

Tips for Starting a New Petition Package Using eSR

- A valid email address is required.
- You will create your own password, which must be at least 8 characters.
- The **First Name, Middle Name, and Last Name MUST be the name of the debtor submitting the petition package.**
- It is recommended that eSR be used to initiate the filing process by providing a **complete bankruptcy package** (petition, schedules, and statements) bankruptcy package for the court to review. Answer the series of questions in the order presented by eSR.
- After submitting your petition, you will receive an email confirming the electronic receipt of the bankruptcy petition submitted to the court. **The bankruptcy petition will NOT be officially filed, and a case number will NOT be assigned until the items listed on the confirmation email have been received and processed by the court.**
- Your data is confidential until the package is submitted to the court.
- If you forget your password, click on the tab **Continue a Petition Package** and enter your email address. You will be sent an email with a link for resetting your password.

Tips for Starting a New Petition Package Using eSR (continued)

- It could take anywhere from three to six hours to enter your information. This may be done at one time or in several sessions over a 45-day period. If you must stop, even if just for a few minutes, save and log out of the program.
- Your petition package will be returned if your additional forms and the filing fee (or application for installments or waiver) are not received within ten (10) days after submission of your package to the court.

CONTACT INFORMATION

You may reach us Monday through Friday
8:30 a.m. to 4:00 p.m.,
except on federal holidays, by calling,
Jackson (731) 421-9365 or
Memphis (901) 328-3505

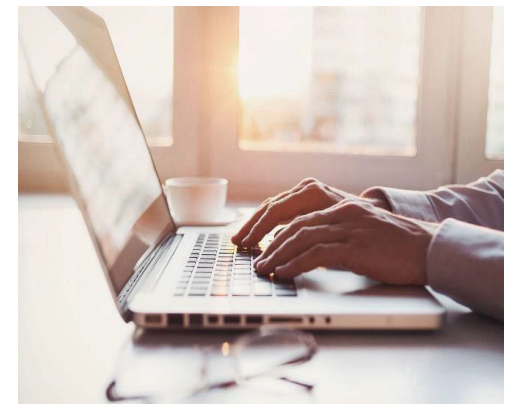


Electronic Self Representation (eSR) Program

United States Bankruptcy Court
Western District of Tennessee



A free online tool to prepare a Chapter 7
or Chapter 13 bankruptcy petition



Introduction

Bankruptcy has serious long-term financial and legal consequences, and hiring a competent attorney is strongly recommended.

The bankruptcy court cannot provide legal advice. Individuals filing for bankruptcy without an attorney are responsible for knowing and following all the legal requirements.

eSR Computer Requirements

A computer or tablet with an Internet connection. **Note: eSR will NOT work from a smart phone.** Adobe Reader (version 8 or higher). Pop-up blockers must be disabled. A printer.

Recommended browsers are the latest versions of Mozilla Firefox, Chrome, Microsoft Edge, or Safari.

Who can use eSR?

- Individuals who wish to file a Chapter 7 or Chapter 13 bankruptcy petition and who live in the Western District of Tennessee.
- eSR is not available to attorneys or paid bankruptcy petition preparers.
- eSR is not for filings by corporations or other business entities.

eSR Features

What is eSR?

Electronic Self-Representation (eSR) is an online tool to help individuals prepare a Chapter 7 or Chapter 13 bankruptcy petition after they have decided to file bankruptcy without an attorney. eSR asks the user a series of questions and uses the data entered to automatically fill out official forms. After each section is completed, the forms are available for viewing by the user. Upon completion, a unique bankruptcy package ID is assigned.

If you are filing a bankruptcy to delay or stop an action and/or repossession, using eSR to submit an electronic bankruptcy petition does not result in an immediate filing. Your filing is not complete until the court receives additional documents from you, which will be identified in an email sent to you upon submission of your petition.

Why Use eSR?

eSR is free. You pay only the Chapter 7 or Chapter 13 bankruptcy filing fee. eSR has a guided, step-by-step process that allows you at least 45 days to complete your petition. Your personal information is accessible only to you using a unique login and password. eSR is accessible 24 hours a day from any Internet-enabled computer. There is no software to download or purchase.

Preparing to Use eSR

What should I do before I use eSR?

- Review the resources on our website.
- Decide under which chapter you wish to file.
- If you wish to file a Chapter 7 or Chapter 13 case, you may want to use eSR to file your bankruptcy petition.
- Complete the credit counseling course from an approved list of agencies at:
www.justice.gov/ust/creditcounseling-debtor-educationinformation

Getting Started and Using eSR

If you are filing a bankruptcy to delay or stop an action and/or repossession, using eSR to submit an electronic bankruptcy petition does not result in an immediate filing. Your filing is not complete until the court receives additional documents from you, which will be identified in an email sent to you upon submission of your petition.

- A list of real property (real estate you own), its value, and a mortgage statement showing current loan balance.
- A list of personal property (e.g., household goods, vehicles, jewelry, etc.) you own and its value.
- Names and addresses of all those to whom you owe money. It may be helpful to obtain a free annual credit report at:
www.annualcreditreport.com
- *Income documentation such as paystubs, W-2's, or proof of income from other sources such as Social Security and disability, as well as two years of prior financial records, such as tax returns and bank statements. ***These documents are not submitted with your petition.**