



U.S. Department of Justice

United States Trustee, Region 21

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September 25, 2020

Maria de los Angeles Gonzalez, Esq.
Clerk of Court
United States Bankruptcy Court for the District of Puerto Rico
Jose V. Toledo U.S. Courthouse
300 Recinto Sur St. Suite 134
San Juan PR 00901

Re: Revocation of Temporary Waiver of Credit Counseling and Debtor Education
Requirements in the District of Puerto Rico
To Occur Effective March 24, 2021

Dear Maria:

On September 28, 2017, pursuant to 11 U.S.C. §§ 109(h)(2), 727(a)(11) and 1328(g), the United States Trustee temporarily waived the credit counseling and personal financial management education requirements for individual bankruptcy filers in the District of Puerto Rico, after determining that approved nonprofit budget and credit counseling agencies (“credit counseling agencies”) and approved personal financial management instruction providers (“debtor education providers”) were not reasonably able to provide adequate services in the district.

Since that time, as required by the Bankruptcy Code, the United States Trustee has periodically reviewed the situation in the District of Puerto Rico. I have completed a review of the current situation in Puerto Rico and have determined that credit counseling agencies and debtor education providers are now reasonably able to provide adequate services to individuals in the district. Therefore, the temporary waiver shall be revoked in 180 days, effective March 24, 2021.

As a result, individuals in the District of Puerto Rico whose bankruptcy cases are filed on or after March 24, 2021 will once again be required to have received pre-petition credit

counseling as set forth in 11 U.S.C. § 109(h)(1) and to file with their petition a statement of compliance with the credit counseling requirement pursuant to Federal Rule of Bankruptcy Procedure 1007(b)(3).

Similarly, individual debtors in the District of Puerto Rico who seek a discharge on or after March 24, 2021 will once again be required to have received personal financial management education as set forth in 11 U.S.C. §§ 727(a)(11) and 1328(g)(1) and, pursuant to Federal Rule of Bankruptcy Procedure 1007(b)(7), the debtor must file the appropriate statement of completion of the course with the court unless an approved provider of personal financial management education has already notified the court that the debtor has completed the course.

I will send out a reminder about the revocation shortly before March 24, 2021.

Please consider posting notice of the upcoming revocation of the waiver on your website. If you have any questions or require additional information, please feel free to contact me at 317-226-6370.

Sincerely,

Nancy Gargula
United States Trustee
Region 21