



AMERICAN
BANKRUPTCY
INSTITUTE

2022 Consumer Practice Extravaganza

Service and Due Process in the Age of Technology

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SERVICE RULE(S): 7004, 7005 REVISED RULE 2002(H), 3015(H)

SAVING MONEY ON NOTICING IN CHAPTERS 7, 12, 13

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SERVICE UNDER RULE 7004 AND 7005 ALMOST ALWAYS REQUIRED TO THE MASTER MAILING MATRIX, UNLESS. . .

Federal Bankruptcy Rule 2002(h)

(h) Notices to Creditors Whose Claims are Filed.

(1) Voluntary case. In a voluntary chapter 7 case, chapter 12 case, or chapter 13 case, after 70 days following the order for relief under that chapter or the date of the order converting the case to chapter 12 or chapter 13, the court may direct that all notices required by subdivision

(a) of this rule be mailed only to:

- the debtor;
- the trustee;
- all indenture trustees;
- creditors that hold claims for which proofs of claim have been filed; and
- creditors, if any, that are still permitted to file claims because an extension was granted under [Rule 3002\(c\)\(1\) or \(c\)\(2\)](#).

WHO

For bankruptcy practitioners in chapter 7, 12 and 13 cases who do noticing.

The court often delegates the responsibility for noticing to the movant or the trustee. See your local rules.

WHAT

Bankruptcy Rule 2002(h) amended

- add chapters 12 and 13
- conform to proof of claim deadlines in Rule 3002(c)
- 70 days after order for relief (was 90)
- Extended time for governmental entities (180 days after order for relief) or infant or incapacitated person

WHEN

- Effective December 1, 2020
- New and pending cases

"Ordered. The foregoing amendments to the Federal Rules of Bankruptcy Procedure shall take effect on December 1, 2020, and shall govern in all proceedings thereafter commenced, and insofar as just and practicable, all proceedings then pending. Supreme Court of the United States, April 27, 2020."

WHY

To increase efficiency and reduce cost by providing notice only to persons and entities who are participating in the case.

Mailing matrix is limited to e-filers, debtors, claimants, those requesting notice. Reduces the amount of paper to mail. See your local rules.

Example: 544 to 19, \$425 savings

HOW

Use ECF utilities to create a customized, modified mailing matrix

1. Sign into to your ECF account
2. Utilities
3. Mailings
4. Mailing Info for a Case
5. Master Mailing Matrix
6. Select debtor in left column, hold down ctrl key, select creditors who have filed claims in right column
7. Save to PDF (don't print to PDF)
8. Add your manual notice entities
9. Upload to notice provider

TIPS

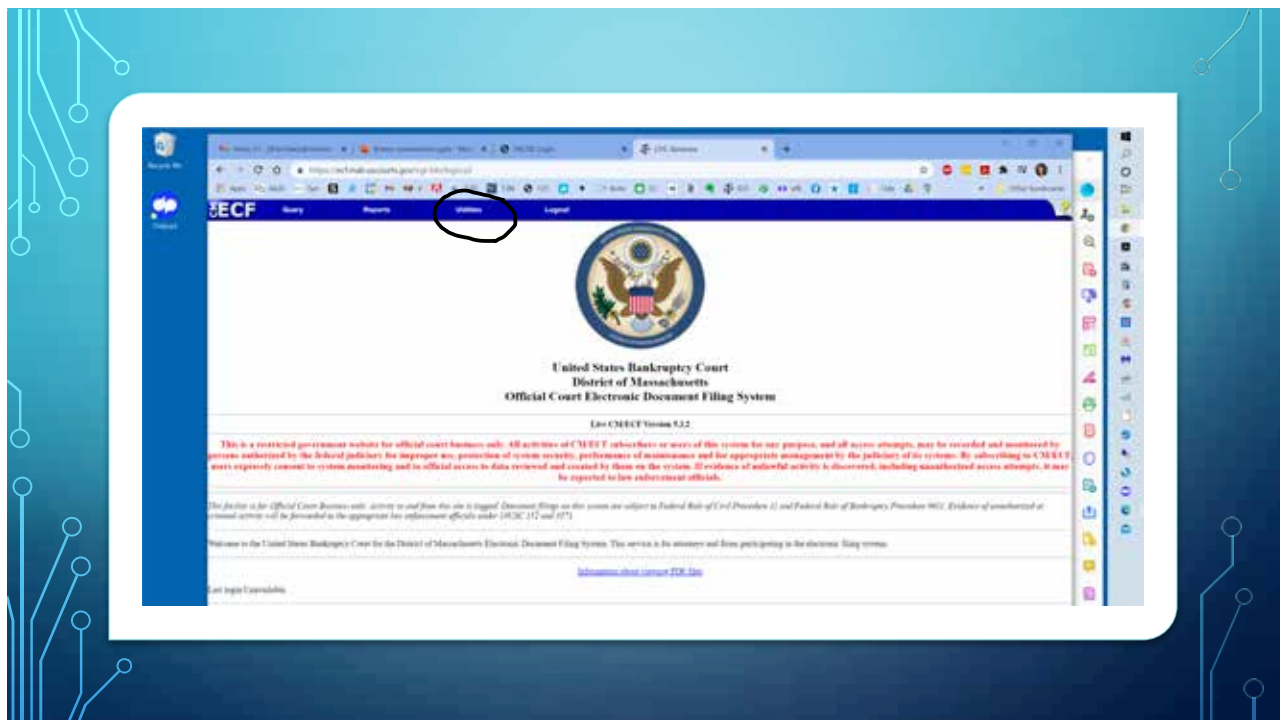
Pull the latest master mailing list (matrix) from ECF each time you do noticing. That will provide you with all the updates from claims, entries of appearance, requests for notice and addresses, or made by the clerk for whatever reason, and substitute the preferred addresses on file with the Bankruptcy Noticing Center.

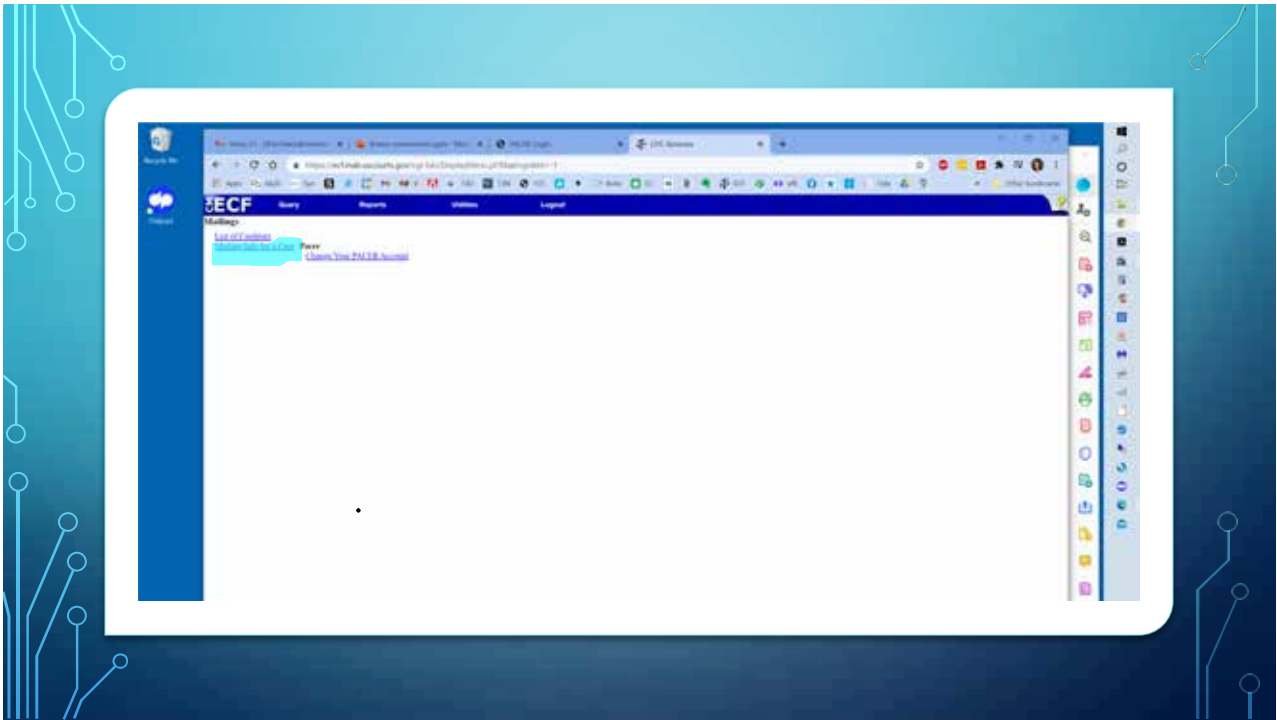
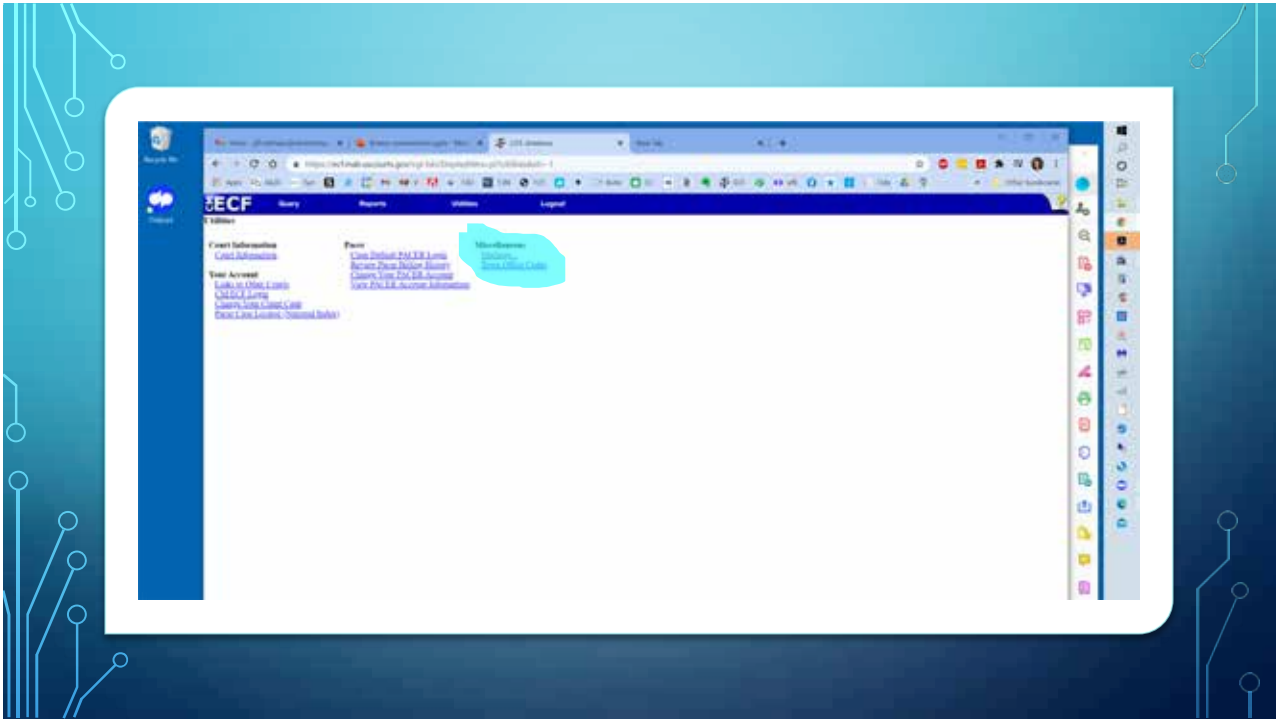
The date and time are in top left corner for your proof of mailing.

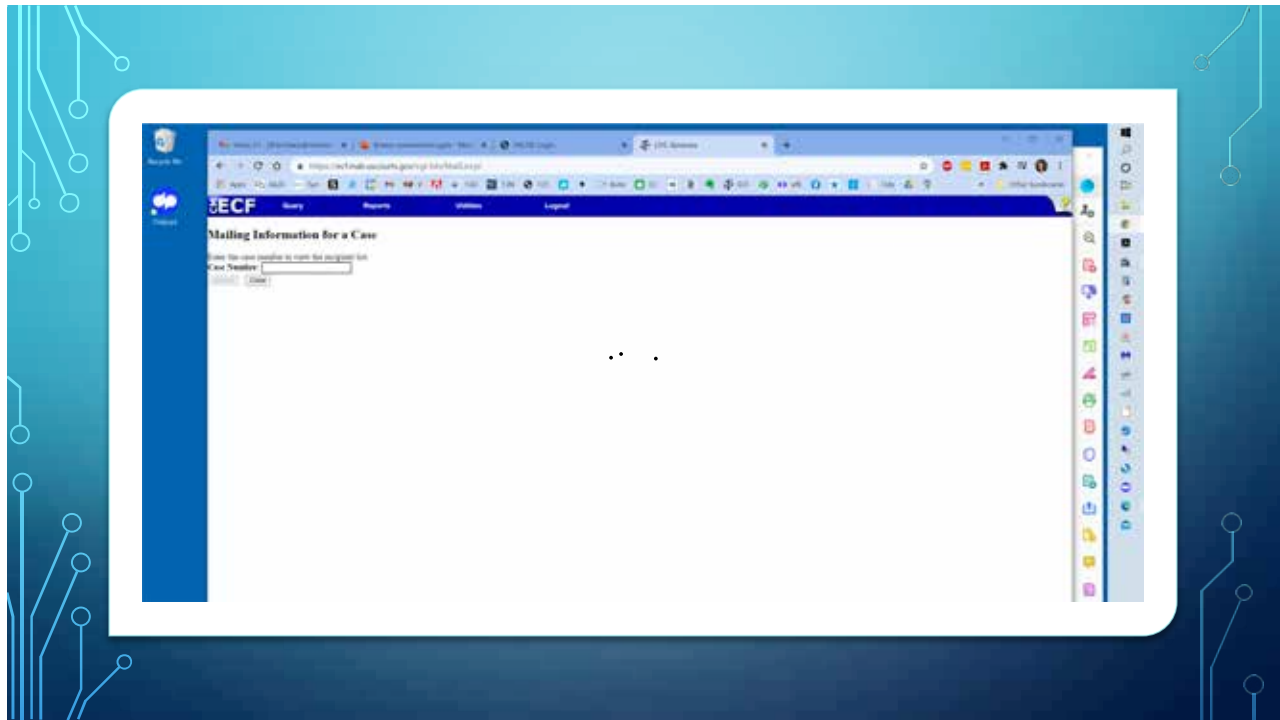
Using the creditors originally entered on bankruptcy preparation software will take substantial work to compare, change and remove entities, and conform with the master mailing list. Far easier, with much less likelihood for error, to pull the latest matrix from ECF.



