Debtor Notices of Electronic Filing (DeNEF)

The U.S. Bankruptcy Court for the Northern District of West Virginia offers debtors the opportunity to obtain electronic transmission of all documents filed in their individual or business bankruptcy case. The benefits of signing up for DeNEF include:

- 1. You will receive your court notices and orders approximately five days faster. With DeNEF you can receive an electronic notification with an attached PDF file of every notice or order entered in your case by the Bankruptcy Court or Clerk's Office approximately 3-4 minutes after it is entered. By failing to sign up for DeNEF, court orders and notices are sent to the Bankruptcy Noticing Center, which two days later, 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 3-4 minutes after the document is filed with the Bankruptcy Clerk. Stay informed with what is happening in your case. Receive electronic notice of every claim filed by a creditor, and every document filed by an attorney even if the attorney did not specifically list you on the document's certificate of service. Receive the same bankruptcy case information that an attorney receives.
- 3. You can download and store important documents. The electronic notification emailed to you has a hyperlink to a PDF. You are allowed one "free look" at the document. After opening the document, you can download it, and then view it whenever you wish. You will no longer have the need to request copies from the Clerk's Office, which cost \$0.50 per page. Viewing a document sent via email through a notice of electronic notification requires a PACER account (see below).
- 4. Convenience. Access court notices, orders, and all documents filed in your case anywhere you have internet access. Don't miss important deadlines.
- 5. It is free, convenient, and there is no lost paper.

Debtors requesting participation in the DeNEF program must obtain a PACER account and complete the Debtor's Request for Notices of Electronic Filing.

Frequently Asked Questions

What is DeNEF?

Debtor Notices of Electronic Filing (DeNEF) is a free and voluntary service that allows debtors to request delivery of Court orders and Clerk's Office notices through email rather than U.S. Mail. As an added benefit, debtors will receive electronic copies of every document filed in the bankruptcy case. These non-court generated documents include motions filed by attorneys and proofs of claim filed by creditors.

What is the BNC?

The Bankruptcy Noticing Center (BNC) provides services to bankruptcy courts by sending court notices and orders to parties. The court 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. By signing up for DeNEF, you bypass the BNC process and its associated delay.

What are Court Orders and Clerk's Office Notices?

Court orders and Clerk's Office notices refer to documents created and filed by the Bankruptcy Court or Clerk's Office. These documents include, but are not limited to:

- Notice of the Meeting of Creditors
- 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

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). A sample is shown below. Do not reply to these emails.

Subject: 1:12-bk-00009 CH7 Hearing (Document) Sched/Cont/Resched - J From: wvnb ecfhelp Courtmail 05/30/2014 03:20 PM ***NOTE TO PUBLIC ACCESS USERS*** Judicial Conference of the United States policy permits attorneys of record and parties in a case (including pro se litigants) to receive one free electronic copy of all documents filed electronically, if receipt is required by law or directed by the filer. PACER access fees apply to all other users. To avoid later charges, download a copy of each document during this first viewing. However, if the referenced document is a transcript, the free copy and 30-page limit do not apply. U.S. Bankruptcy Court Northern District of West Virginia Notice of Electronic Filing The following transaction was received from as entered on 5/30/2014 at 3:19 PM EDT and filed on 5/30/2014 Case Name: Case Number: 1:12-bk-00009 **Document Number: 378** Docket Text: Hearing Scheduled Re: (Related Doc # [360] Amended Objection to Exemptions Hearing Scheduled for 6/3/2014 at 10:30 AM at L. Edward Friend II Bankruptcy Courtroom. (as) The following document(s) are associated with this transaction:

1:12-bk-00009 Notice will be electronically mailed to:

By clicking on the hyperlinked Document Number, you are prompted to enter your PACER log-in and password (see below), and are able to view a PDF image of the document, for free, and download it for future reference.

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 automatically 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. And you can see the email addresses of other parties in the case too.

