



Court News and Views

THE UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF ALABAMA

Volume 29 | April 2026

A Biannual Publication

Clerk's Corner Brian J. Suckman

As 2026 unfolds, it is remarkable how quickly time has passed. It is a demanding spring as our Court's caseload is increasing. The latest statistics from the Administrative Office of the U.S. Courts show we are one of the busiest courts in the nation for our size and district population.

This spring started out with a very lively round of attorney forums. For those that attended, thank you for your insights and thoughtful discussions on the issues. These were some of the best attorney forums and we all appreciate your feedback. We look forward to seeing you again this fall where we will discuss the new bankruptcy rules coming into effect in December along with the new bankruptcy fees.

This addition of our newsletter contains a crossword puzzle from Judge Creswell that will challenge your knowledge and understanding of bankruptcy procedures. The puzzle dovetails nicely with an update from the Clerk's office on common issues that have drawn submission errors in the past.

The Chapter 13 Trustee, Sabrina McKinney, has a detailed analysis of new Rule 3002.1 and the processes for filing motions and notices under the rule. For those with clients paying mortgages outside of the plan, please pay particular attention to the information on what the Trustee's office will and will not do.

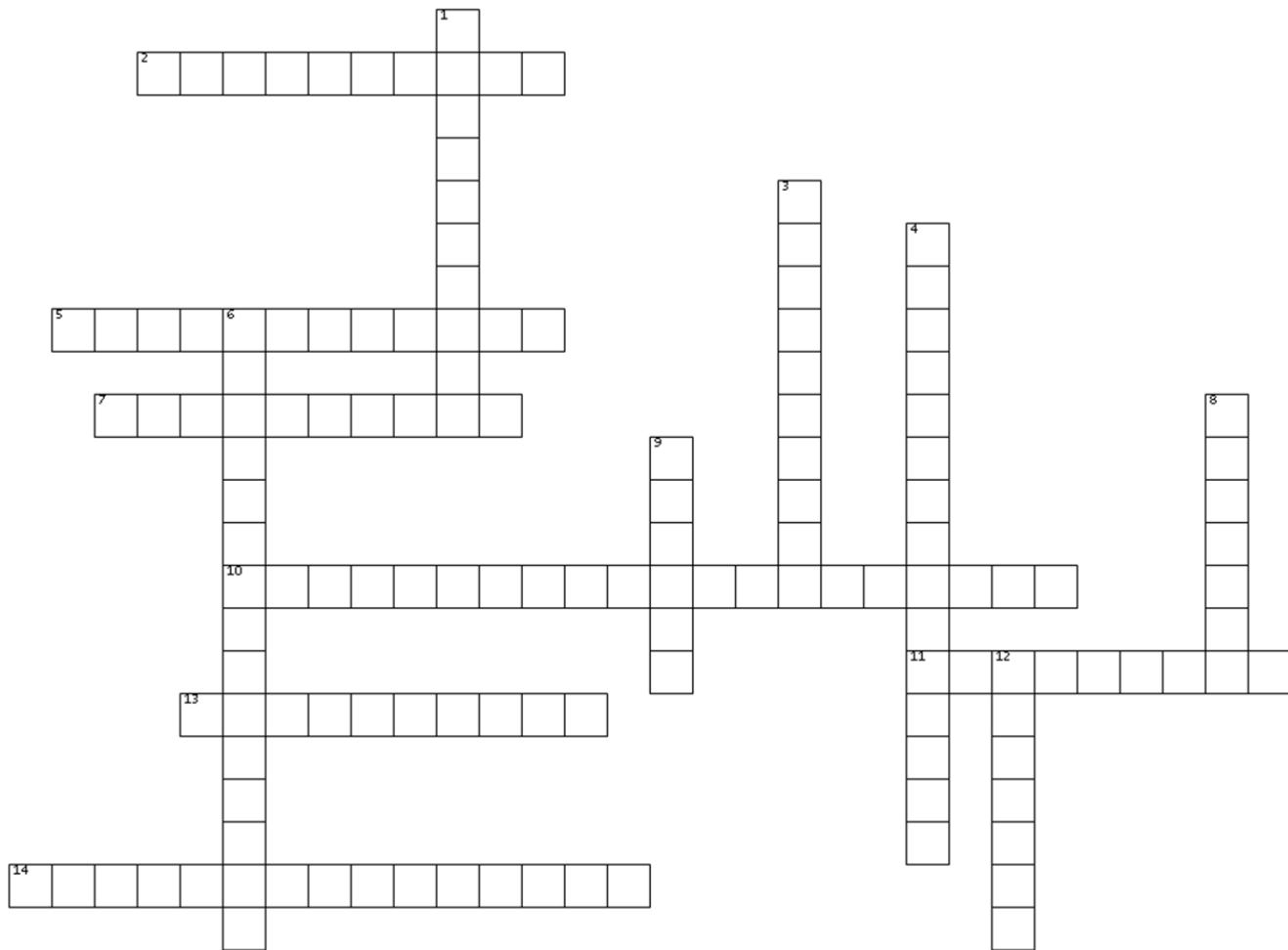
Finally, Danielle Greco, the Bankruptcy Administrator, has an important note regarding a change in procedure for her office that you will want to familiarize yourself with to avoid case delays.

