

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF INDIANA  
HAMMOND DIVISION AT LAFAYETTE

IN THE MATTER OF: )  
 )  
CARROLL SWITZER ) CASE NO. 06-40418  
MARGARET SWITZER )  
 )  
Debtors )

**DECISION AND ORDER**  
**CONCERNING DEBTOR'S COMPLIANCE WITH § 109(h)**

At Fort Wayne, Indiana, on November 28, 2006.

As a result of the bankruptcy reforms of 2005, to be eligible for relief under Title 11 an individual must have received credit counseling from an approved agency during the 180 days prior to filing the petition. 11 U.S.C. § 109(h)(1). The certificate demonstrating the completion of this counseling is supposed accompany the petition. See, Interim Bankruptcy Rule 1007(b)(3), (c).

The debtors in this case filed their petition on November 27, 2006. Accompanying the petition were documents which purport to be certificates demonstrating the completion of credit counseling. These certificates, however, are obviously incomplete. Debtors shall have fourteen (14) days to file amended certificates which contain all of the information customarily found in the credit counseling certificates.

SO ORDERED.

/s/ Robert E. Grant  
Judge, United States Bankruptcy Court