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

No. If you accidently deleted your email, a copy of your deleted document is available through your PACER account. Pacer documents are available for public viewing for 10 cents a page, but a user is able to incur \$15.00 in charges per quarter without being billed. PACER charges are changed from time to time. To view a document using your PACER account, go to: www.wvnb.uscourts.gov, click on the "E-Filing (CM/ECF)" tab, enter your PACER log-in and password, query your bankruptcy case number, click on "Docket Report" and then "Run Docket Report." You may then view all the documents in your case and, for 10 cents a page, view the hyperlinked PDFs.

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 Bankruptcy Clerk's Office does not accept court filings from pro se parties via email. If you have an attorney, then your attorney should file all documents on your behalf. If you do not have an attorney, your document should be mailed or hand delivered to the Bankruptcy Clerk's Office, 1125 Chapline Street, Room 314, P.O. Box 70, Wheeling West Virginia 26003. The Bankruptcy Clerk's Office has limited public hours at 324 W. Main Street Clarksburg West Virginia. If you plan to drop off

documents at the Clarksburg location, please call 304-233-1655 to ensure that the Office will be open to the public when you plan to arrive.

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

No. The DeNEF program is case specific. You must register to receive notices of electronic filing in your newly filed case. Any email address you provided in your old case will be deleted from your case at the time it is closed.

I filed a Chapter 7 Bankruptcy Case, should I sign up for DeNEF?

In most cases, probably not. For a simple Chapter 7 case, you will generally only receive a notice setting the date for your meeting of creditors and the order of discharge and case closing. If you anticipate having a complex Chapter 7 case with many court filings, then you may want to consider DeNEF registration.

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

Probably yes. For example, a successful Chapter 13 case can last 3-5 years, and generally have between 75 and 150 docket entries. If you anticipate actively monitoring you 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. In Chapter 11, 12 and 13 cases, most of the case activity takes place before confirmation. Because the DeNEF program is voluntary, you may choose to end your email participation after confirmation and rely on paper notices through the U.S Mail.

Can I file documents electronically with the Bankruptcy Court through my PACER account?

Generally no. All pro se filings should be mailed or hand delivered to the Bankruptcy Clerk's Office, 1125 Chapline Street, Room 314, P.O. Box 70, Wheeling West Virginia 26003. The Bankruptcy Clerk's Office has limited public hours at 324 W. Main Street Clarksburg West Virginia. If you plan to drop off documents at the Clarksburg location, please call 304-233-1655 to ensure that the Office will be open to the public when you plan to arrive.

What is the difference between PACER and DeNEF?

PACER allows you electronic access to court records – not just in this bankruptcy court, but in other courts across the nation. You PACER account is created and monitored by the PACER Service Center – not the bankruptcy court. The DeNEF program allows documents filed in your bankruptcy case to be sent to you electronically through a Notice of Electronic Filing ("NEF"). The NEF sent to you by the bankruptcy court has a hyperlink to the document that was filed. By clicking on the hyperlink you use your PACER log-in and password to view the document sent to you through the court's hyperlinked email.

What is the difference between DeNEF and DeEBN?

DeEBN is a program associated with the Bankruptcy Noticing Center (BNC), which provides mail services to bankruptcy courts. In lieu of physical mail from the BNC, an individual or business may register an electronic address with the BNC to receive notices by email rather than by U.S. Mail. The BNC notices or orders that are sent by electronic means (Electronic Bankruptcy Notices, or "EBN") are issued by the

BNC after the close of business on the same day that the notice or order was entered by the bankruptcy clerk. Because the BNC has a national contract, notices to national creditors can be bundled and sent to common addresses. Individual debtors in bankruptcy cases also have the opportunity to register with the BNC to receive electronic notification in lieu of paper notices. Electronic notices from the BNC however, are limited only to orders or notices entered by the Bankruptcy Clerk's Office that are specifically coded to be sent to the debtor (there is no electronic notification of every document filed in your bankruptcy case). In addition, at the current time, at the close of your bankruptcy case, your email address remains registered with the BNC. Consequently, if you file a bankruptcy case in future years, you will receive court notices and orders at the email address that you previously registered. Given: (1) the large number of repeat bankruptcy filings by individuals, (2) understanding that many years may pass between bankruptcy cases; and (3) the ease in which email addresses are used and abandoned (but not terminated), the Bankruptcy Clerk's Office for the Northern District of West Virginia does not recommend individual debtor participation in the Electronic Bankruptcy Noticing Program sponsored by the BNC. Moreover, the only way for an individual debtor to stay fully informed about case activity is to register an email address with the Bankruptcy Clerk's Office to receive notices of electronic filing each time a document is filed in your case, and to use your national PACER account to view the attached hyperlink.

