address Book | View Message Details

The body of the email contains the following text:

An entry was placed on the docket of bankruptcy case: 2:14-bk-00006 on Wed Apr 22 11:55:13 EDT 2015
The text of the entry is:

Notice of Intent to Abandon 2005 Ford Fusion Filed by Ryan Winquist Johnson on behalf of Helen M. Morris . (Johnson, Ryan)

There is an attached related document for this entry, it will end with .pdf

If you have questions or concerns please call the US Bankruptcy court at (304)-233-1655
Be sure to have your case number ready.

At the bottom of the email, there is an attachment icon followed by the text "19023.pdf 110 k" and a "Download" button.

What is the length of enrollment in DeNEF

Once a debtor's email account is activated, it will remain active for the duration of the debtor's bankruptcy case, unless: (1) the account is disabled due to an email transmission failure (email bounce-back), or (2) the debtor files a request to deactivate the account. A debtor may deactivate an account at any time. Upon the closing of your bankruptcy case, your email address is automatically deleted. If you refile another case, you will need to submit a new DeNEF request form.

Can I request receipt of documents by both email and U.S. mail?

No.

Can others see my email address?

Yes. Your email address will appear on certificates of service that are filed on the court's docket.

I accidentally deleted my email. Can the notice be resent to me?

No. If you accidentally deleted your email, check your "trash" folder to recover the email. You may also contact your attorney (if applicable). Copies may be purchased from clerk's office.

I filed jointly with my spouse, can we both use the same email account?

Yes.

I filed jointly with my spouse, do we both have to request DeNEF?

No, but if you both request enrollment in DeNEF, you must submit two DeNEF request forms.

What should I do if I want to change my email account?

Complete an updated DeNEF form, which is available on the Court's website, www.wvnb.uscourts.gov, and mail the completed form to: Bankruptcy Clerk's Office, P.O. Box 70, Wheeling WV 26003.

Can I file documents with the Bankruptcy Court via email?

No. The clerk's office does not accept court filings via email. If you have an attorney, then your attorney should file all documents on your behalf. If you do not have an attorney, you must mail documents to the Bankruptcy Clerk's Office, P.O. Box 70, Wheeling WV 26003. All documents filed by you must have your original, wet signature. In the alternative, if you are not represented by an attorney, and anticipate filing numerous documents with the bankruptcy clerk because you have a complex bankruptcy case, you may request rights to electronically file documents in the Bankruptcy Clerk's Case Management / Electronic Case Filing (CM/ECF) system. To obtain e-filing rights as a pro se debtor, call the clerk's office at 304-233-1655.

I filed a new bankruptcy case, is my old DeNEF account information still good?

No. The DeNEF program is case specific and is maintained by the Bankruptcy Clerk's Office for the Northern District of West Virginia. You must register to receive notices of electronic filing in your newly filed case. Any email address you provided in your old case was automatically deleted from your case at the time it was closed.

I filed a Chapter 7 bankruptcy case, should I sign up for DeNEF?

Yes. Stay informed about what happens in your bankruptcy case. Typically, a Chapter 7 case with no assets for the trustee to administer will remain open for approximately 100 days and have 10-15 docket entries. So long as you regularly monitor your email account, you should sign up for DeNEF. Importantly, obtaining an electronic copy of your Chapter 7 discharge order will prevent you from having to contact the bankruptcy clerk's office for additional copies when you are called upon to produce the order in the future.

I filed a Chapter 11, 12 or 13 case, should I sign up for DeNEF?

Yes. A successful Chapter 13 case can last 3-5 years, and generally have between 75 and 150 docket entries. If you anticipate actively monitoring your email account over this 3-5 year period, then DeNEF will provide you with added benefits. If you do not actively monitor your email account, then you are in danger of missing important notices and orders.

What happens when I respond to an email sent to me by the court?

Nothing. Do not respond to an email sent to you by the court notifying you that a document was filed in your case.

