UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

In re

RICHARD R. BANKS,

Debtor.

Case No. 05-61993-293 Chapter 7 Motion No. 15

ORDER

This case is before the Court on Debtor's Motion to Reopen Case. Debtor requests that the Court allow her to reopen his case so that he can file the certification of completing a financial management course required by 11 U.S.C. § 727(a)(11). BAPCA requires the debtor to file the certification in order to obtain a discharge. <u>Id</u>. The rules require the debtor to file certification within 45 days of the first setting of the meeting of creditors under 11 U.S.C. § 341. Bankr. R. 1007(c). That deadline can only be extended for cause. <u>Id</u>. Furthermore, if the debtor makes that request outside of the original deadline, the excusable neglect standard under Bankr. R. 9006(b) applies.

Here, Debtor failed to timely file the certification as required by Bankr. R. 1007(c). Also, Debtor's request to file the certification is well beyond the time limit prescribed by Bankr. R. 1007(c). Thus, he is only entitled to an enlargement of that time if he can demonstrate excusable neglect. Bankr. R. 9006(b). Debtor's motion fails to recite any facts that explains why he failed to timely file the certification. Therefore, Debtor's motion falls far short of establishing cause, much less excusable neglect. Debtor, therefore, is not entitled to additional time to file the certification. Accordingly, IT IS HEREBY ORDERED that Debtor's Motion to Reopen His Case (Motion No.

15) is **DENIED**.

DAVID P. McDONALD U. S. Bankruptcy Judge

DATED: April 5, 2006 St. Louis, Missouri

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