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 provide you with legal advice.

3. Adobe Reader

Court notices and orders will be sent as PDF documents. 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, 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, Debor's Request of Notices of Electronic Filing. The Clerk's Office mailing address is: P.O. Box 70, Wheeling, WV 26003.

5. PACER Account

Documents sent via a notice of electronic filings may only be viewed by obtaining a PACER account. Detailed Instructions on obtaining a PACER account are below.

Obtaining a PACER Account

PACER, or <u>Public Access to Court Electronic Records</u>, allows members of the public to view court documents. You will be unable to view the PDF of the notice of electronic filing sent to your email address by the court without a PACER account.

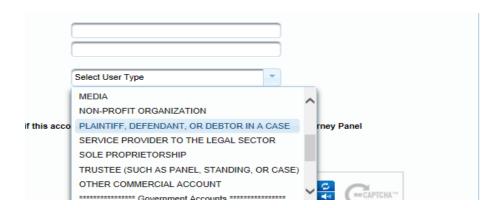
- **Step 1.** Go to https://www.pacer.gov
- **Step 2.** Click on "Register," located at the upper menu.



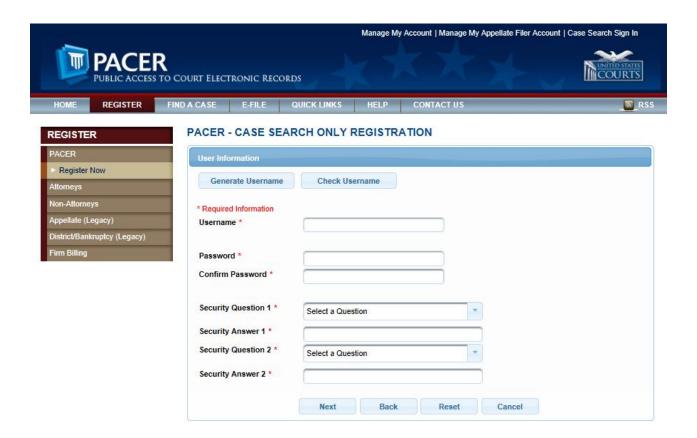
Step 3. On the "Register" Menu, click on "PACER" and then "Register Now"



Step 4. Fill out the required information. "Under User Type," Select "Debtor in a Case":



Step 5. Chose a Username, Password, Security Answers, and then click "Next."



Either complete the Credit Card Information or skip the credit card screen. If the credit Card screen is skipped, your authentication token will be delivered by U.S. mail in 7–10 business days. Activation instructions are provided in the letter you receive. You will not be able to perform a search until your privileges are activated. If you have questions or need assistance, please contact the PACER Service Center at (800) 676-6856 between the hours of 8 AM to 6 PM CT Monday through Friday or by email at pacer@psc.uscourts.gov.

If you want to receive instant access to PACER search privileges, enter credit card information (for debtors filing bankruptcy, this is generally a bank card that also serves as a credit card). Remember, there is no fee for viewing the first document sent to you by the court via a notice of electronic filing.





