

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA

FILED
U.S. Bankruptcy Court
Western District of NC

In re:)
)
PACER Fee Exemption)
)
_____)

DEC 16 2025

Christine F. Winchester, Clerk
Charlotte Division

ORDER GRANTING EXEMPTION FROM PAYMENT OF PACER FEES

THIS MATTER is before the court upon the application and request by Fabian Nagel 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 Fabian Nagel is an assistant professor of accounting at Stanford University and is conducting research to examine the consequences of means testing (as introduced by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005) on bankruptcy outcomes and borrower welfare. He will review an estimated 4,000 cases per court unit in all bankruptcy courts.

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

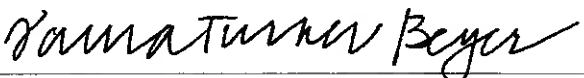
the payment of fees incurred in connection with other uses of the PACER system in this court. Additionally, the following limitations apply:

- I. this fee exemption applies only to Fabian Nagel, PACER account number 6921364, 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, Fabian Nagel agrees not to sell for profit any data obtained as a result of receiving this exemption;
- IV. Fabian Nagel 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 March 31, 2027.

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: December 16, 2025



Laura Turner Beyer
Chief United States Bankruptcy Judge