

The seal of the United States Bankruptcy Court, Middle District of Alabama, is centered in the background. It features an eagle with wings spread, holding a shield with the American flag's stars and stripes. The eagle is surrounded by a circular border with the text "United States Bankruptcy Court" at the top and "Middle District of Alabama" at the bottom. The Latin motto "E PLURIBUS UNUM" is visible on a banner across the eagle's chest.

# Common Clerk's Office Issues

Chapter 13 Trustee Bankruptcy 101  
Friday, February 13, 2026

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Clerk of Court

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# Common Submission Errors

1. Filed in wrong case
2. Wrong, misspelled, or missing debtor/joint debtor's name
3. Wrong or missing case number
4. Wrong event used

If it is a negative notice motion, it must be filed with the appropriate negative notice event AND include the appropriate notice language.
5. Missing signature of attorney or debtor

You must use the /s/ to indicate the signature.
6. Wrong official or local form used

Please watch the effective date on the official form or local form. Official forms can be found on <https://www.uscourts.gov> and the local forms are on our website at <https://www.almb.uscourts.gov>.
7. Not filing a certificate of service



# Common Submission Errors (Cont.)

## 8. PDF not flattened

If it is a fillable PDF, please print as PDF to save it back as a flattened file.

## 9. Not filing a motion as an amended motion with the appropriate negative notice language, if necessary (See Local Bankruptcy Rule 3007-1 and 9007-1)

## 10. Failure to check an amended box if required

## 11. Filing document as amended when it is an original document

## 12. Failure to file cover sheets on modified plan and schedule amendments

## 13. Log-in violation

The name of the attorney who signed the document must match the ECF account used to file it.

**Final Note: Not correcting submission errors within the time allotted results in your document being termed and you will have to start over.**



# New Case Deficiencies

## 1. Creditor Matrix did not load

Sometimes the creditor matrix doesn't load through third-party software and it needs to be loaded separately in ECF.

## 2. Petition doesn't list all known names

Please look at the pay stubs and bills to make sure you list all known names

## 3. LLCs are separate legal entities and must not be listed on the petition as businesses, even if it is solely owned by the debtor

Only non-registered entities should be listed. For example, if Doug owns a lawn service as Doug's Lawn Service, but it isn't registered with the state as a corporation or LLC, then it should be listed. If it is a formal entity, it must not be listed.

## 4. Failed to file application to pay in installments or pay the fee

## 5. Mismatch between filing fees and chapter 13 plan. Make sure any fees paid are accurately reflected in the plan



# New Case Deficiencies (Cont.)

6. Petition not signed

7. Form 1 not filed

8. Wrong SSN used

Before you hit submit, double and triple check the SSN. If you file with the wrong SSN, you are responsible for notifying the credit bureaus of the incorrect filing (see attorney procedures for how to notify credit bureaus).

9. Filed in wrong division

See Local Rules on how to request a transfer.



# Converted Case Deficiencies

1. Not checking to see if the case is appropriate to convert  
The limits on refiling between cases are based on the original filing date. If you had a chapter 7 case that was discharged six years ago and now file a new chapter 13, the new case is eligible for a discharge. If you attempt to convert the new chapter 13 to a chapter 7, the converted case is filed within eight years of the prior chapter 7 so it wouldn't be eligible for a discharge. The filing dates control, not the converted date.
2. Not updating necessary schedules or other necessary documents to convert the case



# Other Issues

- The Clerk's Office can tell you how to file, but not what to file
  - If you or your staff need help finding the right ECF event, please call (334) 954-3800 and our case administrators can help you find the right event.
  - If you or your staff are unsure what documents need to be filed or how the forms should be filled out, we can't help you. We cannot provide legal advice to *pro se* debtors or attorneys.
- **Pay attention to the notice to file your declaration and order due on negative notice motions**

If you fail to file your declaration and eOrder, your motion will be set for a status hearing. The night before the hearing is too late.
- If you aren't talking to your clients, they do call our office for advice or to file stuff

We refer them back to you for action on the case.
- Before you correct a submission error, please read it careful as it will tell you what needs to be corrected

Sometimes we get the exact same document filed to correct the issue, but it just results in more submission errors.
- On telephone dockets, please keep your phone on mute until your case is called

Also, please advise your clients to do the same. The judges also do not like it when you and your client try to discuss the case on the telephone docket, please do it after the case.
- Review the Attorney Procedures page on our website to review instructions on common processes

The website is <https://www.almb.uscourts.gov>.