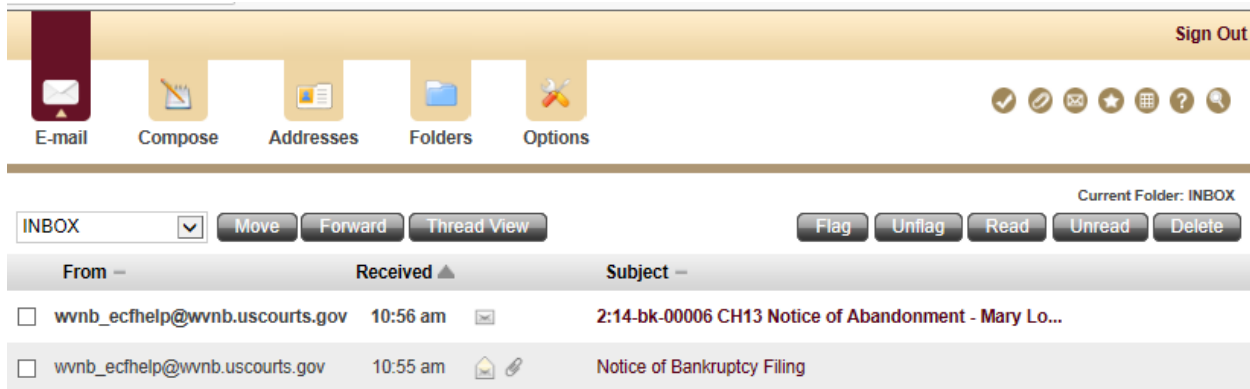
Can other parties serve documents on me electronically?

Maybe. It depends on you. By signing up for DeNEF you have expressly consented to the service of notice by electronic means from the bankruptcy clerk's office (or a clerk's office designee) under Fed. R. Bankr. P. 9036. You have not expressly consented to service of documents by electronic means from third parties. Any document initiating a contested matter, or any adversary complaint, must be served by the third party under Fed. R. Bankr. P. 9013, 9014, and 7004. You may, however, waive a defect in service. Moreover, a failure to affirmatively object to a defect in service when you have actual notice of the document may mean that any order entered by the court is binding on you.

Why do I receive two emails of every docket entry?

The bankruptcy court's Case Management / Electronic Case Filing system was designed for attorneys and other professionals that regularly do business with the bankruptcy court. Those parties have PACER (Public Access to Court Electronic Records) accounts and those accounts are subject to special rules set forth by the Judicial Conference of the United States. One of those rules is that the account holder has one "free look" at the filed document during the first 15 days after the document is filed. After that one free look, the attorney or professional may only access the document by using their PACER account and paying PACER's associated fees.

The bankruptcy clerk's DeNEF program piggy-backs on the attorney and bankruptcy professional email system to provide you with an actual PDF attachment (not a hyperlink) that has no restrictions on the number of times you may view the document. Consequently, you receive two emails of every document that is filed in your case, as pictured below:



The bottom email is generated from the bankruptcy clerk’s DeNEF program and has an unrestricted PDF attachment of the filed document. The top email is the Notice of Electronic Filing that is typically sent to attorneys and other bankruptcy professionals. If you open the top email, you may click on the provided hyperlink for your one “free look” at the hyperlinked document provided that you do it within the first 15 days. A future version of the DeNEF program may suppress the second email such you only receive one email, not two, for each entry in the case.

Why do I not receive an attached PDF of proofs of claim filed in my case?

Your bankruptcy case is associated with a claim’s register where your creditors can file proofs of claim so that they may be paid from the assets of your Chapter 7 bankruptcy estate, or pursuant to the terms of your Chapter 11, 12 or 13 plan. Outside of the DeNEF program, you would not typically receive notice of what claims are filed in your case, and the DeNEF program does not currently provide you with unrestricted PDF attachments of proofs of claim. You will receive a notice of electronic filing of a proof of claim with a PACER generated hyperlink to the document. You may view the document once, for free, within 15 days by clicking on the hyperlink. To view it a second time, you will need to obtain a PACER account or call the Clerk’s Office to obtain a copy. A future version of DeNEF may include unrestricted attachments of proofs of claim that are filed in your case.

I am a debtor in an active case and I have signed up for DeNEF. In a different case, I am listed as a creditor. Will I obtain DeNEF notices in the case where I am listed as a creditor?

No.

I am an attorney or other bankruptcy professional and I want to obtain the DeNEF emails with the unrestricted PDF attachment. Can those be sent to me?

No.

Why did I get an email without a PDF attachment?

Sometimes a party, the clerk’s office, or the court will make a text entry on your bankruptcy case docket. These text entries do not have an associated PDF attachment. For example, in Chapter 7 cases, the case trustee commonly makes a text entry that the trustee has examined your assets and has determined that no non-exempt equity exists to distribute to your creditors. Under the DeNEF program, you are informed by email when a text entry is made in your case.

What is the difference between DeBN and DeNEF?

