



DeBN = Debtor Electronic Bankruptcy Noticing

What is DeBN?

Debtor Electronic Bankruptcy Noticing (DeBN) is a **FREE** and voluntary service that allows debtors to request delivery of court orders and notices by email rather than by U.S. Mail.

Who Will Serve Me Via Email?

By enrolling in the DeBN program, a debtor consents to service by email of **ONLY court orders and court-generated notices**. The BNC will send emails to you on behalf of the court.

All other parties, including creditors and trustees, must continue to serve the debtor according to court rules, i.e. by U.S. Mail.

Who Is The BNC?

The **B**ankruptcy Noticing Center (BNC) sends court orders and notices from all bankruptcy courts to debtors and other parties in bankruptcy cases.

What Are Court Orders and Notices?

Court orders and notices refer to the documents filed by the bankruptcy court, which may include, but are not limited to, the following:

- Notice of Meeting of Creditors
- Notice of Requirement to Complete Course in Financial Management
- Notices of Deficiency
- Order of Dismissal
- Order Discharging Debtor(s)

Advantages of DeBN:

- ✓ **Faster** – You'll receive notices the same day they are filed by the Court.
- ✓ **Convenient** – Access your notices anywhere you have Internet access.
- ✓ **No more lost paperwork** – Storing notices on your computer means never losing a paper copy.
- ✓ **Less paper clutter** – Helps the environment and reduces paper clutter in your home.
- ✓ **It is FREE!**

How Does DeBN Work?

The debtor(s) signs and files a Debtor's Request to Activate Electronic Noticing (DeBN) form.

1. Go to the court's website to complete the request form, including debtor(s) signature(s).
2. Pro Se debtors may deliver their completed form to the Clerk's Office, while attorneys may file electronically via ECF.
3. The BNC will send an email asking you to confirm your DeBN request. Upon **clicking on the link** in this confirmation email from the BNC, your DeBN account is activated.

4. The BNC will send a second email displaying your personal DeBN account number and indicating your DeBN account has been activated.
5. From this point forward, all future **court notices and orders** will be delivered to you via email as a single PDF attachment. An separate email is sent for each court order or notice as long as your name and address in the bankruptcy case match your name and address in your DeBN account and there are no email transmission failures.
6. PDF attachments exceeding 8 MB will be sent by U.S. mail to the debtor's mailing address. The DeBN account will still remain active. There is no cost to view a PDF, or limit to the number of times the debtor may view the PDF attachment. The debtor is free to print the attachment, save it to their computer, or simply retain the email for viewing at any time.

How Do I Update My DeBN Account?

Keep the court advised by filing an updated request form if you:

- Change you email address;
- File a new case after enrolling in DeBn (so the court can make sure your name and address in your DeBN account match your new case); or
- Wish to deactivate or reactive your account.

How Long Am I Enrolled in DeBN?

The DeBN account remains active, unless;

1. The account is automatically disabled due to an email transmission failure (email bounce-back); or
2. Debtor files a request to deactivate the account.

As long as the account is active, all court notices and orders will be emailed to the debtor by the BNC **in any current or future bankruptcy or adversary case from any bankruptcy court district** in which the debtor's name and address in that case match the name and address in the debtor's DeBN account, including cases where the debtor may be listed as a creditor.

If you have any questions about the DeBN program, or how to file your request form, contact the Clerk's office:

Charlotte
704-350-7500

Statesville
704-871-4280

Asheville
828-771-7300