

JUL -7 2026

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
Christine F. Ramsey, Clerk
Charlotte Division

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

ORDER GRANTING EXEMPTION FROM PAYMENT OF PACER FEES

THIS MATTER is before the court upon the application and request by Madhavi Karunarathne 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 Madhavi Karunarathne is a graduate student at Queen Mary University of London and is conducting research to examine the role of political ideology in credit allocation and its real economic consequences. She will review an estimated 37,848 Chapter 7 and Chapter 11 small business cases filed between 2018 and 2026 from selected bankruptcy courts.

Ms. Madhavi Karunarathne falls within the class of users listed in the fee schedule as being eligible for a fee exemption. Additionally, Ms. Karunarathne has demonstrated that an exemption is necessary to avoid unreasonable burdens and to promote public access to information. Accordingly, Ms. Karunarathne shall be exempt from the payment of fees for access via PACER to the electronic case files maintained in this court. Ms. Karunarathne

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 Madhavi Karunarathne, PACER account number 8960290, 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, Madhavi Karunarathne agrees not to sell for profit any data obtained as a result of receiving this exemption;
- IV. Madhavi Karunarathne 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 September 30, 2028.

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: July 7, 2026

Laura Turner Beyer
Laura Turner Beyer
Chief United States Bankruptcy Judge