The Bankruptcy Noticing Center (BNC) provides services to bankruptcy courts and clerk's offices by sending orders and notices to parties. The court or clerk's office generates the order or notice and electronically sends it to the BNC. Two days later, the BNC places the order or notice in the U.S. mail to your physical address. Under the DeBN program offered by many bankruptcy clerk's offices, the BNC will send you an email with an attached PDF in lieu of U.S. mail to your physical address. Below are the important differences between DeBN and DeNEF:

DeBN	DeNEF
DeBN is a national program run by the BNC. Local clerk's offices register your email address with the BNC.	DeNEF is a local program run by the Clerk's Office for the Northern District of West Virginia.
You will only receive an email of court orders and clerk's office notices that are sent to you by the clerk's office. If the court has delegated notice or service of an order, you are not likely to receive it by email because the third party will not likely have a contract with the BNC.	You will receive an email of every entry made in your bankruptcy case, and an unrestricted, attached PDF of any publically filed document (excluding proofs of claim)
Your email address remains with the BNC after your case is closed. If you ever file bankruptcy again, any notice or court order is likely to go to your previously provided email address provided it is still valid.	Your email is automatically deleted from the case when it is closed. If you ever file bankruptcy again, the court and clerk's office will send orders and notices to your physical address unless you register for the DeNEF program in the new case.
The Judiciary and taxpayers pay a fee for the BNC's services.	There is no additional cost to the Judiciary or taxpayers.

Requirements for DeNEF

1. Reliable Internet Access

2. Email Account

Please be aware that the email address you use for your DeNEF account will become a part of the official court record.

You will receive emails from: wvnbecf_help@wvnb.uscourts.gov

Please add this email addresses to your contacts/safe-sender list to ensure delivery of court notices/orders to your email inbox.

Note: Please do not reply or send emails to the above email address. Those email accounts are used for the sole purpose of sending emails and the inboxes are not monitored. Please contact your attorney (if any) regarding case related questions, or the Clerk's Office (304-233-1655) if you have any questions about the DeNEF program or court procedures. The Clerk's Office cannot offer you legal advice.

3. Adobe Reader

Documents will be sent in PDF format. It is recommended that you use the latest version of Adobe Acrobat Reader software for viewing these PDF documents. If you do not have this software, you can download it free of charge.

If you are using a mobile device, please visit your mobile device's app store for a free download of Adobe Acrobat Reader.

4. Debtor's Request for Notice of Electronic Filing Request (DeNEF)

Debtors requesting email delivery of court notices and orders through the DeNEF program must complete and file a Debtor's Request for Notice of Electronic Filing (DeNEF). Debtors can file a DeNEF request form through their attorney electronically, on their own by mail, or over the counter at the Clerk's Office. Attorneys may file the Debtor's Request for Notices of Electronic Filing under: Bankruptcy, Miscellaneous, Debtor's Request for Notice of Electronic Filing. The Clerk's Office mailing address is: P.O. Box 70, Wheeling, WV 26003.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF WEST VIRGINIA**

IN RE:

))
)) Case No.
))
Debtor(s).)

DEBTOR'S REQUEST FOR NOTICES OF ELECTRONIC FILING (DeNEF)

INITIAL REQUEST: (Check this box to begin receiving notices of electronic filing from the U.S. Bankruptcy Court for the Northern District of West Virginia.)

- Pursuant to Fed. R. Bankr. P. 9036, whenever the clerk or some other person as directed by the court is required to send notice by mail, I hereby request that all or part of the information required to be contained in the notice be sent via email instead of U.S. Mail.
- I understand that the first time the Bankruptcy Court receives an email bounce-back (undeliverable email), my DeNEF account may be deactivated. I will then receive notices and orders via U.S. mail, and I must updated my request if I wish to reactivate my account.
- I understand that enrollment in DeNEF is voluntary. I may file a request to deactivate my account at any time.
- I understand that enrollment in the DeNEF program does not allow me any electronic filing privileges with the court, and I will not attempt to file any document with the court via email. All documents submitted by me may be filed by my attorney, or by U.S. Mail to: Bankruptcy Clerk, P.O. Box 70, Wheeling WV 26003.

UPDATE TO ACCOUNT INFORMATION (Check this box to make changes to your existing DeNEF account.)

I request an update to my DeNEF account. My new email address is as indicated below.

REQUEST TO DEACTIVATE NOTICES OF ELECTRONIC FILING (Check this box to request deactivation of your DeNEF account.)

I understand that I will continue to receive electronic notices until such time as the Bankruptcy Court deactivates my account, at which time I will begin receiving notices via U.S. Mail.

By signing below, I certify that I am a debtor in this bankruptcy case, or the debtor's authorized representative if the debtor is a business. Attorneys may electronically complete and e-file this form on behalf of their debtor/client. (E-File: Bankruptcy, Miscellaneous, Debtor's Request for Notices of Electronic Filing).

Signature:

Date:

Printed Name

Email Address: