

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK**

In re:

Modification of Service Obligations
During Bankruptcy Noticing Center
Service Disruption

Administrative Order 26-07

**ORDER MODIFYING SERVICE OBLIGATIONS
DURING BANKRUPTCY NOTICING CENTER SERVICE DISRUPTION**

THIS ORDER MODIFIES THE SERVICE OBLIGATIONS FOR IMPORTANT NOTICES AND ORDERS TYPICALLY SERVED BY THE CLERK AND REQUIRES ATTORNEYS AND SELF-REPRESENTED PARTIES TO MAKE SERVICE INSTEAD.

As noted in Administrative Order 26-06, in early October 2026, the Bankruptcy Noticing Center (BNC) experienced a serious service disruption affecting bankruptcy courts nationwide. BNC is responsible for effecting service of notices and orders on behalf of the Clerk of Court. BNC also maintains a list of preferred addresses submitted by parties in interest for use in making service of documents in bankruptcy cases. See <https://www.uscourts.gov/data-news/judiciary-news/2026/10/15/cybersecurity-incident-disrupting-bankruptcy-court-operations>; 11 U.S.C. § 342(f).

As a result of BNC's service disruption, access to systems and websites including bnc.uscourts.gov, bankruptcynotices.uscourts.gov, notices.uscourts.gov, and the National Creditor Registration Service is unavailable. See 11 U.S.C. § 342(f). BNC is not mailing or emailing the Court's orders, notices or other documents. Electronic Data Interchange (EDI), an electronic file format that supports the automated transmission and extraction of case data from notice files, is also not presently supported.

Service of Notices of Electronic Filing (NEFs) through the Court's CM/ECF system continues to be sent to attorneys and parties who are registered CM/ECF registered users. Case participants with CM/ECF Filer accounts who are seeking to serve pleadings and delegated notices/orders may access a case's list of creditors and addresses by running a case query and selecting the "Creditor" link.

The BNC disruption may have begun as early as October 7, 2026, and continues to affect bankruptcy courts' ability to timely and completely serve notices, orders and other documents in bankruptcy cases and adversary proceedings. The persistence of the BNC service disruption is cause to modify the service obligations for certain notices, documents and orders entered by the Court, until further order.

NOW, THEREFORE IT IS HEREBY ORDERED:

1. Service of Documents on Debtors by Their Attorneys

It is the obligation and responsibility of each attorney representing a debtor in a bankruptcy case in this District to serve a copy of all notices, orders and other documents entered by the Court on each debtor. A Notice of Electronic Filing (“NEF”) generated through the Court’s CM/ECF system and transmitted to a debtor’s attorney for any notice, order or other document entered by the Clerk is hereby deemed to be sufficient notice to and service upon the debtor until further order of this Court.

2. Notice of Bankruptcy Case and Meeting of Creditors (Official Form Series 309)

- a. The provision of Fed. R. Bankr. P. 2002(a)(1) requiring the inclusion of a debtor’s full social security number in a Notice of Bankruptcy Case and Meeting of Creditors (Official Form Series 309) (“Notice of 341 Meeting”) is hereby abrogated so that the Notice of 341 Meeting to be served pursuant to this Administrative Order may include only the last four digits of a debtor’s Social Security Number (“SSN”). Any creditor or other party in interest seeking to confirm a debtor’s complete SSN or to verify a debtor’s identity may contact the case trustee, debtor’s counsel or attend the meeting of creditors conducted pursuant to 11 U.S.C. § 341.
- b. For chapter 7 and chapter 11 cases where a debtor is represented by an attorney, the obligation to serve the Notice of 341 Meeting in any case filed on or after October 7, 2026, is hereby delegated to the debtor’s attorney. Each debtor’s attorney shall serve the Notice of 341 Meeting on all parties in interest in a debtor’s case who did not receive electronic notice (NEFs) through CM/ECF, and file a certificate of service confirming such service, on or before:
 - i. five (5) business days after the entry of this Administrative Order; or
 - ii. three (3) business days after the entry of the Notice of 341 Meeting on the docket of the case for cases commenced after October 23, 2026, whichever is later.
- c. For chapter 13 cases, the obligation to serve the Notice of 341 Meeting in any case filed on or after October 7, 2026, is hereby delegated to the chapter 13 trustee assigned to the case, except for cases where a debtor is self-represented. The trustee shall serve the Notice of 341 Meeting on all parties in interest in a debtor’s case who did not receive electronic notice (NEFs) through CM/ECF, and file a certificate of service confirming such service, on or before:
 - i. five (5) business days after the entry of this Administrative Order; or
 - ii. three (3) business days after the entry of the Notice of 341 Meeting on the docket of the case for cases commenced after October 23, 2026, whichever is later.

