## UNITED STATES BANKRTUPCY COURT NORTHERN DISTRICT OF NEW YORK

In Re:

Application for Exemption from the Electronic Public Access Fees by **Xinyue Zhao** 

Administrative Order 25-04 (Misc. Proc. No. 25-03001)

## ORDER GRANTING EXEMPTION FROM THE PAYMENT OF PACER FEES

This matter is before the Court upon the application and request by Xinyue Zhao ("Applicant") 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 Applicant as a doctoral candidate in finance at Georgia Institute of Technology falls within the class of users listed in the fee schedule as being eligible for a fee exemption. Additionally, Applicant has demonstrated that an exemption is necessary to avoid unreasonable burdens and to promote public access to information. Accordingly, Applicant shall be exempt from the payment of fees for access via PACER to the electronic case files maintained in this court, to the extent such use is incurred during Applicant's academic research into the causal impacts of Paycheck Protection Program (PPP) Loans on small business bankruptcies. Applicant 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:

- 1. this fee exemption applies only to Applicant and is valid only for the purposes stated above;
- 2. this fee exemption applies only to the electronic case files of this court that are available through the PACER system;
- 3. by accepting this exemption, Applicant agrees not to sell for profit any data obtained as a result of receiving this exemption;
- 4. Applicant is prohibited from transferring any data obtained because of receiving this exemption, including redistribution via internet-based databases; and
- 5. this exemption is valid until October 31, 2026.

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.

Dated: February 21, 2025

Wendy A. Kinsella

Chief United States Bankruptcy Judge