REGISTER FIND A CASE E-FILE QUICK LINKS HELP CONTACT US



REGISTER

ACER Register Now Appellate (Legacy) District/Bankruptcy (Legacy)

PACER - CASE SEARCH ONLY REGISTRATION

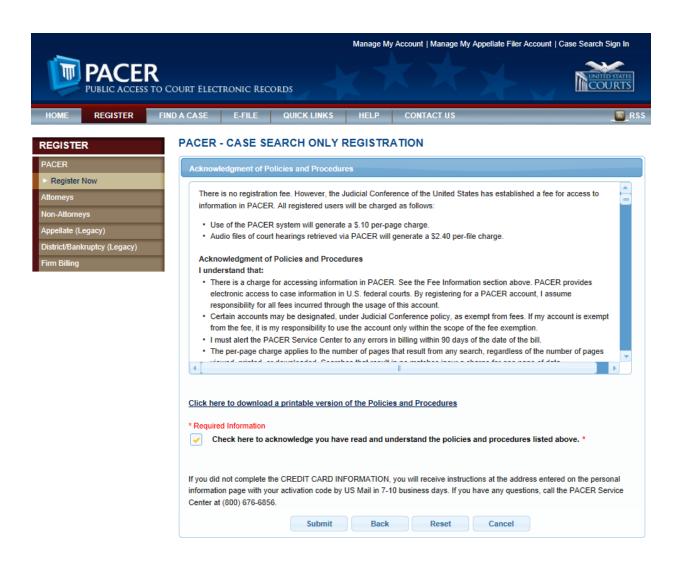
Payment Information There is no registration fee. However, the Judicial Conference of the United States has established a fee for access to information in PACER. All registered users will be charged as follows:

- · Use of PACER systems will generate a \$.10 per-page charge and is capped at \$3.00 for single documents and case-specific reports that are more than 30 pages (e.g., docket reports, creditor listings, and claims register). NOTE: The \$3.00 cap does not apply to search returns, reports that are not case specific, lists of cases, or transcripts.
- · Audio files of court hearings retrieved via PACER will generate a \$2.40 per-file charge.
- · Judicial opinions accessed via PACER will not generate a charge.
- · If your usage does not exceed \$15 in a quarter, fees are waived.

Providing a credit card is optional. If you would like to register without providing a credit card, click Next below without entering any information on this screen. For instant access to PACER, we will validate the credit card information you provide here. There is no registration charge; however, the credit card will be charged quarterly for any fees incurred. If you submit your registration request without providing credit card information, you will receive an activation code by U.S. mail in 7-10 business days.

** Credit card data is optional here. However, if you do provide a credit card, the marked fields below are required.					
VISA MERCEN DISCOVER					
Account Holder Name *					
Card Type *	Select Card Ty	ре			
Account Number *					
Card Expiration Date *	01 /	2014			
Use billing address					
Address *					
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Zip/Postal Code *					
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I authorize the PACER Service Center to charge the above credit card once a quarter for PACER for any PACER fees due. *					
Note: We protect the security of your information during transmission using Secure Sockets Layer (SSL) software, which encrypts information you submit.					
	Next	Back	Reset	Cancel	

Step 7. Acknowledge the Policies and Procedures



Step 8: If you did not complete the CREDIT CARD INFORMATION, you will receive instructions at the address entered on the personal information page with your activation code by US Mail in 7-10 business days. You will, however, receive notices of electronic filing from the bankruptcy court during this time. If you receive a notice of electronic filing from the bankruptcy court but cannot view it, please contact the Clerk's Office: 304-233-

1655. Business hours are Monday through Friday, 8:30 am to 5:00 pm Eastern Standard Time.

If you completed the credit card information, you may begin viewing documents in your bankruptcy case immediately. Apart from viewing notices of electronic filing sent to you by the bankruptcy court, you may view all the docket entries in your case by visiting the court's website: www.wvnb.uscourts.gov, and clicking on E-Filing (CM/ECF):



At the CM/ECF log-in screen, enter your PACER log-in and password. Under the "Query" Menu, enter your case number (if known) or your last and first name in the fields provided. After locating your case number, click "Run Query,", then "Docket Report," and then "Run Report." You will see the electronic docket sheet for your case. To view a document, click on the hyperlinked number by the document's description. Viewing documents in this manner (as opposed to the first click on the hyperlinked email of the notice of electronic filing) incurs a PACER charge of 10 cents per page.