- d. For cases where a debtor is self-represented, the Clerk shall serve the Notice of 341 Meeting on the debtor and the list of creditors, and file a certificate of service confirming such service, on or before one (1) business day after the entry of the Notice of 341 Meeting on the docket of the case.

3. Meetings of creditors under 11 U.S.C. § 341

The Meetings of Creditors under 11 U.S.C. § 341 shall continue to be convened as scheduled. If service of the notice of a creditors' meeting was not accomplished because of the BNC service interruption, the meeting shall proceed, remain open and be adjourned to a continued date. The United States Trustee maintains a recording of each Meeting of Creditors and parties in interest should contact the Office of the United States Trustee if they wish to request a copy of the audio record. The presiding trustee may conduct such limited examinations or other proceedings as are reasonably necessary to protect the estate and discharge the trustee's duties, without prejudice to the rights of creditors to participate following proper service and notice. Adjournments shall comply with Fed. R. Bankr. P. 2003(e).

4. Notice of Deadline(s) and Notice of Deficiency

For cases where a debtor is self-represented, the Clerk will serve any Notice of Deadline(s), Notice of Deficiency, and Notice of Hearing and Orders related to applications for waivers of filing fee or payment of filing fee in installments on the debtor.

5. Chapter 13 Plans and Orders Confirming a Chapter 13 Plan

- a. For cases where a debtor is represented by an attorney, the obligation to serve (i) the Chapter 13 Plan and Notice of Confirmation Hearing or Notice of Time Fixed and (ii) Order Confirming a Chapter 13 Plan pursuant to Fed. R. Bankr. P. 2002(f)(1)(H) is hereby delegated to the debtor's attorney who shall file a certificate confirming such service within three (3) business days after service of the Notice and Plan or entry of the Order, as applicable.
- b. For cases where a debtor is self-represented, the debtor is obligated to serve the Chapter 13 Plan and Notice of Confirmation Hearing or Notice of Time Fixed and to file a certificate confirming such service within three (3) business days after service of the Notice and Plan. The Clerk shall serve the Order Confirming a Chapter 13 Plan in cases where a debtor is self-represented and file a certificate of service confirming such service.

6. Orders of Discharge and Dismissal.

Upon entry of a discharge order or an order dismissing a case, entered on or after October 7, 2026, a debtor's attorney, must promptly mail a copy of the order or official notice to all parties in interest (except parties in interest who receive electronic notice (NEFs) through CM/ECF) and shall file a certificate confirming such service within

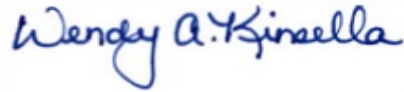
seven (7) business days after entry of the Order. If the debtor is self-represented, the Clerk shall serve the discharge order or order of dismissal and file a certificate of service confirming such service.

The Clerk remains responsible for duties expressly imposed upon the Clerk by the Fed. R. Bankr. P. 4004(g) and 4006 or any other applicable rule. The debtor's mailing under this paragraph is undertaken as a person designated by the Court to the extent legally permissible and does not relieve the Clerk of any non-delegable duty. The Court may direct a different noticing procedure in an individual case consistent with applicable law.

7. A Debtor's Attorney's Ability to Charge for Postage Costs and Attorneys' Fees

A debtor's attorney may charge the debtor the actual cost of postage and attorneys' fees, where appropriate, in carrying out the obligations imposed by this Order as a result of the BNC service outage, subject to court review upon request. A debtor's agreement with an attorney regarding postage costs prior to October 7, 2026, governs reimbursement for costs unrelated to the BNC service outage.

Dated: October 23, 2026



Wendy A. Kinsella
Chief United States Bankruptcy Judge