

CAN I HAVE YOUR AUTOGRAPH?: SIGNATURE 101



Signing documents is very important, but why? What must be signed, and what happens if a signature is not provided?

Why is signing my documents important?

A signature is a name written in a distinctive way as a form of identification used to verify the authenticity of a document. Filing a bankruptcy case can provide a debtor with a “clean slate” and other benefits, but also may come with consequences. Calls from debt collectors may stop and your debts may be discharged, but the bankruptcy case may negatively impact your credit score and appear on your credit report for seven to ten years. For this reason, the Clerk of Court reviews signatures to verify the debtor has authorized the filing of each document requiring a signature.

What if I do not include a signature?

- Failure to sign a document where a signature is required will cause a delay in the document being processed and could cause a debtor to miss a filing deadline. Potential consequences of missing a filing deadline include dismissal of a case or denial of relief.
- The Clerk’s Office will return the unsigned document(s) to the debtor with a written notice of return. The debtor must sign and resubmit the document before it will be accepted for processing. In some circumstances, failure to comply with the signature requirements for a bankruptcy petition may be grounds for the Bankruptcy Court declining the petition for filing.

Signature Requirements in the Bankruptcy Court

Federal Rule of Bankruptcy Procedure 9011(a) and Local Rule 9011(A), details the Bankruptcy Court’s signature requirements. Importantly, all documents filed by a party that is not represented by an attorney must contain the original signature of the party where appropriate.

