

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

IN THE MATTER OF: )  
 )  
CINDY LOU BAUER ) CASE NO. 07-40165  
 )  
Debtor )

**DECISION**

At Fort Wayne, Indiana, on May 3, 2007.

By the court's order of April 13, 2007, the debtor was directed to file a certification which fully complied with the requirements of § 109(h)(3) and demonstrated eligibility for relief under Title 11 within fourteen (14) days. The failure to do so was to result in dismissal without further notice or hearing. On April 20, 2007, the debtor filed a certificate demonstrating that she completed credit counseling on April 19, 2007, well after the date on which she filed her petition.

Despite the debtor's submission, she has failed to demonstrate that she completed the counseling during the 180 days prior to filing. 11 U.S.C. § 109(h). Furthermore, she has failed to demonstrate that she qualifies for a waiver of that requirement by filing a certification describing "exigent circumstances" which necessitated the immediate filing of a bankruptcy petition without waiting for the completion of credit counseling, and which "states that the debtor requested credit counseling . . . but was unable to obtain [it]" within five days. 11 U.S.C. § 109(h)(3)(A)(i-iii). All the debtor has done is show that she obtained credit counseling after the case was filed. That is not enough.

The debtor has not fulfilled the requirements of 11 U.S.C. § 109(h), is not eligible for relief under the United States Bankruptcy Code and this case should be dismissed. An order doing so will be entered.

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