Training: As you know, we are happy to provide both your new staff members and even your more experienced ECF users with training. These training sessions can be tailored to your specific office with issues we are seeing in your filings and help you identify ways to avoid them in the future. Please call us at (334) 954-3800 and ask for DeAnna Simmons to schedule this training.

Feedback: As always, please continue to reach out to us with any questions or feedback. You can call us directly at (334) 954-3800 or email us at feedback@almb.uscourts.gov.

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Bankruptcy Crossword



ACROSS

2. In addition to its mission, the Bankruptcy Court for the Middle District of Alabama identifies five guiding principles: integrity, service, innovation, teamwork, and _____.
5. After confirmation, but prior to completion of plan payments, the debtor, trustee, or holder of an allowed unsecured claim may seek plan _____.
7. While required prior to the 341 meeting, these often cause confirmation delays when not provided:
10. In addition to Local Rules, these directives from the Court guide local practice and address procedure changes among other things.
11. To prevent the stay lifting on collateral by operation of law, a chapter 7 debtor must designate they will reaffirm, redeem, or _____.
13. The Middle District-Northern Division's courthouse location.
14. When serving a complaint or objection to claim upon a U.S. agency, the filer must also serve this official in D.C. pursuant to Rule 7004.

DOWN

1. A bar to refiling that is not imposed lightly.
3. The _____ commitment period under section 1325(b)(1)(B).
4. A delay or lapse in plan payments prompts this filing from the Chapter 13 Trustee.
6. Not found in the code but this term defines the emergency filings that typically follow a chapter 11 petition
8. Deadline to file claims.
9. Financially insolvent petition filer.
12. A debtor has this option regarding a reaffirmation if done within 60 days after filing the agreement or prior to discharge.

Sabrina L. McKinney, Chapter 13 and Chapter 12 Trustee

On November 24, 2025, the Clerk sent a “News and Announcements” email to remind us of the impending December 1, 2025, Rule 3002.1 amendments. With the new Rules came new forms and new procedures. For a full listing of the new Rules, forms, and events please revisit the Clerk’s office “News and Announcements” section of the Clerk’s Office website at [New ECF Events for Rule 3002.1 Official Forms | Middle District of Alabama | United States Bankruptcy Court](#). The Trustee’s office is currently updating our website to add a new tab for mortgage resources, so continue to check back with us on our website at www.ch13mdal.com for updates.

One of the changes arising from the new Rules and forms is the process by which the Trustee’s office must review and handle cases for auditing and case closures after audits. New Rule 3002.1 provisions apply only to those Chapter 13 cases in which the creditor’s claim is secured by a security interest in the debtor’s principal residence. The new 3002.1 provisions do not apply to non-residential mortgage claims. Under the old rules, the Trustee was filing the Notice of Final Cure concurrently with the filing the Notice of Completion of Plan payments. New Rule 3002.1(g)(1) provides the Trustee must file within 45 days of the debtor’s completion of plan payments, Form 410C13-N – Trustee’s Notice of Disbursements Made. Notice of Disbursements made will not be filed 1) if the creditor does not file a proof of claim, 2) the stay lifts, 3) the property is surrendered during the pendency of the case, and 4) the debtor sells the property during the pendency of the case. The Notice of Disbursements Made is not filed within 45 days of the Trustee’s Notice of Completion of Plan Payments, but within 45 days of the debtor actually completing the plan payments. As such, the Trustee changed the order and priority in which cases receive case audits as the Trustee is required to comply with the new 3002.1 provisions in mortgage cases. Cases where there is a claim filed that is secured by a mortgage in the debtor’s principal residence now receive priority audits to ensure the new 3002.1 deadlines are met.

