

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH

---

In re:  
Matthew E. Dellos and Marcy L. Dellos  
Debtor(s).

Case No. 10-26867 WTT  
Chapter 7

---

NOTICE TO DEBTOR(S) OF DEFICIENCY CONCERNING DISCHARGE AND  
REQUIREMENT TO COMPLETE DEBTOR EDUCATION

This is a notification that your bankruptcy case will be closed without entry of a discharge on or after August 30, 2010 because you have not filed with the court the B23 form (Official Form 23 Debtor's Certification of Completion of Post petition Instructional Course Concerning Personal Financial Management) proving post petition completion of the personal financial management course which is a requirement for discharge. This requirement is different and separate from the credit counseling briefing you were required to complete prior to filing your bankruptcy case.

In order to receive a discharge of debts you must file with the court (prior to the case being closed) the B23 form certifying you have completed the course. A separate B23 form must be filed by each debtor. A link to a list of approved providers of the Instructional Course Concerning Personal Financial Management (Debtor Education) is available on the court's website at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) or directly through the United States Trustee Program's website at [www.justice.gov/ust/eo/bapcpa/ccde/de\\_approved.htm](http://www.justice.gov/ust/eo/bapcpa/ccde/de_approved.htm). Classes are generally available in person, by telephone, or via the internet.

To avoid your case being closed without a discharge, please ensure that the required form(s) are received by the court no later than August 30, 2010.

PLEASE TAKE NOTE that if your case is closed without entry of a discharge, you may seek an order reopening your case to file the required certification. This is accomplished by filing a motion with the court to reopen your case along with payment of a case reopening fee of \$260.

If you feel that this notice has been sent in error or items have crossed in the mail, please call the court at (801) 524-6687 to confirm that we have received Form B23. Please have your case number available when calling the court.

Dated: September 7, 2010

David A. Sime  
Clerk of Court

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH

In re: Matthew E. Dellos and Marcy L. Dellos  
Debtor(s).

Case No. 10-26867 WTT  
Chapter 7

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

Every individual debtor in a chapter 7 case, a chapter 11 case in which § 1141(d)(3) applies, or a chapter 13 case must file this certification. Complete **one** of the following statements and file with the Clerk of Court at the address shown on the reverse by the deadline stated below.

**If a joint petition is filed, each spouse must complete and file a separate certification.** Therefore, joint debtors may wish to photocopy this form before completing it.

I, \_\_\_\_\_, the debtor/joint debtor in the above-styled case, hereby certify  
(Printed name of debtor or joint debtor)  
that on \_\_\_\_\_ (date) I completed an instructional course in personal  
financial management provided by \_\_\_\_\_, an approved personal  
(Name of Provider)  
financial management provider.  
Certificate No. (if any): \_\_\_\_\_

– OR –

I, \_\_\_\_\_, the debtor/joint debtor in the above-styled case, hereby certify  
(Printed name of debtor or joint debtor)  
that no 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 or Joint Debtor: \_\_\_\_\_

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

**Filing Deadlines:** In a chapter 7 case, file with the Clerk of Court 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 with the Clerk of Court no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B)