

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA

FILED  
U.S. Bankruptcy Court  
Western District of NC

NOV - 7 2024

Christine F. Winchester, Clerk  
Charlotte Division

In re: )  
 )  
PACER Fee Exemption )  
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\_\_\_\_\_ )

**ORDER GRANTING EXEMPTION FROM PAYMENT OF PACER FEES**

**THIS MATTER** is before the court upon the application and request by Xinyue Zhao for exemption from the fees imposed by the Electronic Public Access fee schedule adopted by the Judicial Conference of the United States Courts.

The court finds that Ms. Zhao is a doctoral candidate in Finance at Georgia Institute of Technology. She is researching the causal impacts of the Paycheck Protection Program (PPP) Loans on small business bankruptcies. Ms. Zhao plans to review approximately 91,189 Chapter 7, Chapter 11, and Subchapter V of Chapter 11 bankruptcy cases filed between 2019 and 2023.

Ms. Zhao falls within the class of users listed in the fee schedule as being eligible for a fee exemption. Additionally, Ms. Zhao has demonstrated that an exemption is necessary to avoid unreasonable burdens and to promote public access to information. Accordingly, Ms. Zhao shall be exempt from the payment of fees for access via PACER to the electronic case files maintained in this court. Ms. Zhao shall not be exempt from the payment of fees

incurred in connection with other uses of the PACER system in this court. Additionally, the following limitations apply:

- I. this fee exemption applies only to Xinyue Zhao, PACER account number 8188540, and is valid only for the purposes stated above;
- II. this fee exemption applies only to the electronic case files of this court that are available through the PACER system;
- III. by accepting this exemption, Xinyue Zhao agrees not to sell for profit any data obtained as a result of receiving this exemption;
- IV. Xinyue Zhao is prohibited from transferring any data obtained as a result of receiving this exemption, including redistribution via internet-based databases; and
- V. this exemption is valid through October 31, 2026.

This exemption may be revoked at the discretion of the court at any time. A copy of this Order shall be sent to the PACER Service Center.

It is so ORDERED.

Date: 11-7-2024

  
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Laura Turner Beyer  
Chief United States Bankruptcy Judge