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https://ecf.mab.uscourts.gov/cgi-bin/MailList.pl?869210752568411-L_1_0-1

Mailing Information for Case

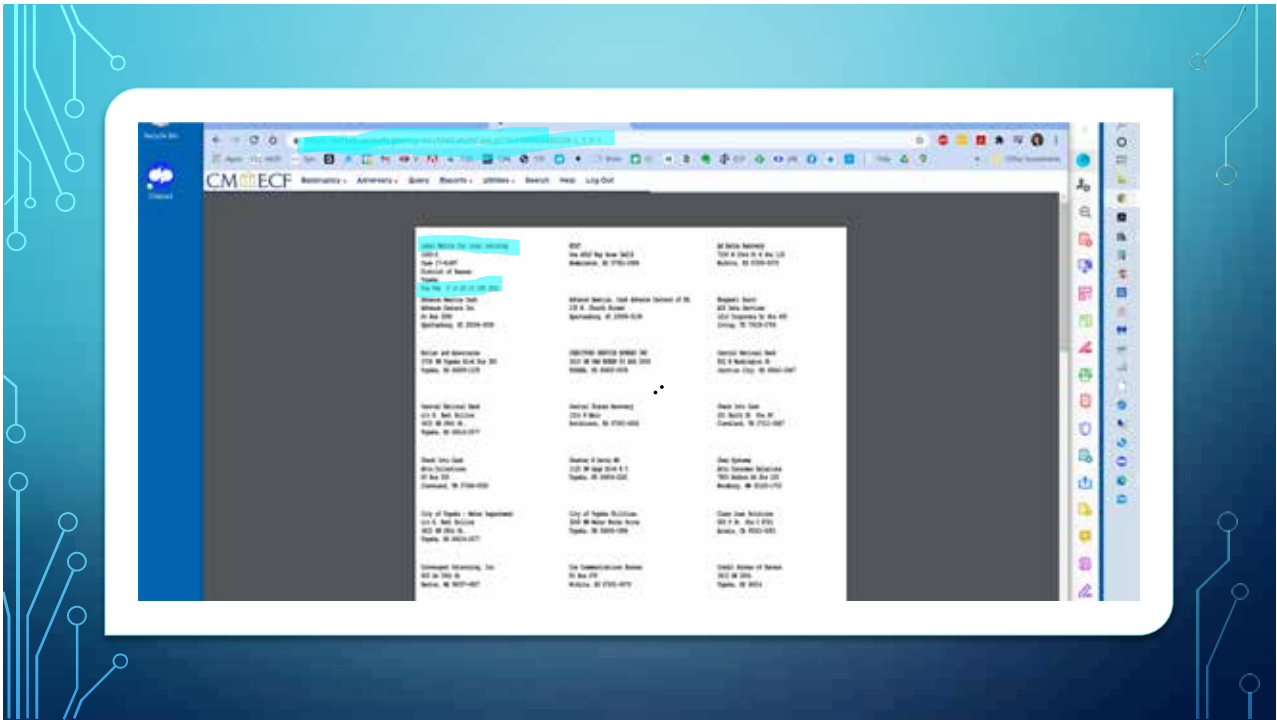
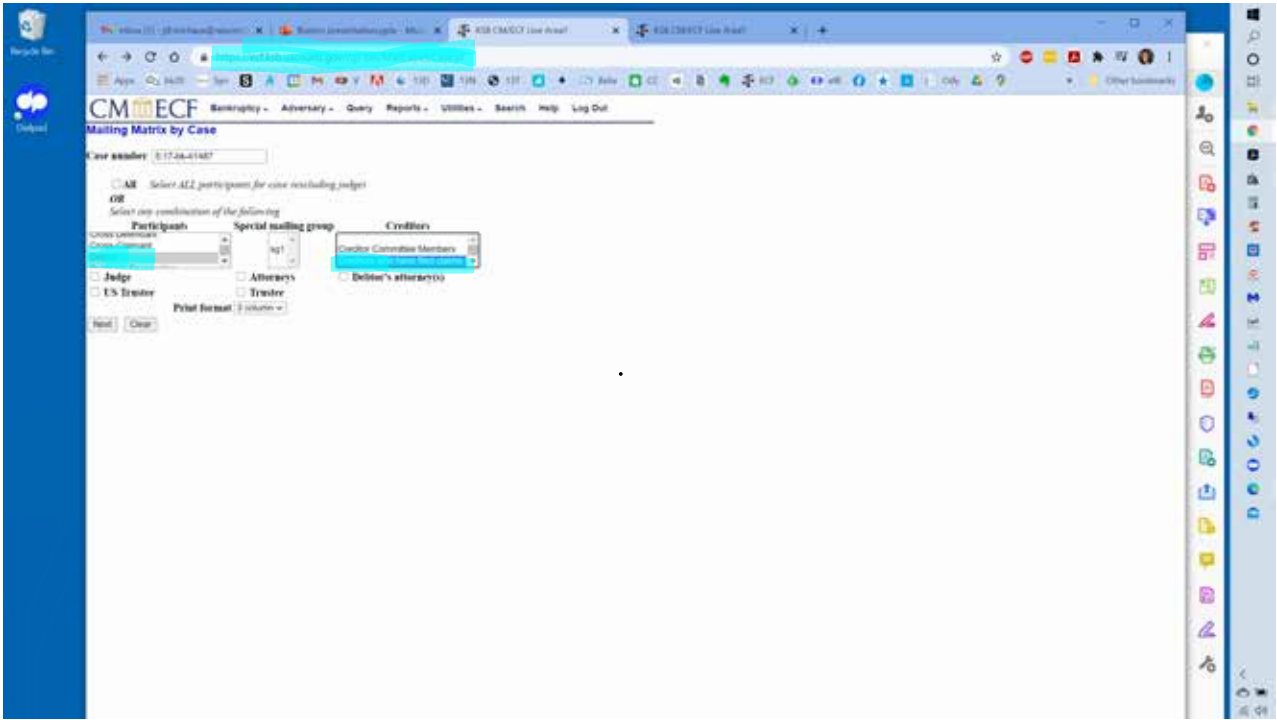
Electronic Mail Notice List

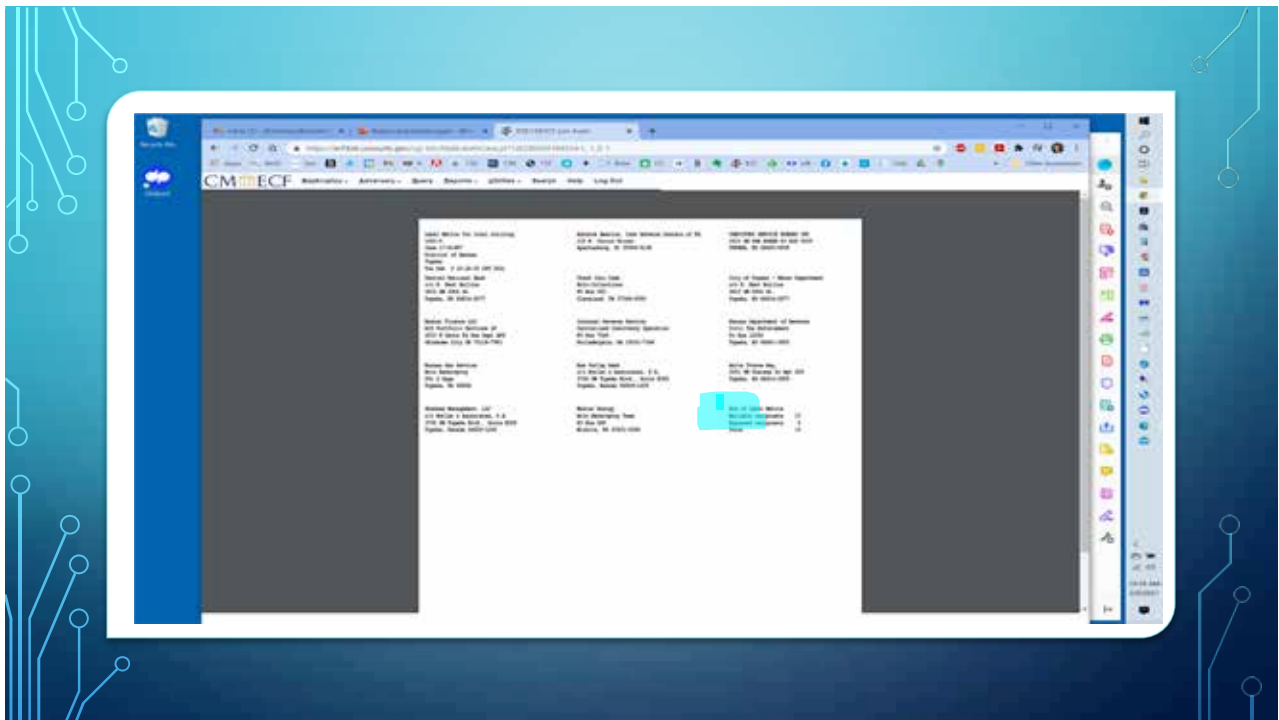
Manual Notice List

Master Mailing Matrix

Creditor List

List of Creditors



[illegible]

Click printer symbol, change printer to Save to PDF, then save to a folder on your system. Do not "print" to Adobe PDF.

This insures the result is a text file and not a graphic file (image). A text file is required to pull the data from the PDF into the noticing provider's software.

SAVINGS USING LIMITED NOTICE

Typical consumer case

$61 - 13 = 48 \times .81$ (2 pages)

= \$38.88 savings

Larger case

$544 - 525 = 19 \times .81$ (2 pages)

\$425.25 savings

*Not counting savings on less international postage

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www.certificateofservice.com
...we push the envelope

Bankruptcy Mailing Upload Form

THIS UPLOAD FORM APPLIES TO MAIN BANKRUPTCY CASES CHAPTERS 7, 9, 12, 13, AND 15 ONLY

MAIL OPTIONS | BANKRUPTCY

Check here to save the information in this form so you don't have to retype it the next time you are here.

Account Information:

Account Number: ENTER your account number **FORGET YOUR ACCOUNT NUMBER?**

Email to send confirmation receipt to:

Additional Email Addresses for other people you want to receive BOTH the invoice and the certificate of service.

Complete the below Certificate of Service:

DO NOT INCLUDE YOUR ADDRESS MAILING LIST IN THIS SECTION. WE WILL MAIL FOR YOU. WE WILL MAIL FOR YOU. WE WILL MAIL FOR YOU.

LEAVE BLANK IF NOT REQUIRED IN YOUR DISTRICT

Judge Name (if required by local rules)

Hearing Date (if required by local rules)

Hearing Time (if required by local rules)

Hearing Location (if required by local rules)

Response Date (if required by local rules)

UNITED STATES BANKRUPTCY COURT

SET THE RETURN ADDRESS AND CREATE YOUR MAILING LIST:

Copy the data from your ECF signature block

RETURN ADDRESS REQUESTED

U.S. POSTAGE
PAID
FIRST CLASS
PERMIT 123

Return Address Name

Even Name

Address

City

State

Zip

MAILING LIST SOURCE (Addresses) (CHECK ALL THAT APPLY)

☐ ECF / PACER MASTER MAILING MATRIX (if column pdf that we obtain for you)

☐ YOUR OWN MAILING LIST FILE (SEE BELOW)

☐ MANUAL ENTRY (INPUT BELOW) OF ADDRESSES - CERTIFIED MAIL

SOURCE OPTION ONE:
ECF / PACER MASTER MAILING MATRIX

This is the easiest, the preferred, and the most used option for bankruptcy mailing services. With the Case Information you provide, we will go to your Court's ECF system and download the master mailing matrix that pertains to your case. Those addresses will be converted and verified against the USPS database system then printed on the #10 envelope with the return address you designate above.

SOURCE OPTION TWO:
YOUR OWN DIGITAL MAILING LIST FILE

***FORMATTING REQUIREMENTS (IMPORTANT!)**
WE WILL REJECT ANY SCANNED ADDRESS LISTS. IT WILL DELAY PROCESSING OF YOUR MAIL.

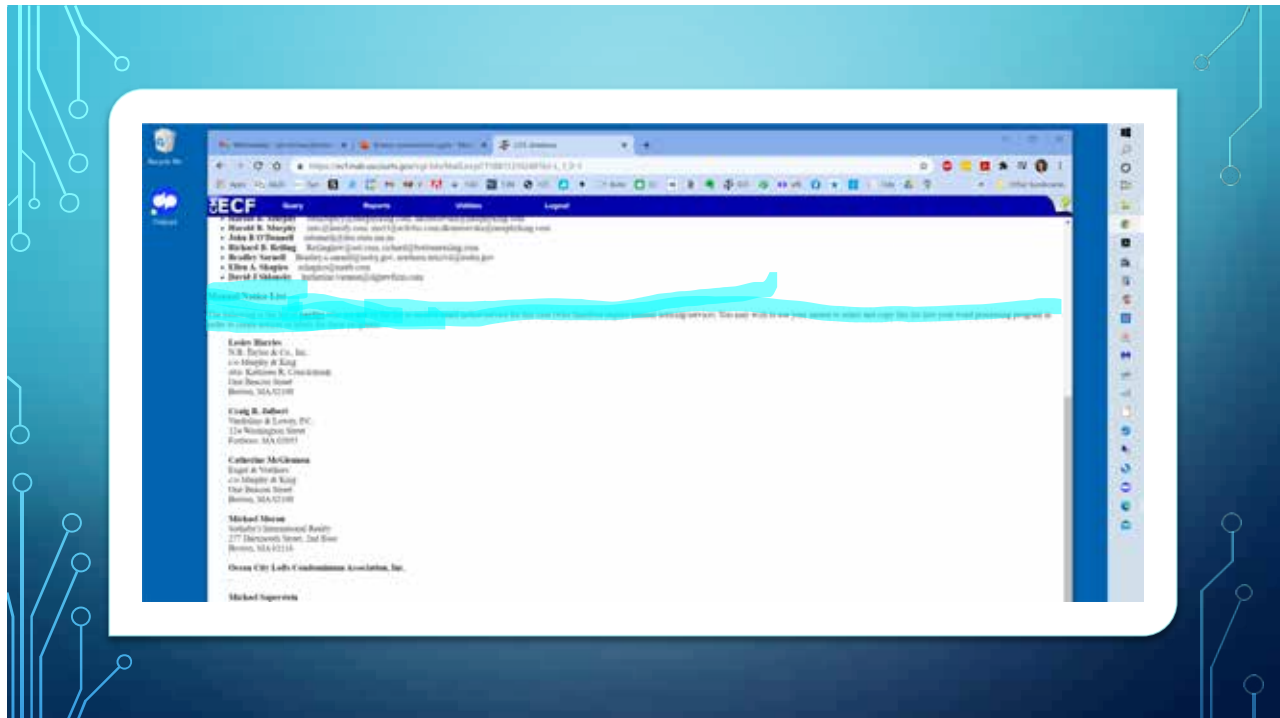
WARNING!
Do not use this option unless you know what you are doing. There are specific formatting requirements that you must follow to use your own digital mailing list file. If you do not understand how to use excel or spreadsheet files, use the template at right to create your address list. The only three column pdf list we will accept is only found on the Court's ECF/PACER website. We will reject any document that does not follow our 'approved' cross out or highlighting method. Click on the mailing matrix list at right to learn more. If you have questions, please feel free to call us and we will talk you through the process.

TEMPLATE FOR YOUR OWN DIGITAL MAILING LIST FILE

Download this template and use it to create your own mailing list file. It is a three column pdf file. It is a three column pdf file. It is a three column pdf file.



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Thank You!

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Use Systems to increase
Productivity and profit!

Jay S. Jump, Esq.

CertificateofService.com



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INTRODUCTION

Thank you for taking the time to review our guide. We created this book for your practice to illustrate the benefits of automating your mail as well as other critical tasks that make your business operate efficiently and effortlessly.

Offices are organized into different departments, or systems. Those systems are what enable your office to move forward, process and review cases, and provide the level of service and accountability required by the legal industry. It is people who run the systems and execute the work to make your organization work.

This book looks at the process of how you can create more effective systems to further streamline the operations of your practice. Automating your mailing and service requirements is a great way to do this.

Many businesses have advised that they already have a mailroom and staff to handle this important, but menial task, so they don't see a need for our service. This book is aimed at changing your mind about that.

We certainly understand the premise of having your own mailroom and staff. It is one of those things you just never thought about. It's easy enough to have your staff stuff a hundred envelopes and get them into the mail. Because this is the way it has always been done, the practice has never been questioned. But, if you spend just a few moments thinking about operating efficiency, you quickly realize that this is a task which can be automated and outsourced, with greater reliability and cost savings than doing it in house.

You have a lot of mail to send out! By automating this task to a third party, with a proven record, you can raise the efficiency and productivity of your office. It does not make any sense to task your highly paid and highly trained staff with replacing the toner cartridge on the printer because it keeps jamming or having to figure out how to get the ink flowing again on your postage meter which seems to dry up every month. Your office manager should not be grabbing paper out of the supply closet to bring to the printer to make sure staff can get the mail out that day.

You can do better. This guide shows you how. Thanks for taking the time to read it!

WHAT IS CERTIFICATEOFSERVICE.COM

In 2004 and 2005, the Jump Law Group was a busy consumer bankruptcy law firm. Our practice focused mainly on Chapter 13 work. The practice grew and the impending implementation date of BAPCPA grew ever closer, our practice picked up significantly. There was a lot of work to be done and each time we made a change to a plan, sought authorization to incur credit to purchase a vehicle, objected to a claim, or litigated an issue, we were required to send out notice to the parties in the case. There was no choice about whether or not to notice. Rule 7004 obliges us all to notice via first class USPS mail. It is not an optional function; it is a necessary and obligatory function.

Without fail, many afternoons I would come down to the conference room to stand in line with everyone else and assemble the printed documents on the table, collate, staple, fold and then insert the documents into the envelope. Someone would be standing by with a preprinted sheet of labels with the case number clearly printed on it so we would know which labels went with which set of envelopes. Wondering if we put the wrong labels on the wrong envelopes was a constant worry and more than once, I know we made that error. When we caught it, it made for a lot of additional work and effort. When we missed it, there was a lot of embarrassment.

As I walked around the table, following the assembly line, I came to realize that this was time I could not bill for. No Judge was going to award \$365.00 per hour for stuffing envelopes. They weren't going to pay my paralegal \$125.00 per hour for stuffing envelopes. The common custom was to simply accept it as a cost of doing business. I began to look for more efficient ways to get the mail out. I could hire part time high school students to stuff the envelopes, but then I would be spending my time chasing down teenagers who may or may not show up to work. Hiring a copy clerk just to stuff envelopes wasn't enough either. Even with one person

stuffing envelopes all day long, there was too much volume for that person to get all the mail out on a daily basis.

I knew that there were mailing services out there and I tried to find one who would handle the dozens of small volume mailings that were generated in a Chapter 13 case. No one was interested in setting up a mail solution for such a small number of envelopes. The mere cost of setup for each job made it cost prohibitive.

Eventually, I purchased some used inserting and folding equipment, which did allow us to move at a faster pace and get more done. However, the cost of the equipment was somewhat prohibitive and the maintenance on those machines was a nightmare. They spent more time being broken than they did working. But we learned two valuable lessons from that first purchase of an envelope inserter. One, if we wanted to create an efficient system, machine automation was absolutely necessary. Two, if my practice had this issue, then every other bankruptcy practitioner in the country did as well.

This is how CertificateofService.com came into existence. We had a problem that was standing in our way. A solution had to be found. The solution we discovered was scalable. In 2005, we never anticipated being the premiere mailing service to the bankruptcy industry. From our original start with twelve debtor law firms, we now boast more than five thousand law firms, trusteeships, and bankruptcy practitioners from across the nation. Debtor Attorneys, Creditor Attorneys, Trustees and other bankruptcy practitioners all use CertificateofService.com.

They use it because the service automates an incredibly important, but menial task to a third party whose sole purpose is to effectively mail legal documents. Using our service allows practitioners to use their time for their highest and best use, practicing law.

THE COST OF DOING IT YOURSELF

For many years, the first question we faced from potential clients was “Why would I need to outsource my mailing? My staff does it for me!” We would usually talk about how your time should be used for billable hours work and not laborious task work. It made sense to us, but it didn’t always make sense to the person we were trying to convince to use our service.

Eventually we figured it out. The level of analysis that is required to determine whether or not you can do it effectively in your office or not is dependent on two things, time and money. For now, we’ll look at the proposition solely from a cost perspective.

In order to get the mail out on your own, you need a few different things. (1) Space to do the work, (2) Supplies to do all the mailing, and (3) staff to actually do the physical task of stuffing an envelope.

If you lease your office, you know that you are paying a certain sum per square foot. Having your own mail room and mailing equipment requires floorspace. That floorspace comes at an expense. It is not free. Rent and mortgages must be paid. In a high rent district like New York City, a mailroom can be a pricey option. But let’s assume you are going to use your conference room on a daily basis for the mailroom envelope stuffing conga line. Each day, those stacks of papers must be carried into the conference room, organized, and removed when the job is done. The conference room has to be cleaned up at the end of the envelope stuffing session, because the conference room is usually where you meet new clients. When you are using the conference room for mailing, you can’t meet new clients in there. In fact, you can’t meet new clients anywhere because you are too busy stuffing envelopes!

Outsourcing your mailing means you no longer need to use that space you once did. This can mean either a smaller footprint, reduced rent, or an available conference room for paying clients.

TAKEAWAY:

Each square foot of space that you use to process your outgoing mail is real estate that is costing you revenue.

You will also need supplies to stuff your own envelopes. The supplies necessary to stuff any set of envelopes for distribution into the mailstream are;

Toner and Drum Unit,
Paper,
Printer,
Envelopes,
Avery Labels,
Staples,
Paper clips,
Stamps / Postage Meter / Postage Meter Ink.

You need to buy protective gear for your staff, so their fingers don't get cut. You may need to buy self-sealing envelopes at a higher expense because your staff does not want to hand seal the envelope.

You will also need to account for the maintenance agreement you have on your equipment. In addition, if you have a postage meter, you must consider the monthly costs of that unit plus the supply costs. If you are a high-volume office, then your equipment must be up to handling the volume. In addition, you will also need to consider the cost and maintenance of your own

TAKEAWAY:

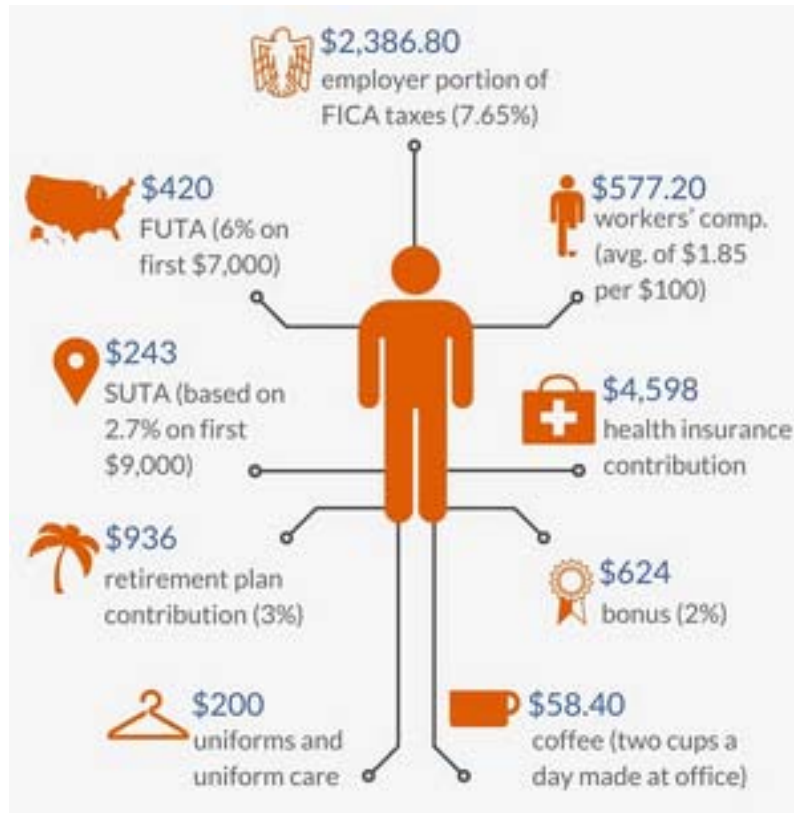
Owning and Operating the equipment costs money as well as time. Time is a finite resource. Money is a replenishable resource.

inserting equipment. Inserters are generally cantankerous machines. Turns out the simple act of folding and inserting a page into an envelope is a complicated mechanical function!

You will also need people to run the equipment, stock the supplies, and maintain the inventory. Someone has to order the paper; someone has to monitor the stock and be responsible for purchasing new inventory. Someone has to operate the equipment and know who to call when the equipment fails. Of course, you will still need laborers to get the envelopes properly stuffed and mailed. Having high speed production equipment doesn't lower your individual personnel commitment, although it will save time.

It is not the best use of your highly paid and trained office manager to task them with finding the best deal on paper or chasing down the maintenance people when something goes wrong. It does not make sense for your highly trained claims administration staff to be standing and watching over the inserter machine, getting frustrated because the machine keeps jamming.

All of those staff have to be paid. If they are an employee, then you are also paying their employment taxes, as well as their benefits. You should be able to get the highest rate of return on that investment. The below infographic explains what the true costs of a \$15.00 per hour employee working 40 hours per week. The cost of wages are \$31,200 before taxes, but hidden within that employee are the following hidden expenses!



All those hidden costs add up. The true cost of the \$15.00 per hour employee totals out to \$41,243.40, 32% more than the original wages due the employee!

TAKEAWAY:

User your staff to the best of their ability highlighting their talent and knowledge. Staff time is not best spent stuffing envelopes.

Finally, there is the human element to consider. Do you want your staff to have to do the menial task of stuffing envelopes? Your operation runs by hiring highly talented people and giving them highly specific training. It takes a lot of knowledge and ability to be able to work in

a trusteeship. That knowledge and experience is better spent by doing the tasks that are rewarding to your employees as well as empowering their confidence and skill set. Our guess is that you rarely find the title of 'envelope stuffer' highlighted on too many resumes. Your staff should be working on the tasks that matter, that require their particular set of skills and ability. Anyone can stuff an envelope, including CertificateofService.com.

WHY AUTOMATION WORKS

Many of our clients have never really thought about the true costs of mailing. It simply became part of the overhead. Because this is the way it has been done since as far back as we can all remember, no one ever really thought to automate at this level.

But here, in this particular application, we created an automation system that accomplishes the goal by;

- (i) Receiving the documents for mail through our web portal,
- (ii) Receiving the address list through our web portal or pulling it from the court record.
- (iii) Printing, folding, and inserting at scale (we have a throughput of 24,000 envelopes per hour),
- (iv) Presorting the mail in our own licensed United States Postal Service system, performing address verification and applying any Move Update Orders and the Intelligent Mail Barcode (IMB),
- (v) And depositing those documents into the USPS system the same day it was uploaded to our offices,
- (vi) Where we then return a certificate of service proving up the mailing to your office.

That does far more than just send out the mail. This is an entire automation solution that removes EVERY task from your local process. It makes your office perform at speed and scale. You can allocate your resources in an entirely new way now that you are no longer burdened with the expense of having your own mailroom. When your case volume decreases, your expense for mailing decreases at the same rate. When your case volume explodes, as it is sure to do, and more quickly than you think, the expense of mailing will increase, but you no longer have to worry about managing that aspect of your practice.

Automation works because our assembly was built by a bankruptcy lawyer who understands the unique requirements of the bankruptcy code, legal service and noticing, as well as chain of custody. We use a unique tracking number for each and every project that is uploaded to our service. Every single mailing project that flows through our system is tracked from the moment of upload by your office. It is assigned a tracking number at that very moment and that tracking number is how we monitor the mailing project as it makes its way through the various stages of our assembly line until it is entered into the USPS mailstream before it even leaves our facility.

That tracking number also is printed above the return address section of the envelope, along with that particular envelope number. This allows us to track each and every envelope that is printed in our facility. Finally, each stuffed and sealed envelope is assigned its own unique USPS tracking number along with the USPS license number for CertificateofService.com, as well as the updated USPS address (if applicable) in an Intelligent Mail Barcode (IMB) on the bottom of the envelope.

This is a level of accountability that in-house staff will never be able to duplicate. The only way to be able to track a job like that is to do it at scale as well as be licensed by the United States Postal Service. This level of accountability does not just extend to the Court and the bankruptcy rules, but we are also accountable to the United States Postal Service, which demands a high bar for compliance and licensing. Each day when we submit our mail for entry to the postal stream, we are given a report card for our compliance. We have yet to exceed the 1.5% error allowance that the USPS deems the max amount of deviation. Our own internal auditing yields a compliance rate of 99.7%. Being able to have that level of accountability means your mail is going to get processed and mailed to the correct address. If ever you are challenged for service, we will produce the log of the mailing project showing exactly when it was received, when it was processed, when it was printed, and when it was placed into the USPS mailstream. We can produce that log for each and every envelope that leaves our building.

Because we have the level of accountability, you can rely on the veracity of our service.

Because we keep business records tracking every job that goes through our facility, we can provide declarations and admissible documentation that proves up the mailing.

In addition, we provide you with a ready to file .pdf certificate of service. No longer does your staff have to sit and prepare a document to prove up the mailing. Our job receipt to you is the certificate itself, which we deliver via email at the conclusion of each job. This means that if you upload a job at 9 a.m. in the morning, we are going to process the mailing project that day, get your documents into the mailstream and return a certificate of service to you that you can then file with the court, if required.

We can even set it up so that we return the documents you asked to serve to you with the certificate of service attached. If your court will allow you to file your documents in one fell swoop and not make each document its own separate docket entry, this can be an even greater time saver. If your staff doesn't have to do any of this work, imagine the productivity you could achieve by refocusing your staff on tasks that are more challenging and rewarding!

Automating your mailing operation works well because we provide you with a monthly accounting of your mail output. Each job is broken down on an excel spreadsheet by tracking number, case number, party name, printing cost, postage cost, and total cost. This allows your staff and comptroller to keep tabs on how much money you are spending on mailing and to do forecasts for future budgets more easily.

In the below example, we measure the cost of a 2-page job going out to 26 creditors (the average number of creditors in a bankruptcy case), where you pay your staff an average of \$22.00 per hour.

Table 1.1 –Cost Effectiveness at labor rate of \$22.00 p/hour.

COST INPUT PARAMETERS			
Attorney Hourly Rate	\$350.00	p/hour	
Paralegal Hourly Rate	\$125.00	p/hour	
Paralegal Actual Pay Rate	\$22.00	p/hour	
Ream of paper	\$17.79	p/ream	
#10 Envs (Easy Close/security)	\$35.49	p/500	
Toner/Drum/Supplies	\$--.--		
MAILING PROJECT PARAMETERS			
Page Count of Documents for Mailing:		2	
Number of Addresses to send documents to:		26	
COST BREAKDOWN			
Category	COS	On your own	Savings
Postage Cost:	\$13.78	\$14.30	\$0.52
Printing Cost:	\$7.80	\$17.75	\$9.95
Total:	\$21.58	\$32.05	\$10.47

In the example above, mailing a 2 page document out to twenty six recipients will result in a cost of \$21.58 using COS. A cost that is completely reimbursable in your fee app. If you were to do it on your own, the cost would be \$32.05 and would not be reimbursable.

As you can see, automating your mailing with CertificateofService.com is going to allow you to save a significant amount. Let's look at the analysis using the \$15.00 per hour employee we discussed previously.

Table 1.2 –Cost Effectiveness at labor rate of \$15.00 p/hour

COST INPUT PARAMETERS			
Attorney Hourly Rate	\$350.00	p/hour	
Paralegal Hourly Rate	\$125.00	p/hour	
Paralegal Actual Pay Rate	\$15.00	p/hour	
Ream of paper	\$17.79	p/ream	
#10 Envs (Easy Close/security)	\$35.49	p/500	
Toner/Drum/Supplies	\$--.--		
MAILING PROJECT PARAMETERS			
Page Count of Documents for Mailing:		2	
Number of Addresses to send documents to:		26	
COST BREAKDOWN			
Category	COS	On your own	Savings
Postage Cost:	\$13.78	\$14.30	\$0.52
Printing Cost:	\$7.80	\$14.42	\$6.62
Total:	\$21.58	\$28.72	\$7.14

Even at the wage rate of \$15.00 per hour, it is still more effective to outsource the entire job to CertificateofService.com. Perhaps you’ve caught onto the idea that the labor expense is the biggest variable you can influence in this equation. Thus, the rationale is that the less you pay an employee to stuff envelopes, the more money you will save.

Let’s test that theory. Assume you could convince your young children or teenagers to work for you for just \$1.00 per hour. Surely you would be saving a lot of money then!

Table 1.3 –Cost Effectiveness at labor rate of \$1.00 p/hour

COST INPUT PARAMETERS			
Attorney Hourly Rate	\$350.00	p/hour	
Paralegal Hourly Rate	\$125.00	p/hour	
Paralegal Actual Pay Rate	\$1.00	p/hour	
Ream of paper	\$17.79	p/ream	
#10 Envs (Easy Close/security)	\$35.49	p/500	
Toner/Drum/Supplies	\$--.--		
MAILING PROJECT PARAMETERS			
Page Count of Documents for Mailing:			2
Number of Addresses to send documents to:			26
COST BREAKDOWN			
Category	COS	On your own	Savings
Postage Cost:	\$13.78	\$14.30	\$0.52
Printing Cost:	\$7.80	\$7.77	\$-.03
Total:	\$21.58	\$22.07	\$.49

Even here, as you push the limits of child labor laws, you have finally saved on the cost of labor and printing. But the postage savings amount alone still more than made up for the expense of the labor. Automating this process is always going to put you ahead of doing it in house..

There simply is no way to do it in house or on your own when using a service like CertificateofService.com is available to take this incredibly important, but menial task, off your hands.

Please take note that we have not even discussed the time that you have saved by not having to do the work yourself. This has just been a simple economic cost analysis.

Finally, automation works on this level because CertificateofService.com understands what you need to serve, why you need to serve it, and how it must be served. This was the unique way

CertificateofService.com came to be the premiere mailing service for the legal industry. We were a bankruptcy firm first, a mail house second. While we know there are other services out there, no one else is structured quite the same way CertificateofService.com is. Our business model is built on exactly what legal practitioners require.

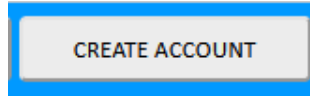
Automation works because it (i) saves you time to use your staff for other, more productive tasks, and (ii) it saves you money, thus allowing you to allocate resources to other matters, like employee pay or CLE budget attendance. Imagine if you could take your staff to your annual practice area convention. If they were to learn what you are learning, imagine the power of having a team that worked and thought at the same level. That is really where the value proposition of our service sits. We give you the ability to invest in your operation and your staff. To increase their knowledge and skill level. By using the revenue saved as well as the time saved, you have the freedom to grow, to expand. That is a benefit for everyone.

Automation works because we can do this tedious, menial, but incredibly important task faster and better. It is all we do. Our singular goal when we open each day is to get the mail out. We won't be distracted by a pro se client who is trying to make their problems your problems, we don't get sick, or have to attend training. We don't spend time on Facebook. All we do is get the mail out. One goal, the same, every business day. We are a pretty focused group of people.

We do that job very well and we can account for it. That gives transparency and that is what generates trust. We can be relied on. That is why automation works.

HOW TO SET UP AN ACCOUNT

When you are ready to set up your account, simply go to our website, CertificateofService.com. Click on the “Create Account” button near the top of the page.



Fill out the information on the form presented and be sure to select the type of practice you operate from the client category form selection box.

Client Category **REQUIRED:**

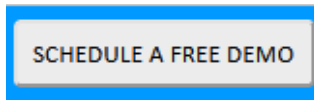
SELECT ONE ▼

Once your account has been created, someone from our office will contact you to discuss setting up a call to speak with you and your staff about your mailing needs. We'll ask about the different kinds of documents you serve, what you are doing for your process now, as well as the staff you are tasking with the job of mailing documents. We'll discuss possible ways those staff can be refocused and potential changes in workflow to smooth your operation even further. The printing and mailing of documents in your office takes up a lot of organizational resources and infrastructure. By making our system available to your staff and training them on how to use it, you can actually distribute the task of mailing to more people in your office. Because we track each and every upload and provide you with a monthly accounting, you can know who is mailing what.

We will also discuss with you, during that initial call, the different systems we offer. We can provide you with a streamlined web interface that provides you with many different upload options, or we can provide you our latest RAPID UPLOAD system which allows you to execute your mailings from inside your case management software.

Once you have registered and received some basic training (which you can schedule directly on our website), you will be ready to start uploading documents. In many instances, you can register and be mailing documents that very same day.

To schedule a training session or ‘walk-through’ as we like to call it, please click on the following button on our main web page.



This will take you to our Calendly scheduling page and you can select when you would like to receive training via Zoom or MS Teams.

TAKEAWAY:

Registration takes less than ten minutes. Learning our system takes less than 30 minutes. You can up and using our service in less than an hour.

What is standing in your way?

CONTRACT REQUIREMENTS

There is never a contract with CertificateofService.com. We are an ala carte service. There are no monthly minimum fees, there are no subscription fees. You pay for us only when you use us. Our agreement with you is simply that you agree to pay us when we place your mailing project into the USPS Mailstream. Other than that, there are no contracts with the exception of the user agreement, printed in full in Exhibit A – User Agreement.

We based our business model on this ala carte service, because we understand the nature of legal work. It has its own cycle, not just seasonally, but over periods of economic expansion and contraction. Because we understand the nature of the business cycle, we built a system that scales with you. This is why our business mantra is “your success, is our success.” The more cases you have, the better we will do as you have more mailings. We want to share in your success, but not penalize you or become a burden when times get slow.

We also know that at the end of the day, all anyone really has is the measure of their reputation. When I was a practicing attorney before the Judges and Clerks of the Western District of Washington, I made sure that my word was good. When I told my trustee that I would amend the plan before the end of the week, I made sure my word was good. I brought that same understanding and concept to CertificateofService.com. Our clients don’t stick with us because they are bound to us. They stick with us year after year because we are good at what we do, and we have a reputation for excellence.

When we drop the ball (and we do occasionally), we pick it up as quickly as possible and make things right. Often, this has led to significant improvements to our design and workflow, which is what also sets us apart. We continue to learn and grow. We didn’t just build a better

mousetrap. We constantly refine and tinker with it to achieve even higher levels of efficiency for both of us as well as your practice.

There is no option to be static in this world. If we do not change and evolve, our businesses will get left behind by those who recognize that the only constant is change.

TYPE OF DOCUMENTS SERVED

While we are well known for serving bankruptcy pleadings, plans, and Rule 2002 Notices that require a Certificate of Service to be filed with the Court, we also serve first payment notice letters, tax return requests, class action notices, and any other correspondence that has to be mailed to a group of people.

So long as your document can be printed on a 8.5 x 11 sheet of paper, in color or black and white. We have the ability to mail it out. Whether your documents fit in a #10 envelope, a 6x9 envelope, a 9x12 envelope, Priority Envelope, or USPS Overnight Express Box, we can get your documents into the mail, quick and efficiently, and do it all the same day.

INVOICES AND PAYMENTS

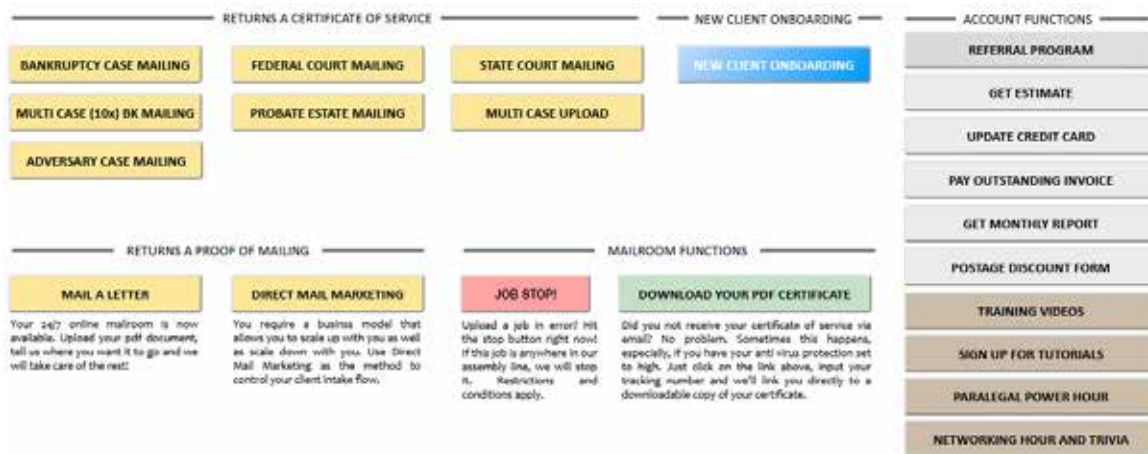
We understand how your operation works and will bill you for services rendered on a per job basis. The invoice is due upon receipt and will contain a breakdown of your total printing costs, total postage costs, and total amount due. We send the invoice to you in an email along with your certificate attached as a .pdf. We will charge the credit card you have placed on file.

If you have a large mailing project which may not be approved as a credit card charge, we have an online check payment option as well as wiring instructions for large amounts. We do not offer credit of any kind and we do not accept payments from the estate, unless we have consented and there is an order approving our use as a third party notice provider. Our business agreement is not between us and your client, but between your firm and ours.

LOGGING INTO THE DASHBOARD

We utilize a dashboard system after logging in to allow us to provide different services to your trusteeship. From the dashboard, you can use any of our easy to use mailing upload forms, no matter what type of mailing project you have.

We also provide you with a cost estimator as well as our Multi Case Upload system and the Mail a Letter system (for every other kind of mailing besides court service). You can keep your account up to date, get your postage discount, or even request a report on a particular case or a particular date range!



Our dashboard will also allow you to download your certificate directly from your browser.

DOWNLOAD A COPY OF YOUR CERTIFICATE OF SERVICE:

Click on the Get Certificate button and a pop-up window will appear.

MAILROOM FUNCTIONS

<div style="background-color: #f8d7da; padding: 5px; text-align: center; margin-bottom: 10px;">JOB STOP!</div> <p>Upload a job in error? Hit the stop button right now! If this job is anywhere in our assembly line, we will stop it. Restrictions and conditions apply.</p>	<div style="background-color: #d4edda; padding: 5px; text-align: center; margin-bottom: 10px;">DOWNLOAD YOUR PDF CERTIFICATE</div> <p>Did you not receive your certificate of service via email? No problem. Sometimes this happens, especially, if you have your anti virus protection set to high. Just click on the link above, input your tracking number and we'll link you directly to a downloadable copy of your certificate.</p>
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Enter the tracking number of your uploaded job and a pdf version of your certificate will appear in your browser.

Get Certificate Status / Copy

ENTER YOUR TRACKING NUMBER HERE:

Tracking Number

Get Certificate

Clear Form

STOP A JOB FROM GOING OUT INTO THE MAILSTREAM:

Did you by chance upload a job in error? Because you know that never happens, but if it did? No problem. From the dashboard, click on the Job Stop button.

MAILROOM FUNCTIONS


<div style="background-color: #f8d7da; padding: 10px; text-align: center; margin-bottom: 10px;">JOB STOP!</div> <p>Upload a job in error? Hit the stop button right now! If this job is anywhere in our assembly line, we will stop it. Restrictions and conditions apply.</p>	<div style="background-color: #d4edda; padding: 10px; text-align: center; margin-bottom: 10px;">DOWNLOAD YOUR PDF CERTIFICATE</div> <p>Did you not receive your certificate of service via email? No problem. Sometimes this happens, especially, if you have your anti virus protection set to high. Just click on the link above, input your tracking number and we'll link you directly to a downloadable copy of your certificate.</p>
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In the Job Stop pop up window, we will ask you again for the tracking number, the case number, as well as a way to contact you via email and phone. If the job has not yet been slated for entry into the mailstream, we can stop the mailing project at no cost or expense to you. If the job has already been printed and is in the mailstream, we cannot pull it back and the job may not be stopped.

Because of the speed and velocity at which we move, we do place a 15-minute hold on all jobs that are submitted. Mistakes are usually caught in the first few minutes as your staff is uploading the next mailing project when they realize they might have attached the wrong file or entered the wrong information.

www.certificateofservice.com
Chapter 13 Trustee Program

CLOSE



JOB STOP!
Use this page to stop a job in progress. You need only insert the job tracking number, case number, your email, check the box and click on the submit button.

Tracking Number

Bankruptcy Case No.:

Your email:
Phone Number:

☐ **PLEASE STOP THE ABOVE REFERENCED JOB IMMEDIATELY!**

I understand that by checking the box, I am asking CertificateofService.com to STOP the above referenced mailing project and to not deposit the uploaded documents into the USPS mailstream. I understand that time is of the essence in this matter and that it is quite possible that certificateofservice.com has already released this job into the USPS mailstream. The term 'released into the mail stream is defined as the document having been stuffed into an envelope for USPS presort. I further understand that if this project has been released for mailing, that I will continue to be liable for the amount due. I understand that if certificateofservice.com has not yet released my mailing project into the USPS mailstream, then I will not be liable for the charges incurred.

By filling out the Job Stop form and clicking submit, you can automatically stop a job in its tracks. If the Job Stop request is timely, we can stop the mailing project with no cost to you. Mistakes happen, we understand. This is why we introduced the 15-minute hold rule. No job may be processed until that seventeen minute hold has expired. Once this time has passed, we will process your job in the order it was submitted and return the certificate to you. Depending on the volume of uploads, this could be within a few minutes after the hold has expired.

GET A MAILING REPORT BY DATE OR BY CASE:

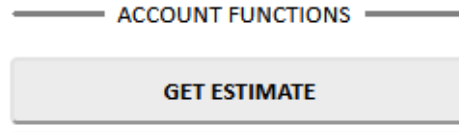
We have provided a form to request information about the mailings on your account.

You can make two different types of requests. You can ask for a date range for all the mailings on your account. For instance, if you wanted to know how many mailings you did in the month of February 2022, you would check the radio button indicating you wanted to request a report based upon date range and fill in the Start Date and End Date information.

If you wanted to see how many mailings had been done on a certain case, you would check the radio button indicating you wished a report on the specific case and enter that case number in the case number field. You need only provide some basic contact information and we will send you a report with the results. This can be especially helpful when you are processing fee apps or trying to determine how much money you are spending on mailing for certain cases.

GET AN COST ESTIMATE BEFORE UPLOADING:

Do you have a particularly large mailing that you need to get an estimate for before you send it off in the mail? You can either call our office and get a quote for particularly large projects, like annual reports, or you can use our cost estimator.



This will open a screen that will allow you to input your print and mail parameters, letting us know how many pages are in the document and how many envelopes we need to stuff with those documents. We'll figure out the postage amount as well as the copying cost in milliseconds.

Our cost estimator is a good approximation, but it is not perfect. There may be international addresses in your list, the final documents may contain an extra page or two, or there may be other discrepancies in the estimate returned and the actual job parameters. While the number may vary slightly higher or slightly lower, the cost estimator is an excellent way to approximate the cost of a mailing before you submit the project to us.

2022 CONSUMER PRACTICE EXTRAVAGANZA

Please fill out the fields below to get an estimate of what your mailing project will cost.

- 1 How many PAGES are in the document(s) you intend to upload? pages
Our rate is dependant on the number of pages you are intending to upload. Simply look at the page count in your pdf document(s) and input that number of pages in the box at right.
- 2 How many parties will be receiving your documents? parties
This is another way of asking how many envelopes will we have to stuff?
- 3 We will print on both sides of the sheet.
We print on both sides of the sheet to reduce cost and weight. Printing on only one side of the sheet will quickly increase the cost of the postage incurred.
- 4 We will print your documents 1 page per side.

Disclaimer & Use Agreement:

By clicking on the 'Get Estimate' button below, you (hereafter "User") agree to the following terms and conditions. This quote is for estimation purposes and is not a guarantee of cost for services. Quote is based on current information from User about the mailing project requirements. It does not constitute a review by BK Attorney Services, LLC for pricing on the actual cost of mailing a particular project. Many factors may or may not be known at the time of obtaining the estimate. Changes in addresses, changes in documents, international mail costs and other factors all influence the final cost of the service. Your

[Get Estimate!](#)

Results will output below.

Print rate charge includes (1) the preparation and printing of the documents for mailing, (2) the preparation and printing of the necessary envelopes for the mailing, (3) the folding and insertion of the documents into the envelope, (4) the sealing of the envelope, (5) the affixing of the proper first class postage on the envelope, (6) pre-sorting the envelopes for delivery to the USPS - Business Mail Entry Unit, and (7) the preparation and electronic delivery of our proof of service document for filing on Pacer/ECF.

Date and Time:	Thu Jun 09 2022 23:29:13 GMT-0700 (Pacific Daylight Time)
Total Pages to Print:	130
Sheets Per Envelope	2.5
First Class Postage Rate	\$ 0.5
Print Rate:	\$ 0.15
Printing Cost:	\$ 19.5
Postage Cost:	\$ 13
Total Cost:	\$ 32.5

GET A DISCOUNT ON POSTAGE:


Because we are a licensed USPS mailing facility, we receive a discount on the postage rate. We pass that savings on to you in the form of a discount to the meter rate. However, in order for you to receive that discount, we ask that you fill out a Postal Acknowledgment Form, as required by the USPS. The form takes all of 30 seconds to fill out and you can do it directly from your dashboard.

POSTAGE DISCOUNT FORM

This is the form that will appear when you click on the Postage Discount Form button.

www.certificateofservice.com CLOSE

POSTAL ACKNOWLEDGMENT FORM




As part of our work share arrangement with the United States Postal Service, we must keep on file a USPS - PAF form. This form authorizes us to process your mail for distribution in the USPS mailstream. More importantly, it is the way we are able to get postal discounts and to extend those savings to you.

This form takes just a few seconds to fill out and will be effective for one year. You will need to fill this out each and every year that you continue to use our service.

NCOA LINK MAIL PROCESSING EQUIPMENT ACKNOWLEDGMENT FORM

The collection of information on this Processing Acknowledgment Form (PAF) is required by the Privacy Act of 1974. The United States Postal Service (USPS) required that each NCOA Mail Processing Equipment Service Provider Licensee have a completed NCOA Link MPE PAF for each of their NCOA MPE customers prior to providing the NCOA Link MPE Service. The Licensee is also required by the USPS to retain a copy of the completed form for each of its customers and to obtain an updated PAF form from each of its customers at a minimum of once per year. Any signature upon this PAF shall be considered valid for all purposes and have the same effect whether it is an ink signed hardcopy of equivalent alternative.


VIDEO HELP

I, as the undersigned representative of

Law Firm /Company Name	<input style="width: 90%;" type="text"/>
Address	<input style="width: 90%;" type="text"/>
City State Zip	<input style="width: 70%;" type="text"/> State <input style="width: 20%;" type="text"/>
Phone	<input style="width: 90%;" type="text"/>
NAICS Number:	Select One v
Email Address:	<input style="width: 90%;" type="text"/>
Website / URL:	<input style="width: 90%;" type="text"/>
USPS Mailer ID:	Not Applicable
Parent Company:	Not Applicable

do hereby acknowledge that I have received and reviewed the NCOA Link Mail Processing Equipment Information Package supplied to me by BK Attorney Services, LLC, and NCOA Link MPE Data User Licensee.

SIGN UP ANYTIME FOR TUTORIALS OR OUR PARALEGAL POWER HOUR:

[SIGN UP FOR TUTORIALS](#)

[PARALEGAL POWER HOUR](#)

We offer a paralegal power hour as well as one on one tutorials. The paralegal power hours are our effort to educate and learn from the parties who are on the front line with clients, managing cases, and do all the work necessary to make a practice move in a forward direction. Without paralegals and staff, our jobs would be just about impossible.

Every two weeks, we host a paralegal power hour where anyone can call in and listen or contribute. We will have a topic for discussion to get the conversation started, but these are very free flowing events where our goal is simply to share information between the various people who work in the bankruptcy practitioner industry. It can be a helpful place for your staff to come and learn about what the debtors bar and creditors bar do to move cases along, the issues they have in their offices and how they get those issues resolved.

We can't help but think that your staff's contribution to these paralegal power hours would do wonders for helping the debtors bar learn the best practices that your trusteeship would like to see.

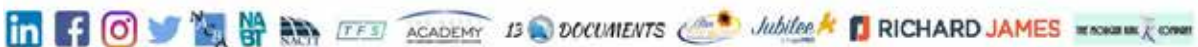
In addition to the paralegal power hours, we also offer one on one training for you and your staff. While the idea of simply uploading your documents for mailing sounds very straightforward, it does take some training. We can usually teach someone how to use our system in about twenty minutes via a Zoom call. Sometimes it can take longer, sometimes it can take less. Our goal is to make sure that your staff is trained and able to maximize the benefit of automating your mail systems. It will not take long for a person who is not trained to

do some very quick and expensive damage by uploading the wrong mailing list, or too many documents when they are not necessary, etc. While we can't dispense legal advice to your staff, we can help them to figure out why it was unnecessary to upload a 28 page document to the entire Master Mailing List when a 10 page document mailed only to the parties who had filed claims, would accomplish the same thing. Your success is our success, and we want to make sure that you are maximizing your efficiency as well as minimizing your cost. One on one training will accomplish that goal.

LINKS TO PROFESSIONAL BANKRUPTCY ORGANIZATIONS AND BUSINESSES THAT SERVE YOUR TRUSTEESHIP

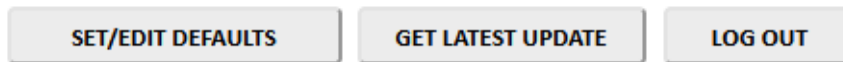
Because the bankruptcy community is a highly connected one, we provide links to not only our social media outlets for CertificateofService.com, but also links to the major bankruptcy organizations like NACBA, NABT, NACTT, and the NACTT Academy. In addition, we provide links to two excellent organizations that benefit your practice and trusteeship immensely, TFS Billpay and 13 Documents, now BK Documents. If you don't use these two services in your practice, you are missing out. TFS Billpay, BK Documents, BSS and CertificateofService.com are the prime resources necessary to up your game and create an entire office automation system. All of these companies leverage technology to solve the problems that slow down and delay case confirmation and completion.

When you use services like those listed above, you are making the statement that your trusteeship is embracing technology and you are moving towards best practices to make the process easier for everyone. Educating the debtor and creditors bar is a necessary function to ensure that your trusteeship runs smoothly. When you can incorporate the debtors bar into your best practices, that is a validation that you are doing the job correctly.



ACCOUNT MAINTENANCE AND NAVIGATION:

We also offer the ability to update your dashboard in real time as well as log out of the system. In addition, you can also set your data settings to be saved to a cookie, allowing you to reduce the time necessary to enter data. Typically, setting or editing your default settings are unnecessary as we custom design your dashboard for your particular office, but for some forms that you rarely use where we have not created a custom solution (i.e., adversary mailings), the setting of the defaults can be helpful.



The 'Get Latest Update' button allows you to refresh your screen. If we have issued an update on your dashboard, it will most likely update on its own when you log in. It is wise to occasionally click on the get latest update, as we will advise you to do from time to time. By force refreshing the screen, you are receiving the latest code for the mail portal.

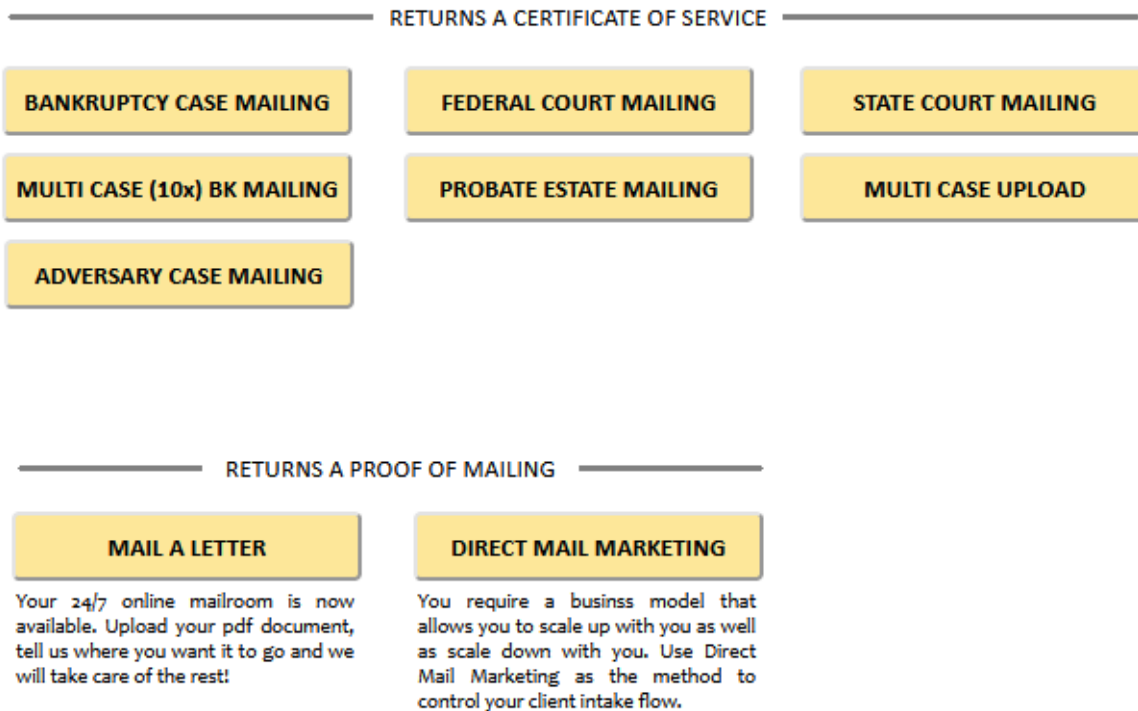
Sometimes, computers can be uncooperative and clicking on the Update button will not have the desired effect. This leaves you with the standby of pressing the 'Ctrl + F5' buttons at the same time to force refresh the web page. There, you just learned something new; how to force refresh a web page. The next time you have a page that is not updating, for any site or any reason, 'Ctrl + F5' will help you refresh every time.

Of course, the 'Log Out' button is self-explanatory. It will close the dashboard and take you back to the log in screen.

MAILING FUNCTIONS:

Whatever type of legal practice you emphasize, we have an upload portal system for you that gathers all of the necessary information for you to get the correct type of certificate delivered back to your offices.

Bankruptcy, Adversary Proceedings, Federal District Court Proceedings, State Court proceedings, all types of jurisdictional mailing systems are provided.



Each button provides you with a link to a mailing portal designed for your practice. The mailing methods are discussed more fully in the sections that follow.

PREPARING YOUR DOCUMENTS

Congratulations! You are now ready to upload your first bankruptcy mailing project. The first thing you want to do is prepare your documents. Chances are that your Case Management program already produces the documents you need with the necessary Proof of Service. When you begin using CertificateofService.com, there is no longer any need for you to prepare a Proof of Service. We will do that for you, reflecting the data discussed above.

PREPARING YOUR DOCUMENTS FOR UPLOAD:

Many of your documents are only one or two pages long but require service to many parties.

We can fit up to five sheets of paper in a #10 envelope. It is important to understand the difference between a SHEET of paper and what constitutes a PAGE of text or data.

A **SHEET** of paper has two sides, a front and a back.



A **PAGE** is the actual content or image that will be printed on each side of the SHEET.

Thus, we can print one page on the front side of the sheet and one page on the back of the sheet.

Because we can fit up to five sheets of paper in a #10 envelope, this means you can upload a document up to 9 pages in length and still only be charged for a one-ounce stamp. More than five sheets of paper in an envelope increases the weight over an ounce.

We always place a mailing cover page on the front of the first sheet. This will display the return address and destination address through the showcase window in our #10 envelope. An example is provided below.

7332128279-4 | 62
DEBORAH J. CARUSO, TRUSTEE
OFFICE OF DEBORAH J. CARUSO, TRUSTEE
135 N. PENNSYLVANIA ST., STE 1400
INDIANAPOLIS IN 46204



7332128279_1

ADVANCED PHYSICAL THERAPY, LLC
BILLING OFFICE
5949 W RAYMOND ST
INDIANAPOLIS IN 46241-4348

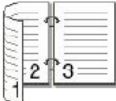
2

7332128279-21-03772-RLM-ZENTZ, STACY LEIGH


PLEASE TAKE NOTICE: THE FOLLOWING DOCUMENTS BEGIN IMMEDIATELY AFTER THIS PAGE:

Notice of Trustee's Final Report and Application of Compensation


HOW TO READ THIS DOCUMENT:
Orient your document package per the chart below



ONE PAGE PER SIDE



TWO PAGES PER SIDE



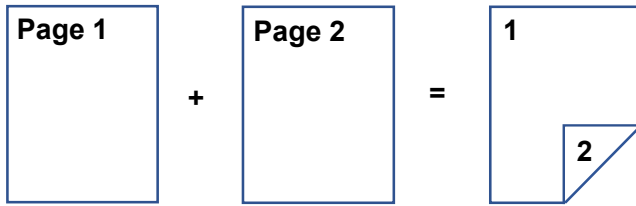
CertificateofService.com Notice and Mailing Services Guidebook

Page 38

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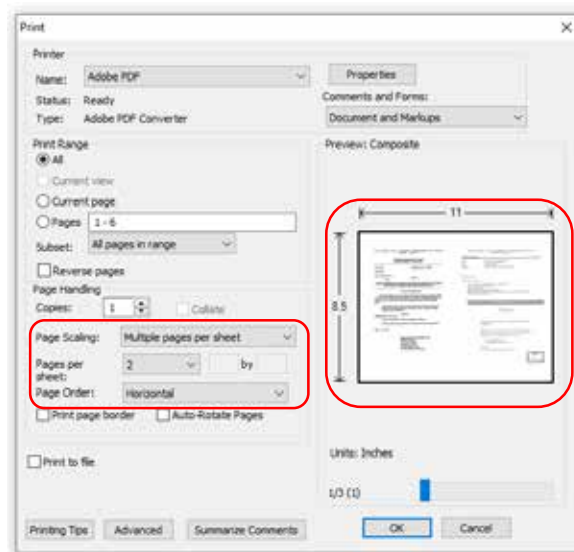
2022 CONSUMER PRACTICE EXTRAVAGANZA

Because the first page is always a cover page with the address information printed on it, we can begin printing your documents on the back side of the first sheet of paper.