After the deadline for the creditor to file a response to the Trustee’s Notice of Disbursements Made, the Trustee will file the M2 motion under 3002.1(g)(4) to determine Final Cure and Payment of Mortgage Claim in cases where either the entire mortgage has been paid in full through the plan or the Trustee maintained the mortgage payment to the creditor through the plan. Only after the Court has issued an Order on the Trustee’s motion will the Trustee file the Notice of Completion of Plan Payments. This will benefit the debtor so the case does not inadvertently get closed while the mortgage determination process is pending.

If the debtor’s plan is a more traditional cure mortgage delinquency through the plan but maintain the ongoing payments directly to the creditor, and the creditor did not dispute the Notice of Disbursements made, the Trustee will not file the M2 motion, but will file the Notice of Completion of Plan Payments and the debtor may proceed to seeking their discharge. If the debtor needs the M2 determination, the debtor is free to file the M2 motion under Rule 3002.1(g)(4).

Attached to this article is a very helpful [FRBP 3002.1 Flowchart.pdf](#) generated by the Clerk’s office to map out the direction of flow in cases where the debtor has a mortgage on their principal residence as well as a new listing of [3002.1 Forms and ECF Events.pdf](#) for Rule 3002.1 docket events available on CM/ECF to comply with the new Rule 3002.1 provisions.

We felt it prudent to explain the change in our case closure procedures again as we have had several contacts and questions following our discussions at the attorney forums

If you have questions about our new case closure procedures, please feel free to reach out to me at any time.

Chapter 7 Means Test Questions & Documentation

Bankruptcy Administrator

Effective June 1, 2026, the Bankruptcy Administrator's Office will begin sending all Chapter 7 means test questions and related documentation requests from a new, centralized email inbox: **almba_meanstest@almba.uscourts.gov**. Please ensure that this email address is shared with your staff and added to your firm's safe sender/whitelist to avoid any missed communications.

To promote efficiency and minimize the need for continued § 341 meetings, we respectfully request that all requested documentation be provided no later than **48 hours prior to the scheduled meeting of creditors**.

Please also note that documents uploaded to the Chapter 7 trustee's system (including tax returns) are not accessible to our office. If such documents are requested, they must be sent directly to the new email address listed above. We appreciate your cooperation in helping streamline this process and reduce delays in case administration.

Helpful Tips from the Clerk's Office

- For your convenience, many commonly used forms and procedural guidance are available on the Attorney Resources page located on our website. See [Attorney Resources | Middle District of Alabama | United States Bankruptcy Court](#).
- When filing an Attorney's Notice of Continued Meeting of Creditors, please verify the date, time, and location are all present and correct on both the document and docket text.
- To avoid a login violation, be sure to use the ECF login information for the attorney who is signing the document.
- If a case is jointly administered, you must include both debtors' names on all documents filed.
- As a reminder, Local Form 6 (Chapter 13 Plan) and Local Form 9 (Insurance Demand) were recently updated. Please be sure you are filing the updated form.
- Only amended schedules A-J require a coversheet and certificate of service. Other filings such as an amended Statement of Current Monthly Income or Statement of Financial Affairs do not.
- When filing a Rule 9007-1(f) – Motion to Avoid Lien, an attachment/supporting document must be included with the pleading.
- A separate signature block is needed when the cover sheet and certificate of service are filed separately. When filed together, only one signature block is required.
- When filing a Notice of Appearance and Request for Notice (Batch for Several Cases) under the Creditor Maintenance event, please remember to add the name and address of the creditor.
- Please submit proposed eOrders by the required deadline. When they're not received on time, the Court will schedule an in-court status hearing to address the matter. Submitting your eOrders timely helps avoid unnecessary hearings and keeps cases moving smoothly.
- While the Court encourages service of motions and applications using negative notice as permitted by Local Rule 9007-1, it is important that these pleadings are correctly docketed. If a motion contains the 9007-1 negative notice language on the first page of the motion, it should be docketed as a 9007-1 motion and not a regular motion. A motion or application that is not correctly docketed will receive a submission error and will subsequently be terminated within three days if not corrected. Taking time to file a 9007-1 motion or application correctly will ensure that the pleading is processed in a timely matter without any unnecessary delay.

Bankruptcy Crossword Answer Key

