

# eSR - Frequently Asked Questions

## Before using eSR

### 1. What is eSR?

eSR is an online tool to help an individual prepare a chapter 7 or chapter 13 bankruptcy petition for later filing with the court after he or she has decided to file bankruptcy without an attorney.

### 2. Who can use it?

Individuals who wish to file a bankruptcy petition and who live in the Eastern District of Missouri can use eSR.

### 3. Can attorneys or bankruptcy petition preparers use eSR?

No, eSR is not available for bankruptcy petition preparers or attorneys or petition preparers. Attorneys **MUST** register for electronic filing according to Local Bankruptcy Rule 5005. Documents prepared by a bankruptcy petition preparer must be filed at the Bankruptcy Court's public service counter or via mail and must be accompanied by the requisite documents disclosing a bankruptcy petition preparer was used.

### 4. Where can I access eSR?

eSR can be accessed from any computer with an internet connection by visiting our eSR system homepage or by clicking [here](#).

### 5. How do I use eSR?

To use eSR, create a user profile, unique login, and password. This can be done by visiting the eSR system home page. Next, answer questions about your property, income and debts. After submitting the petition, you must complete and sign the eSR Declaration form. For a list of additional required forms for a Chapter 7 [click here](#). For a list of additional required forms for a Chapter 13 [click here](#). These along with the appropriate filing fee should be delivered or mailed to the bankruptcy court. A bankruptcy petition is NOT considered "filed" (and does not receive a case number) until the Declaration form, Verification of Matrix and the bankruptcy filing fee are received and processed by the court.

You must also obtain credit counseling from a court-approved credit counseling agency. For additional information on court approved credit counseling agencies [click here](#).

**6. What are the computer requirements for using eSR at home?**

You must have an Internet-enabled computer with the pop-up blockers disabled. You will also need Adobe Reader, version 8 or higher. With respect to browsers, it is recommended that you use the latest version of Mozilla Firefox, Internet Explorer, Chrome or Safari.

**7. Who can I contact for technical help regarding eSR?**

For technical questions regarding eSR, you may receive assistance by calling the Bankruptcy Court Clerk's office at 314-244-4500. The Clerk's Office is open Monday through Friday, 8:30 a.m. to 4:30 p.m., except federal holidays.

**8. Who can I contact for procedural help regarding eSR?**

For procedural questions regarding eSR, you may receive assistance by calling the Bankruptcy Court Clerk's office at 314-244-4500. The Clerk's Office is open Monday through Friday, 8:30 a.m. to 4:30 p.m., except federal holidays. Unfortunately, the Clerk's Office cannot give legal advice. If you need assistance answering questions in eSR, you may also wish to refer to the bankruptcy glossary of terms located on our Don't Have an Attorney page on the Court's website at [www.moeb.uscourts.gov/dont-have-attorney](http://www.moeb.uscourts.gov/dont-have-attorney).

**9. Is there a cost to use eSR?**

No, eSR is free to use. Although you must pay the required filing fee for a Chapter 7 or Chapter 13 case, there is no additional cost to use eSR. Cash, money orders and cashier's checks from an acceptable financial institution are acceptable forms of payment of fees by individual debtors. No one should charge you for using eSR. If you are asked to pay for using eSR, please report this to the court by calling the Clerk's Office at 314-244-4500.

**10. What are the benefits of using eSR?**

eSR is free to use. You pay only the bankruptcy filing fee. You have 45 days to complete your petition using eSR's guided, step-by-step process. Your personal information is only accessible to you using a unique login and password assigned to you. eSR is accessible 24 hours a day from any Internet-enabled computer. There is no software to download or purchase.

**11. How many days do I have to work on my eSR petition after starting?**

You have up to 45 days to complete the eSR petition. If you do not physically bring your bankruptcy petition to the bankruptcy court or mail the petition into the bankruptcy court for filing within 45 days, your progress will be deleted from the

system. If you think you will need longer than 45 days to finish, please print out a copy of your work for future reference.

### While using eSR

**1. I need help answering questions in the system. Where can I get assistance?**

You may refer to the bankruptcy glossary of terms located on our Don't Have an Attorney page on the Court's website. [Click Here](#) for a glossary of terms.

**2. How do I know what to list for my exemptions?**

Because Missouri is an "opt out" state, you will generally claim exemptions pursuant to state law found in the Missouri Revised Statutes. However, claiming exemptions pursuant to federal law may be appropriate in limited circumstances. Improperly claiming exemptions can result in serious consequences. If you own anything of value or if your car or house is worth more than you owe on it, it is very important that you consult an attorney before claiming exemptions. A bankruptcy trustee may be required to sell your property to pay creditors if you claim the exemptions improperly.