This allows you to insert a maximum of 9 pages into a #10 envelope at the one-ounce rate. If your document is less than 9 pages in length, you can simply upload the documents and we will print them front and back automatically. We always print on both sides of the sheet. This cuts down on waste and mail weight.

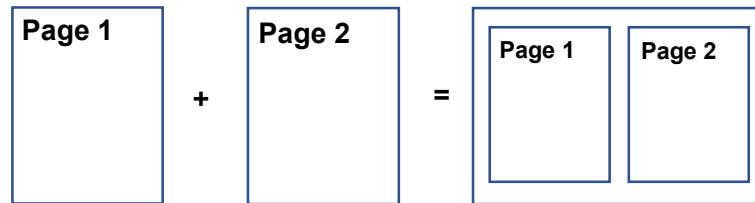
If your document is greater than nine pages in length, you can always pre-reduce your documents prior to upload. This has the benefit of keeping your weight down and staying under the one-ounce postage rate. You can pre-reduce your documents by printing them 2 up on a page. You can usually find this in your print command window under a Page Scaling or Pages per Sheet function.



There are some serious advantages to pre-reducing your documents. Our upload system recognizes the number of pages in your pdf file. We do not look at the image on the page,

simply the page count as determined by the number of pages in the pdf file. When you print your documents to pdf as a 'two up' or '2 pages per side of sheet of paper', you actually are including two page 'images' on one page. Our system will only count that as one page, rather than two. This means two things.

- (1) You can dramatically increase the number of pages printed and still remain under the one-ounce postage rate.
- (2) You can cut your printing costs in half. If you are printing two pages per side of sheet and we are only counting that as one page, you have slashed your printing costs dramatically.



Using this method of reducing your printing pages to 2 pages per side of sheet, you can now fit up to 18-page images in a #10 envelope and still only pay the one-ounce rate. If you are tasked with serving the documents for a plan of reorganization, this can quickly become a burdensome expense. Automating the task and doing a little bit of prep work before you upload the mailing project to our servers can save even more money. We will always use the first full side of the first sheet to print your address and document delivery information.

TAKEAWAY:

There are many ways to use your time wisely. Using a simple print command to slash your costs in half is a smart use of your time and money!

DON'T GET GREEDY!

Aha! Now, you are thinking that if a reduction to 2 pages per side is good, then a reduction to 4 pages per side is even better. We like your way of thinking, but keep in mind that 2 pages per side of sheet is readable and legible. Printing 4 pages per side of sheet creates an illegible document. While it may look good on your computer screen, four pages per side is unrecognizable when it comes out of our printers, even at 1200 dpi.

CertificateofService.com will not guarantee the mailing if you draw an objection where you have printed more than 2-page images on one side of a sheet of paper. Good and accurate service not only requires that the documents be delivered, but that they are also legible.

If your client receives a bunch of blurry text and cannot read the documents you asked us to serve, service is ineffective. This can cause simple embarrassment at the low end of the spectrum, or having to reserve the same documents and recalendering the hearing, or, at worst, a serious malpractice claim. While we are all for saving money and increasing the velocity of your practice, we are not in favor of cutting corners.

TAKEAWAY:

Do not cut corners. It will work for awhile, but it will always catch up with you in the end.

PREPARING YOUR ADDRESSES

Prior to accessing the mail upload portal from your dashboard, in addition to prepping your documents for upload, you will also want to prep your address list for proper service. We offer three options for choosing an address list.

ECF/PACER MASTER MAILING MATRIX (BANKRUPTCY):

The first and easiest method is to select the option for sending your documents to the entire master mailing list.



PLEASE DOWNLOAD THE THE ECF/PACER MASTER MAILING MATRIX!



When you select this option, we will access the ECF Database for your district and download the latest Master Mailing Matrix. We do this just before we send your documents into the USPS mailstream as we want to use the latest and most up to date address list. When we use the courts own Master Mailing Matrix, we provide the necessary data tag which is always placed in the top left address block on the address list.

```

CASE INFO
  LABEL MATRIX FOR LOCAL NOTICING
  NCRS ADDRESS DOWNLOAD
  CASE 14-10201
  EASTERN DISTRICT OF KENTUCKY
  FRI JUN 10 8-53-53 PST 2022
  
```

This data block includes the date and time of the pull, the jurisdiction, case number and the source of the data. We can pull either the 3-column pdf Master Mailing Matrix or we can pull the NCRS text data. Both reflect the same values but are in different formats.

Here is an example of what the three column master mailing matrix looks like:

2022 CONSUMER PRACTICE EXTRAVAGANZA

Label Matrix for local noticing 0981-2 Case 18-12345-MLB Western District of Washington Seattle Fri Jun 10 12:47:13 PDT 2022 Jennifer Brainard Brainard Legal PO Box 2235 Oak Harbor, WA 98277-6235	Alaska Fed Credit Union 4000 Credit Union Dr Anchorage, AK 99503-6636	Alaska Usa Fed Credit 4000 Credit Union Dr Anchorage, AK 99503-6636
	Capital One Auto Finance Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130-0285	Capital One Auto Finance, a division of Capi 4515 N Santa Fe Ave. Dept. APS Oklahoma City, OK 73118-7901
Coast to Coast Fin. Solutions Attn: Bankruptcy 101 Hodencamp Rd Ste 120 Thousand Oaks, CA 91360-5831	Credence Resource Management Po Box 2300 Southgate, MI 48195-4300	K Michael Fitzgerald 600 University St #1300 Seattle, WA 98101-4102
Christopher Gary Oliverson 3068 Robin Lane Oak Harbor, WA 98277-9040	Quality Loan Service Corp 411 Ivy St San Diego, CA 92101-2108	SB&C LTD P.O. BOX 519 MOUNT VERNON, WA 98273-0519
Sgt. End Col Po Box 519 Mount Vernon, WA 98273-0519	T Mobile/T-Mobile USA Inc by American InfoSource LP as agent PO Box 248848 Oklahoma City, OK 73124-8848	United States Trustee 700 Stewart St Ste 5103 Seattle, WA 98101-4438
End of Label Matrix Mailable recipients 14 Bypassed recipients 0 Total 14		

We can also capture the data in the NCRS.txt file format. NCRS stands for National Creditor Registration Service. The same data from the 3 column master mailing matrix above is presented below with the NCRS address source in text format.

AMERICAN BANKRUPTCY INSTITUTE

Case Number: 18-12345-MLB

18-12345-MLB|U.S. Bankruptcy Court|700 Stewart St, Room 6301|Seattle, WA 98101-4441| || |
18-12345-MLB|Alaska Fed Credit Union |4000 Credit Union Dr|Anchorage, AK 99503-6636| || |
18-12345-MLB|Alaska Usa Fed Credit |4000 Credit Union Dr|Anchorage, AK 99503-6636| || |
18-12345-MLB|Capital One Auto Finance |Attn: Bankruptcy|PO Box 30285|Salt Lake City, UT 84130-0285| || |
18-12345-MLB|Capital One Auto Finance, a division of Capi|4515 N Santa Fe Ave. Dept. APS|Oklahoma City, OK 73118-7901| || |
18-12345-MLB|Coast to Coast Fin. Solutions |Attn:Bankruptcy|101 Hodencamp Rd Ste 120|Thousand Oaks, CA 91360-5831| || |
18-12345-MLB|Credence Resource Management |Po Box 2300|Southgate, MI 48195-4300| || |
18-12345-MLB|Quality Loan Service Corp |411 Ivy St|San Diego, CA 92101-2108| || |
18-12345-MLB|SB&C LTD |P.O. BOX 519|MOUNT VERNON, WA 98273-0519| || |
18-12345-MLB|SkgT Bnd Col |Po Box 519|Mount Vernon, WA 98273-0519| || |
18-12345-MLB|T Mobile/T-Mobile USA Inc |by American InfoSource LP as agent|PO Box 248848|Oklahoma City, OK 73124-8848| || |
18-12345-MLB|United States Trustee |700 Stewart St Ste 5103|Seattle, WA 98101-4438| || |
18-12345-MLB|Christopher Gary Oliverson |3068 Robin Lane|Oak Harbor, WA 98277-9040| || |
18-12345-MLB|Jennifer Brainard |Brainard Legal|PO Box 2235|Oak Harbor, WA 98277-6235| || |
18-12345-MLB|K Michael Fitzgerald |600 University St #1300|Seattle, WA 98101-4102| || |

Total Labels 15

There is a distinct advantage to using the Master Mailing Matrix from the Bankruptcy Court. This list of addresses will contain the most up to date information, the preferred creditor address list, and the BNC filters will already have determined which addresses are duplicates and which addresses are undeliverable. You will see these addresses designated with (p), (d) or (u) before their name. In addition, if the court learns of an address which needs to be updated, they will update the address in that particular case and denote it as a USPS CHANGE. We will capture this information and present it on the certificate for you.

Using the Bankruptcy Master Mailing List is simply the best option to use. It requires no effort on your part, other than to check a box. Because we believe this is the preferred way to send your bankruptcy notices, we will even download the list at our own cost and not charge you the ECF Pacer Access Fee.

When you need to send mail to every entity in the case, allowing us to pull the Master Mailing Matrix for you makes the most sense.

USER SUPPLIED ADDRESS LIST:

We accept two different types of formatted user supplied address lists. We can either accept a one column text file (example provided below) or we can accept a .csv (comma separated values), .txt (text), or .xls (Excel). We also accept .xlsx files, which are still Excel, just a later version of the program.

User supplied lists can be helpful when you are serving a responsive objection or letter correspondence that is only meant for the debtor and debtors counsel. These mailing lists are typically only going to be two or three addresses long. With these small numbers, creating a one column text file is usually the easiest way.

ONE COLUMN TEXT FILE:

To create a one column text file, simply cut and paste the address you need to send documents to into a notepad file (windows) or TextEdit file (Mac). It should look like the following example.

```
Name
Address1
Address2
Address3
Address4
Address5

Name
Separate each address
block by one empty line
This allows us to parse
the addresses properly
City State Zip

Name
Max allowed lines are
six lines per address
block. Condense your
address if it will not fit
City State Zip

John Q. Collector
AAA Collections
Suite 123
Seattle WA 98101
```

Please note that each address block is separated by one empty line. This allows us to know where the address block begins and ends. There are a maximum of six lines available per address block. You may also use less than six lines (most of your addresses will be 3-4 lines max), the only requirement is that you leave a blank space after the last line of the address block.

CSV or XLS FILE:

If you have a large volume of addresses, you may want to convert it into a .csv file or comma separated value file. This is essentially what an excel file is as well, just in a nicer looking format!

Example of CSV file:

```
Name, Address1, Address2, Address3, Address4, Address5
Jay Jump, Jump Law Group, PO Box 4590, Pasco WA 99302
```

Example of an Excel File:

Name	Address1	Address2	Address3	Address4	Address5
Jay Jump	Jump Law Group	PO Box 4590	Pasco WA 99302		

It is important to note the column header values present in the top line of the example. This is the format you must place your address list in. We do allow for the following variation if your program cannot combine the City, State, and Zip fields.

Name	Address1	Address2	City	State	Zip
Jay Jump	Jump Law Group	PO Box 4590	Pasco	WA	99302

Alternatively, you may also break out first and last name.

First Name	Last Name	Address1	Address2	City	State	Zip
Jay	Jump	Jump Law Group	PO Box 4590	Pasco	WA	99302

If you do not use the above formats, then we may have trouble importing your address list. There are example files you can download from the website to create a template for the processing of your own user-supplied mailing lists.

SCANNED PDF DOCUMENTS ARE NOT ACCEPTABLE

Please do not scan your master mailing matrix to pdf and submit it to us for processing. When you submit a .pdf document, you must have printed the document using an Adobe Acrobat Print Engine. This allows the document to be read and interpreted by our OCR technology. When you scan a document, you are creating an image, usually a .jpg image, which does not provide any ability to extract the text. If you submit a scanned pdf document, we will reject the mailing and ask you to resubmit using a properly formatted user supplied mailing list.

MANUAL ENTRY OF ADDRESSES:

The final method we have of providing a custom address list is by actually entering the address on the upload form itself. We provide up to six address block fields for you to enter your own manual entry at the time of upload. This can be helpful if there is someone you need to notice that is not on the ECF Master Mailing Matrix or you forgot to include them in your own User-Supplied List. For mail that only has to go to the debtor or debtor's counsel, the manual entry option can be a quick way to get the letter out the door and on its way.

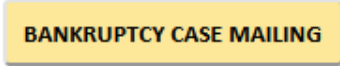
<div>1. Name</div> <div>Address</div> <div>Address (cont.)</div> <div>City ST ▼ Zip</div> <div><input type="checkbox"/> SEND VIA CERTIFIED MAIL</div>	<div>4. Name</div> <div>Address</div> <div>Address (cont.)</div> <div>City ST ▼ Zip</div> <div><input type="checkbox"/> SEND VIA CERTIFIED MAIL</div>
<div>2. Name</div> <div>Address</div> <div>Address (cont.)</div> <div>City ST ▼ Zip</div> <div><input type="checkbox"/> SEND VIA CERTIFIED MAIL</div>	<div>5. Name</div> <div>Address</div> <div>Address (cont.)</div> <div>City ST ▼ Zip</div> <div><input type="checkbox"/> SEND VIA CERTIFIED MAIL</div>
<div>3. Name</div> <div>Address</div> <div>Address (cont.)</div> <div>City ST ▼ Zip</div> <div><input type="checkbox"/> SEND VIA CERTIFIED MAIL</div>	<div>6. Name</div> <div>Address</div> <div>Address (cont.)</div> <div>City ST ▼ Zip</div> <div><input type="checkbox"/> SEND VIA CERTIFIED MAIL</div>

Please note that you can also elect to send these particular addresses the documents via USPS First Class Certified Mail. This is helpful when you need to serve an insured FDIC institution under F.R.B.P. Rule 7004(h). In addition to sending the documents via certified mail, we will also place the certified mail tracking number directly on the certificate of service and we will also place your address on the Return Receipt which will come back to your office.

YOUR FIRST UPLOAD

Congratulations! Now that you understand how to prepare your documents for mailing as well as the address list of where you would like us to mail your documents, it is time to actually log into your account and go online!

After you have logged into your account and have selected the Bankruptcy Case Mailing Option,



BANKRUPTCY CASE MAILING

you will be taken to a new screen that is actually the bankruptcy case mailing upload form. You may advance from field to field using your tab key, or you may use your mouse for navigation. This form is only for desktop use only.

ENTER THE CASE INFORMATION AND JURISDICTION:

We will need to know the case number as well as the debtor's name. We need this information for two reasons. The first is because this is what we will put on your certificate of service when we send the completed mailing information back to you. The second is because we need the case number to access the Master Mailing Matrix and the debtor's name to verify that we have downloaded the correct case. If your case number and debtor name do not match and we cannot verify that the case number is for the debtor in question, we will put the job on hold and contact you for further instructions.

When you enter the case number, all we really need is the year and the five-digit case number. However, if you are in a district where there are multiple divisions, you may also want to include the division information. For example, 3:21-12345 lets us know that this case is in a particular division in the Middle District of Florida, and this helps us to pull the correct mailing matrix for that particular case.

AMERICAN BANKRUPTCY INSTITUTE

You may feel free to enter a complete case entry number: 3:21-bk-12345-MSY. This will look better on your certificate and we don't blame you for wanting to look good. If you are serving docs in an adversary case, the case number might look something like this 3:21-ap-00114-MSY. This also helps us to make sure that are pulling the mailing matrix for the appropriate type of case.

