



DANA C. McWAY  
CLERK OF COURT

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CHIEF DEPUTY CLERK

## UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF MISSOURI  
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### CLERK OF COURT NEWSLETTER

**April 13, 2021**

To Attorneys, CM/ECF Users, and the Public:

This communication contains information about news, events, and activities at the Bankruptcy Court. While much of this information is contained on the Court's web site, I convey it to you for immediate use.

- **Electronic Self Representation (eSR)**

The Bankruptcy Court has implemented a computer program known as Electronic Self Representation ("eSR"). Sponsored and provided by the United States Courts, eSR allows pro se litigants to complete their bankruptcy petition, schedules, and statements online free of charge using a password protected profile unique to them. eSR does not provide legal advice and does not verify the accuracy of filings by pro se litigants. Instead, the system is meant to produce neat and legible pleadings and address the needs of those litigants who are determined to proceed without an attorney despite receiving admonitions to use an attorney's services. Please see the attached link:

[Link to eSR](#)

- **New Motion for Discharge in CM/ECF**

The Consolidated Appropriations Act of 2021 temporarily amends Section 1328 of the Bankruptcy Code to permit the Bankruptcy Court to grant a discharge to a Chapter 13 debtor who has defaulted on three residential mortgage payments or less on or after March 13, 2020 because of a material COVID-19 related financial hardship. The temporary amendment also permits the Bankruptcy Court to grant a discharge to a debtor whose confirmed plan provides for curing defaults on a residential mortgage, and the debtor has entered into a qualifying loan modification or forbearance agreement with the lender. The debtor will not be discharged of the mortgage debt but will be eligible to receive a plan discharge of other debts even though the debtor did not pay all mortgage payments when due under the plan. The debtor should request a 1328(i) discharge by motion, and the statute requires notice and a hearing. In CM/ECF, filers should use the event: Bankruptcy → Motions/Applications → Motion for Discharge Pursuant to Section 1328(i). This amendment remains in effect until December 27, 2021.

- **2021 Michael R. Roser Excellence in Bankruptcy Award Nominations**

Nominations for the 2021 Michael R. Roser Excellence in Bankruptcy Award are due **July 9, 2021**. Please see the attached link for more details [Link to Roser Award Nominations](#)

Dana C. McWay, Clerk of Court