**3. I have more creditors than the fields in the eSR schedules allow. What should I do?**

If you reach the limit of fields allowed in the schedules, you may type additional creditors on a paper copy of the schedule. Paper copies of schedules must be brought or mailed to the Bankruptcy Court at the time the additional combined forms are filed, and the bankruptcy petition filing fee is paid.

### After using eSR

**1. What happens after I submit my eSR petition?**

After submitting your petition, you will receive an email confirming the electronic receipt of the bankruptcy petition submitted to the Court. The bankruptcy petition will NOT be officially filed, and a case number will NOT be assigned until the items listed on the confirmation email have been received by the Bankruptcy Court. All documents are to be presented in person for filing or mailed to the Court at:

United States Bankruptcy Court  
Eastern District of Missouri  
111 South Tenth Street, Fourth Floor  
St. Louis, MO 63102

**2. Is there anything that I should not include when completing my petition via eSR?**

Aside from the Statement About Your Social Security Numbers (Form B121), you should refrain from including personal identifying information in your petitions. Examples of personal identifying information include financial account numbers, names of minor children, social security numbers, etc. Including such personal identifying information may result in the Bankruptcy Court requiring you to file amended documents, delaying the administration of your bankruptcy case or causing a dismissal.

**3. What additional forms need to be completed after submitting my petition via eSR?**

In addition to the filing fee, the following forms **with original signatures** must be delivered or mailed to the Bankruptcy Court after submitting your petition electronically: Statement About Your Social Security Numbers (Form B121), Declaration Regarding Electronic Filing, and Verification of Matrix, and any other documents/attachments required to file your bankruptcy case.

**4. How do I know where to submit my additional forms and bankruptcy filing fee?**

You can mail or bring your required documents, as well as the applicable filing fee to the following address:

United States Bankruptcy Court  
Eastern District of Missouri  
111 South Tenth Street  
Fourth Floor  
St. Louis, MO 63102

**5. I completed my petition via eSR but want to apply for a fee waiver or to pay the filing fees in installments.**

An Application to Waive the Chapter 7 Filing Fee can only be filed in a Chapter 7 case. However, an Application to Pay Filing Fees in Installments may be filed in both Chapter 7 and Chapter 13 cases. A link to each form is on the Declaration Regarding Electronic Filing Form. To apply for a waiver or installments, the appropriate form must be signed and presented at the time of filing. Otherwise the full filing fee is required.

**6. How many days do I have to bring my filing fee, declaration of electronic filing and additional local forms?**

All of the required documents must be submitted at the time of filing. It is important to remember that your eSR petition is **NOT** filed until you deliver or mail the filing fee, Declaration Regarding Electronic Filing Form and the Verification of Matrix and additional forms to the Court. Only when you get a case number will your petition be officially filed.

**7. How does the Court locate my petition?**

The Clerk's Office locates your petition by searching by the email address used to create the petition through the eSR program.

**8. I can't open the attachments in the confirmation email. Where can I get the forms attached?**

The forms can be found by clicking [here](#).

**9. I didn't receive a confirmation email. What information is on it?**

The email contains important information and steps needed to be taken to complete the official filing process of your bankruptcy petition. eSR petition is NOT filed until you complete the steps mentioned on the email and the Court gives you a case number. If you did not receive the confirmation email, please follow the steps below. If you need assistance or have any questions, you may contact the Court by calling the Clerk's Office at 314-244-4500.

Submit the items listed below to the Bankruptcy Court and you will receive a case number. They must be hand-delivered or mailed to the court.

1. **One of the following:**
  - Cash (hand-delivered only), cashier's check or a money order for the full amount of the filing fee, or a
  - Completed Application to Pay in Installments, or a
  - Completed Application for Waiver of Chapter 7 Filing Fee.
2. **A Copy of a Certificate of Credit Counseling (or printed copy of electronic version).**
3. **A photocopy of your government-issued photo identification such as your driver's license or passport.**
4. **Print and complete the following official forms:**
  - a. Statement About Your Social Security Numbers (Form B121)
  - b. Declaration Regarding Electronic Filing Excluding Local Forms (Self Represented Individual)
  - c. Verification of Matrix

**10. I submitted my petition but realized I need to make some changes before filing. How can I do that?**

If you need to make changes to the petition but have already submitted it, you will need to contact the Court to make the petition available to you again via eSR. You may request to send the petition back to eSR by contacting the Court Clerk's Office at 314-244-4500.