UNITED STATES BANKRUPTCY COURT

SELECT

DISTRICT OF

SELECT ONE

Optional

DIVISION

IN RE:

REQUIRED:

Debtor Name

Joint Debtor Name (If any)

MAIN CASE NUMBER:

REQUIRED:

YY-XXXXX

Joint Case?

CHAPTER:

REQUIRED:

SELECT

HEARING INFORMATION:

LEAVE BLANK UNLESS YOUR LOCAL RULES REQUIRE THIS!

Judge Name

Hearing Date

Hearing Time

Hearing Location

Response Date

ATTACH YOUR PDF DOCUMENTS FOR MAILING:

We provide two ways to attach your documents for mailing.

The screenshot shows a web form for filing documents. It has two main sections: 'Describe Document 1:' with a text input field containing placeholder text '1. Fully describe the document that will be mailed. 85 Character Limit. Attach the .pdf file below this line.', and 'Attach .pdf doc file:' which includes a 'Browse...' button and the text 'No file selected.' To the right of these is a field for 'ECF Docket Reference Number:'.

There are eight document bays where you can drag and drop your pdf file over the browse button to automatically attach your document in this pdf form. You can also click on the browse button to open up a display that will allow you to attach your file in the more conventional manner. You will know when you have properly attached file when you see the filename in the green field that says, 'No file selected.'

DESCRIBE YOUR DOCUMENTS FOR THE CERTIFICATE OF SERVICE:

Once you have attached your files, you must properly describe them as this is what we will display on the certificate. For instance, if this is a plan of reorganization, you will want to give a good descriptor of your document – 08/01/22 Disclosure Plan with Ballot.

The more detail you provide in your description, the better you will be able to recall exactly what that mailing was for when someone states three years later that they never received the original mailing. Being descriptive gives you the ability to be accountable and to prevent future crisis from occurring.

ENTER THE ECF DOCKET INFORMATION:

If you have a local court rule or a Court Clerk who wants to have the document you are describing relate back to a certain ECF Docket Entry, you can place that information here. Not every district requires it, so if it is not necessary, there is no need to go the extra mile. Remember, you do not get a reward for doing something before a deadline or complying with a rule that doesn't exist!

FILL IN YOUR SIGNATURE BLOCK AND EMAIL INFORMATION:

Because we want to make you look as professional as possible, we provide the opportunity to create a custom signature block for your certificate. Fill out the requested information and it will appear as your Rule 11 signature block on the certificate of service. It is very important to highlight your role in the case to help the Court Clerk determine who you are and whom you were required to mail documents to.

Signature Block for Certificate:

CANCEL UPLOAD

/s/ Attorney ECF Signature

REQUIRED:

Jay S. Jump

Bar Number

CLEAR

OPTIONAL LINE TO INCLUDE EMAIL OR YOUR ROLE IN THE CASE
(Information in this field is dependant upon your local rules.)

SELECT ONE (OPTIONAL)

▼

Firm Name

Address

REQUIRED:

City

SELECT

Zip

REQUIRED:

(555) 555-1212

(FAX OPTIONAL):

(555) 555-1212

Email Contact Information:

EMAIL FOR UPLOAD RECEIPT / CERTIFICATE / INVOICE

REQUIRED:

jump@jumplawgroup.com

CLEAR

THIS IS THE EMAIL WE WILL BE CONTACTING FIRST IF THERE ARE UPLOAD ISSUES. THE EMAIL THAT SHOULD GO IN THIS FIELD IS YOURS, AS YOU ARE THE PERSON WHO UPLOADED THE MAILING TO US.

ADDITIONAL EMAILS FOR RECEIPT OF CERTIFICATE

paralegal@lawfirm.com

clerk@lawfirm.com

In addition, you can provide up to three email addresses for notification in your law firm. We NEVER recommend placing your client's email in this section. It should only be to you and the people who work in your firm. For example, your law clerk or office manager.

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HOW SHOULD WE PRINT YOUR DOCUMENTS?

As discussed above, you can pre-reduce your documents to save up to 50% on your printing expenses. In this section, we ask you to let us know if you have already pre-reduced your documents, you would like us to pre-reduce your documents, or you would not like any reduction in documents whatsoever.

HOW SHOULD WE PRINT YOUR DOCUMENTS? CANCEL UPLOAD

We are happy to simply mail your pages out one page per side. The cost for this is fifteen cents per page. You may PRE-REDUCE your document prior to upload by printing them two pages per side (2UP). If you reduce your pages beyond 2 per side, you run the risk of illegible printed documents. We will not guarantee readability for documents pre-reduced beyond two pages per side and you accept the risk of drawing an objection for improper service.

☐ I HAVE ALREADY REDUCED THE DOCUMENTS PRIOR TO UPLOAD!

☒ PRINT DOCUMENTS ONE PAGE PER SIDE OF SHEET

☐ PRINT DOCUMENTS TWO PAGES PER SIDE OF SHEET

WATCH VIDEO: HOW TO PRE-REDUCE YOUR DOCUMENTS FOR MAILING

BEST CHOICE

THANK YOU FOR MAKING THAT EXTRA EFFORT! YOU HAVE SLASHED YOUR COSTS AND YOU HAVE INCREASED THE VELOCITY OF YOUR PRACTICE!

STANDARD SETTING

SAVE POSTAGE EXPENSE BY HAVING US REDUCE THE DOCUMENTS FOR YOU!

*PRINT PRICING IS BASED UPON THE NUMBER OF LETTER SIZED PDF PAGE IMAGES UPLOADED AS INDICATED IN YOUR .PDF FILE.

It is important to note that if you ask us to pre-reduce the documents for you, you will not save any money on printing costs. It is highly likely that we will be able to keep your mail weight volume down, but the page count for charging purposes is calculated based on the number of pages you submitted.

TELL US WHO TO MAIL THE DOCUMENT TO:

Once we have the documents ready for upload, the next step is to determine which address list we will use to mail the documents.

ECF MASTER MAILING MATRIX:

As discussed above, you can choose to have us download the ECF Master Mailing Matrix. This is always the best choice and you do not incur any costs for us downloading the mailing matrix for you. The Master Mailing Matrix represents the latest and best address list from the Court Clerk. It contains all the preferred addresses from the National Creditor Registration Service as well as delineating which addresses are duplicates and undeliverable. When you choose the ECF Master Mailing Matrix option, you really cannot go wrong.



PLEASE DOWNLOAD THE THE ECF/PACER MASTER MAILING MATRIX!

**USER SUPPLIED ADDRESS LIST:**

You can also provide your own .csv, .txt, .xls, or .xlsx file for us to use. Please make sure to follow our formatting direction, discussed in a previous chapter. Please do not upload scanned mailing matrices. We cannot OCR a scanned .jpg or .png file. This will only delay the processing of your case and may remove it from the queue for that day's mail.

☐**PLEASE USE THE USER SUPPLIED MAILING LIST THAT I AM ATTACHING BELOW.**

ATTACH YOUR OWN MAILING LIST FILE

Browse...

No file selected.

DO NOT SEND SCANNED DOCUMENTS!**WE WILL REJECT ANY SCANNED ADDRESS LISTS. IT WILL DELAY PROCESSING OF YOUR MAIL!****MANUAL ENTRY:**

We also provide six blank address blocks that you may use to add one certain party who may not have been added to the master mailing matrix. For example, perhaps you need to serve a document on the real estate agent or personal injury attorney who does not have their address on the Master Mailing Matrix, yet you know they are involved in the case. Or perhaps you need to serve the CEO of a FDIC banking operation. In this case, pursuant to Rule 7004(h), you can notice that particular person via USPS Certified Mail, Return Receipt Requested. We also provide the USPS Certified Tracking number in the body of your certificate of service.

☐**PLEASE USE THE MANUALLY ENTERED ADDRESSES THAT I AM PROVIDING BELOW.**

1. Name		
Address		
Address (cont.)		
City	ST ▼	Zip

☐ SEND VIA CERTIFIED MAIL

2. Name		
Address		
Address (cont.)		
City	ST ▼	Zip

☐ SEND VIA CERTIFIED MAIL

3. Name		
Address		
Address (cont.)		
City	ST ▼	Zip

☐ SEND VIA CERTIFIED MAIL

4. Name		
Address		
Address (cont.)		
City	ST ▼	Zip

☐ SEND VIA CERTIFIED MAIL

5. Name		
Address		
Address (cont.)		
City	ST ▼	Zip

☐ SEND VIA CERTIFIED MAIL

6. Name		
Address		
Address (cont.)		
City	ST ▼	Zip

☐ SEND VIA CERTIFIED MAIL

SET THE RETURN ADDRESS TO BE PRINTED ON THE ENVELOPE

If you have a large volume practice or are running many cases at the same time, placing a specific code on the return address lists can be helpful. If you have multiple offices and want to make sure that the returned mail goes to a specific location, you can provide that information in this section of the form.

AUTO FILL THE RETURN ADDRESS FROM SIGNATURE BLOCK

613016548795|245|10-15245

Return Address Name

Firm Name

Address

City Zip

RETURN SERVICE REQUESTED

**U.S. POSTAGE
PAID
FIRST CLASS
PERMIT 123**

SAMPLE CREDITOR ADDRESS
Boeing Employees Credit Union
PO Box 34522
M/S 1022
Seattle, WA 98101-4511

•••••

If the delivery address turns out to be incorrect or expired, the documents will be returned to the party named in the return address section of the envelope. Because we always print the tracking number on the envelope, as well as the case number (if any), you will always be able to know which mailing the returned envelope belonged to.

DO YOU NEED TO INCLUDE A #9 RETURN ENVELOPE?

Sometimes you require a response from the recipient. Perhaps they need to submit a ballot, or pay an invoice that you mailed. Either way, we have the ability to provide for a return envelope insert in your mailing.

WOULD YOU LIKE TO ADD POSTAGE TO THE RETURN ENVELOPE? (NOT RECOMMENDED)

- ☒ NO, RECIPIENT WILL AFFIX THEIR OWN FIRST CLASS POSTAGE.
☐ YES! PLEASE ADD FIRST CLASS STAMP TO THE #9 RETURN ENVELOPE (NOT RECOMMENDED)

If you require a return envelope to be mailed with your documents, we would be happy to include one for you. Simply fill out the information in this section and we will print a set of #9 return envelopes with your return address and destination address on them.

The charge for each #9 return envelope requires printing the envelope with the proper address and coding to ensure delivery to you. In addition, inserting a #9 envelope into the #10 envelope with the documents requires some additional processing and effort by staff. The charge for including a #9 envelope is seventeen cents per envelope x the number of recipients in the case. In addition, if you would like us to include a stamp on the return envelope (NOT RECOMMENDED), we will charge you the full rate price for a first class stamp to place on the return envelope.

ATTACH YOUR UPLOADED DOCUMENTS TO THE CERTIFICATE WE CREATE FOR YOU

We do have a feature on our web upload portal that will allow you to request that the documents be attached to the certificate of service document that we return to you. This can be helpful in that the certificate comes back to you with the mailed document pdf attached. If you ever need to go back and look up the mailing information, you will have a copy of the actual document mailed as well as the proof of mailing. That's helpful.

WHEN WE RETURN YOUR CERTIFICATE OF SERVICE TO YOU VIA EMAIL, WOULD YOU LIKE US TO ATTACH YOUR MAILED DOCUMENTS TO THE CERTIFICATE?



☒ NO
☐ YES

We can place your combined documents behind your certificate, so the certificate of service comes with all your mailed documents. This can save you time in filing your documents on ECF if you have not already filed them. There is no charge for this service.

In addition, if your court will allow you to file all of the documents related to a particular event in one filing event, accessing this feature can prove to be a big time saver. However, if you are required to docket the certificate of service as a separate filing event, utilizing this feature may cause more trouble than it is worth!

ATTACH YOUR UPLOADED DOCUMENTS TO THE CERTIFICATE WE CREATE FOR YOU

Many of our larger clients use an internal billing code to track all expenses in costs in their cases. You can add this billing code into your upload and we will send it back to you when the job is complete. This will allow you to identify which client this particular certificate belongs to when you are doing your monthly accounting.

IF APPLICABLE, ENTER THE CLIENT OR BILLING CODE YOU WOULD LIKE TO REFERENCE FOR YOUR OWN INTERNAL BILLING RECORDS:

OUR INTERNAL CLIENT CODE REFERENCE NUMBER IS:

Type your Billing Code Here

If you have your own internal billing and accounting system, sometimes you need to input your client code to keep track of costs and expenses. Please place your client billing code in the field to the left and we will pass it through on your invoice and other documentation.

NAME YOUR RETURNED PDF FILE SOMETHING SPECIFIC:

By default, the name of the pdf file we return to you will be named 'COS.pdf'. Catchy name, we know. When we were sitting around thinking of what to name the Certificate pdf files, we really went out on a limb with COS.pdf.

You may wish to name it something with more particularity. For example:

080220_Jump_MotionToAmend_COS.pdf.

If you input this information in the upload form, we will name the file exactly what you need it to be named. This can also make your file and record keeping much easier in the long term.

DO YOU HAVE A PREFERENCE FOR WHAT WE NAME THE CERTIFICATE OF SERVICE.PDF FILE THAT WE RETURN TO YOU?

PLEASE NAME MY CERTIFICATE AS INDICATED BELOW:

COS

The default name of the .pdf file we create for you is name COS.pdf. If you have a file naming convention (and you should!) for your clients, then please enter that naming convention in the field at left. We will name your Certificate as instructed. This will assist in keeping track of your files and clients.

NORMAL SERVICE OR RUSH SERVICE?

Unlike other mail providers, we do not believe in accumulating mail. We understand the unique obligations of the legal industry and when you say that a document was mailed on today's date, it better have gone into the mail stream on today's date. After all, you signed a declaration attesting to the fact that you mailed the documents on today's date. You are never going to get any sympathy from the Court when you try to explain the business model of your mailing service where they accumulate the mail to achieve a deeper postal discount for their own benefit and not yours. When you mail legal documents, they **MUST** go out the same day as stated on the certificate.

Choose Normal service or Rush service:

Unlike other notice providers, we mail each and every business day. In order to have that level of efficiency, we need to not only print your documents, but also make them ready for delivery to the United States Post Office. Legally, the moment we have registered your envelope with the USPS, it is 'in the mail stream'. This is a result of our close working relationship with the USPS and the fact that we are licensed and approved commercial mailer for USPS. This means we have a cut off each day at Noon (PST). If you get your documents uploaded to us prior to noon, we will do our best to get your documents out that same day. If you upload your documents for mailing after noon (PST), we will hold them over until the next business day. However, you can let us know that your job needs to go out today no matter what by selecting the RUSH option. We will then jump your mailing project to the front of the line and make sure that we get it into the mailstream that day. However, we offer no postage discounts and we charge twenty five cents per page to get your documents out the door on time.

CHOOSE YOUR MAIL OUTPUT SERVICE LEVEL:

☒ **NORMAL (received prior to Noon PST)**
If received prior to noon PST, otherwise, will be sent the next business day. Billing is at your normal print rate.

☐ **RUSH (received between Noon and 4 p.m. PST)**
This job must go out today regardless of the noon cutoff time. You understand you will be billed at the RUSH PRIORITY charge of 25 cents per page and you will pay full postage. THERE ARE NO REFUNDS FOR CANCELLED JOBS!


The cutoff time for getting a mailing out in today's mail is noon pacific standard time.

Jobs which come in after that time are slated for mailing the next day. If you would like to send the job out today anyway, please choose the RUSH option. However, you will be charged a RUSH PRIORITY fee of .25 cents per page with NO postal or printing discounts applied.

Any job received after 4 p.m. PST (RUSH Designation or not) will be slated for delivery the next business day and revert to your normal print rate.

