

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF INDIANA
FORT WAYNE DIVISION

IN THE MATTER OF:)
)
TERESA ROXANNE RILEY) CASE NO. 08-12226
)
)
Debtors)

DECISION

At Fort Wayne, Indiana, on August 4, 2008.

By the court's order of July 18, 2008, 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 July 30, 2008, the debtor filed a certificate demonstrating that she completed credit counseling on July 30, 2008, 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