While we make every effort to expedite same day service, we do not guarantee same day mailing, but we do guarantee it will go out no later than the next business day.

[CANCEL UPLOAD](#)



If you get your documents to us by Noon Pacific Time Zone (12:00 p.m.), we will send you back a certificate reflecting the same date of mailing and your documents will be in the mailstream that same day. Documents submitted after 12 Noon Pacific Time Zone will be slated for mailing the next day. We will send you the certificate of mailing the next morning indicating that the documents are now in the USPS mailstream.

If you have missed the noon deadline, but still need to get your documents out that same day, you may select the RUSH option on our upload form. We do charge a premium for this service, but it will ensure that you get your documents into the mail that same day.

SPECIAL INSTRUCTIONS AND CUSTOM WORK REQUESTS

Perhaps you need to have the disclosure plan ballot go out on a different colored piece of paper, perhaps you want to send us a message letting us know what a great job we are doing!

If you have something that needs to be done outside the normal scope of our service, you can let us know on our form. Simply enter your information, provide a direct way of contacting you (your cellphone number is preferred) and let us know who we will be speaking with!

When we receive your request, we will review it. If we can easily comply with it, we'll go ahead and make it happen. If we have questions or need clarification, we will reach out to you. If you are giving us special instructions, it is generally a good idea to keep your cell phone with you. We do not want to hold up your mailing for any longer than is necessary.

Do you have any custom or special work requests?

CANCEL UPLOAD

If you have a request that is specific to your mailing project, such as pulling from multiple ECF sources, or placing your Chapter 11 ballot on a different colored paper, please let us know here. We will do our very best to meet your requests in a timely and efficient manner. However, please understand that what you are asking is typically something different from our normal method of mailing and service. If the request you are making is outside the normal scope of our service or requires clarification, we will place your mailing job on HOLD status and contact you for further clarification. Once your job has been placed on HOLD status, it is no longer scheduled for mailing service and will not be scheduled for mailing service until we have resolved the custom work and/or special request. Your prompt response is necessary in order to ensure timely mail service.

Custom Work Request: (Limit 144 characters)

Cell Phone Number:

5094121356

☐ OK to Text

Your Name for when we call:

Jay Jump Testing

WE DO NOT -

- (1) Remove duplicate addresses
- (2) Modify the address list or accept further exclusions through this field.
- (3) Change addresses from the address indicated on the ECF Master Mailing List
- (4) Staple Documents

UPLOAD YOUR MAILING PROJECT:

You have provided the case information, the documents for mailing, the description of the documents, and the address list! We have everything we need to process this mailing project.

User Agreement:

CERTIFICATEOFSERVICE.COM USER AGREEMENT:

User Agreement Revised January 23rd 2018.

You, hereafter "User", agree to utilize the services of Certificate of Service.com, hereafter "COS" for the express purpose of executing a legal mailing through the Postal System of the United States, first class mail, postage pre-paid. BK Attorney Services, LLC is the operating legal entity doing business as certificateofservice.com.

BK ATTORNEY SERVICES, LLC WEBSITE TERMS OF USE:

PLEASE READ THESE WEBSITE TERMS OF USE CAREFULLY BEFORE USING THIS WEBSITE (THE 'WEBSITE'). THESE WEBSITE TERMS OF USE (THE 'TERMS OF USE') GOVERN YOUR ACCESS TO AND USE OF THE WEBSITE. THE WEBSITE IS AVAILABLE FOR YOUR USE ONLY ON THE CONDITION THAT YOU AGREE TO THE TERMS OF USE SET FORTH BELOW. IF YOU DO NOT AGREE TO ALL OF THE TERMS OF USE, DO NOT ACCESS OR USE THE WEBSITE. BY ACCESSING OR USING THE WEBSITE, YOU AND THE ENTITY YOU ARE AUTHORIZED TO REPRESENT (YOU OR YOUR) SIGNIFY YOUR AGREEMENT TO BE BOUND BY THE TERMS OF USE.

User Eligibility:

The Website is provided by BK Attorney Services, LLC (hereafter "BKAS") and available only to entities and persons over the age of legal majority who can form legally binding agreement(s) under applicable law. If You do not qualify, You are not permitted to use the Website.

REQUIRED:

☐ You authorize this mailing project to go out via USPS first class mail and agree to be bound by the terms set forth in the User Agreement.

By checking this box, you are certifying that you (i) have reviewed the User Agreement, the Privacy Notice and the Website Terms of Use agreement and (ii) and agree to be bound by the terms set forth therein as well as (iii) you agree to pay your invoice in accordance with the terms set forth in your credit card agreement or by other means established with BK Attorney Services, LLC, (iv) no relationship exists between CertificateofService.com and the party that is the subject of the mailing, and (v) you are directing CertificateofService.com to mail these documents on your firm's behalf. You further understand that once the certificate has been released there are no refunds or returns.

HAVE PATIENCE! You are uploading a lot of information. It takes time to push all that through the web.

☒ Check here to save the information in this form so you don't have to retype it the next time you are here.

Click on the 'Upload Mailing Project' button and wait for your computer to send the data and files to our servers at CertificateofService.com. This could take a few seconds as you may have some large files you are trying to upload to us. Be patient, the spinning wheel will eventually yield to a confirmation and receipt of upload page.

REVIEW YOUR UPLOAD CONFIRMATION INFORMATION:

Once you have clicked on the 'Upload' button, the following screen should appear.

CertificateofService.com

...increasing the velocity of your practice!

PRINT THIS PAGE

UPLOAD RECEIPT: 139417474644210952-00-00000

JOB STOP

UPLOAD ANOTHER

BACK TO DASHBOARD

CLOSE WINDOW

1 **TRACKING NUMBER: 139417474644210952**

2

3

4 UNITED STATES BANKRUPTCY COURT

5 Middle DISTRICT OF Florida

6 DIVISION

7

8 IN RE:

9 HOMER SIMPSON

10 MARGE SIMPSON

CASE NUMBER: 00-00000

CHAPTER: 13

UPLOAD RECEIPT:

ACCOUNT #:

TRACKING #: 139417474644210952

11

12

13

14

15

16

17

18 The following documents, listed below, submitted under account number 9417474644 were uploaded via secure

19 connection to CertificateofService.com on %Jun 10, 2022 at 06:14PM for the purposes of mailing/serving/noticing

20 documents First Class USPS Mail Service, postage prepaid, with sufficient postage thereon.

21

22 <http://www.bkattorneyservices3.com/uploads/NoticenServiceElectronicTransmission.pdf>

23 Notice of hearing

24

25 <http://www.bkattorneyservices3.com/uploads/BlankPage9.pdf>

26 Blank Page Test Upload,MANUAL ENTRY

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When you see this screen on your monitor, along with an assigned tracking number, you

TRACKING NUMBER: 139417474644210952

can be sure that the job has been submitted. If you do not see a tracking number, then something in the upload process has gone wrong. Click on the back button and try again with your upload. The tracking number is important. When you call our office for information, we won't ask you for the debtor's name or case number. We will ask you for the tracking number. In this respect, we are very much like FedEx or UPS. We use a lengthy tracking number to ensure accountability while your documents work their way through our logistics fulfillment center.

YOU HAVE JUST UPLOADED YOUR FIRST MAILING PROJECT!

You are finished with the sending of your documents for mailing! No more envelopes to stuff, no more paper cuts to worry about, no more running out of supplies, no more scrambling to find the proper toner cartridge for that printer while everyone is waiting for you to finish printing the documents.

Once you have done a few of these, you will have your upload time down to less than a minute per job. In fact, you will probably be able to upload at least two jobs per minute very comfortably. That means in one hour, you could upload as many as 120 mailing projects! It is not unreasonable for some of our larger clients to upload as many as one hundred mailing projects in a day. Imagine how long it would take you to do all of that work in your own office. By using CertificateofService.com, all of that effort has now been reduced to less than an hour's worth of work. This is how we make your operation more productive. You now have all the time it would have taken to print, mail, and stuff those envelopes at your disposal.

KEEP AN EYE ON YOUR INBOX:

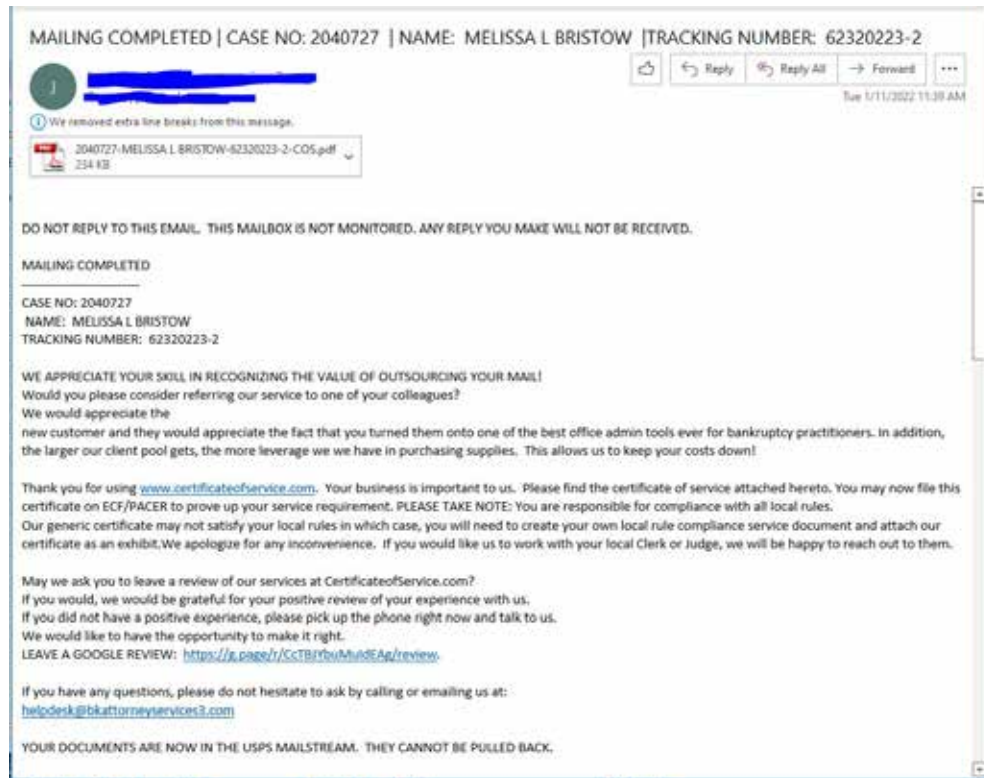
When you clicked on the submit button and received your tracking number, your documents were delivered to our servers. A seventeen-minute clock was started at that moment to give you time to catch any errors. Experience has taught us that if you made an error, (which you'll never do), you will most likely discover it when you go to upload your next job. If you happen to find that you committed an error or attached the wrong document, you can use the JOB STOP feature discussed previously.

After the seventeen-minute window has closed, CertificateofService.com will begin processing your job. We will run your documents through our system to make sure that the document tendered have the debtor's name and case number on them. This is both a digital verification with our own computer application as well as a human sight verification by our processors. Once the documents are verified, we will download the ECF Master Mailing Matrix, if you asked us to use the Master Mailing Matrix, and set the addresses for your documents. We then prepare the certificate for you and print the documents at our in-house facility. We process, print, and sort the mail in one facility to go out the same day so long as it was uploaded to us by Noon (Pacific Time Zone). We do not accumulate the mail for a few days and send it out when we have a large batch. CertificateofService.com understands the importance of due process and notice. We are a law firm first, a mailing house second. When our certificate says that we served your documents today, we have physically placed as well as digitally registered those envelopes into the USPS mailstream the same day.

Once your documents have been printed, we release the certificate back to you via email. In the email, we will provide you with the cost breakdown for both printing and postage as well as the total invoice. We will also provide you with a pdf copy of the certificate of service, attached to your email as an attachment.

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The email addresses that we use to issue the certificates are not monitored. They are outgoing addresses only. Prominently displayed at the top of the email are the words, “DO NOT REPLY TO THIS EMAIL. THIS MAILBOX IS NOT MONITORED. ANY REPLY YOU MAKE WILL NOT BE RECEIVED.” If you need to get in touch with us, please use our online chat function, available on the website, or email helpdesk@bkattorneyservices3.com, or call us at (509) 412-1356! We’re always happy to answer your questions.



With the certificate returned via email, you can now save the certificate in the proper folder and file the same certificate with the Court. At this time, we do not file the certificate on your behalf. We do not have your ECF credentials. Your office must file the certificate with the Court. Depending on how complicated your ECF data entry process is, filing the certificate can take up to a minute per case.

When you have finished filing the certificate to prove up your compliance with your local rules, you are finished! All of the work, labor, and time, has been reduced to the task of uploading the mailing project through your portal, receiving the completed certificate back through your email, and filing the certificate on ECF/PACER. Hours reduced to minutes. That is how we increase the velocity of your practice.

UPLOAD LETTERS / CORRESPONDENCE

Through the years, we have seen practitioners recognize the value of having a third party mail their bankruptcy pleadings and serve their notices. Some have taken it to the next level by sending all their correspondence through our site. We recognized the advantage this provided to our practitioners, and we began to place more emphasis on our letter/correspondence system to allow the mailing of documents which did not require a certificate of service to prove up the mailing.

For many law firms, this proved particularly effective. There is so much mail that you need to send to keep cases on track. Automating this function as a time saving and cost-effective service can prove itself out relatively quickly for any trusteeship. Below is a partial list of the correspondence documents we mail for one of our thirteen trustee clients.

- Case Going Over Term
- Change of Address
- DSO Letter
- Escrow Demand Letter
- First Payment Letter
- Increased Plan Payment in OCP
- Initial Mortgage Payment Change
- Insurance Proceeds Demand Letter
- Mortgage Letter Before/After Closing
- Mortgage Payment Change Letter
- Mortgage Shortage
- Notice of Final Cure Payment
- Payment Received in Office
- Request for Info for DSO Letter
- Response to Inquiry Re Settlement of Personal Injury Claim
- Retrieval of Funds
- Secured Claims Not Provided For
- Sheriff Letter
- Unfiled Class 1 and 2 Claims
- Wage Order Release Letter

Because we serve legal documents via first class mail, it stands to reason that we can also mail all your correspondence via first class mail. Anything that you need to send via first class mail can be sent through certificateofservice.com. The benefit of this is that you now have an independent third party entity who can state with objectivity that the document was placed into the mail at XX:XX a.m./p.m. time on MM/DD/YYYY date. If the recipient protests that they never received the document, you have the ability to prove up that it was mailed to them.

To upload a letter/correspondence mailing, your staff need only select the option from the main dashboard. A pop-up window will appear with the form fields ready to be filled. You will find that the steps are very much the same as uploading a bankruptcy or other court mailing. The steps are as follows:

1. **Provide the Client name, case number, internal file reference, and the filename for the .pdf document we return to you.**

Tell us about the letter correspondence you would like to mail today! [GET LATEST UPDATE](#) [GET A COST ESTIMATE](#) [CANCEL UPLOAD](#)

FILL IN THE FORM FIELDS BELOW AND THE APPROPRIATE RECEIPT WILL BE GENERATED FOR YOUR RECORDS. YOUR LOCAL FORMS AND RULES DO STILL APPLY. YOU ARE RESPONSIBLE FOR COMPLIANCE WITH LOCAL RULES.

Your Client Name: Case Number (if any):

REQUIRED:

Internal Client Code Reference: If you have your own internal billing and accounting system, sometimes you need to input your client code to keep track of costs and expenses. Please place your client billing code in the field to the left and we will pass it through in your invoice and other documentation.

Name the file we return to you: The default name of the .pdf file we create for you is name Mail_Receipt.pdf. If you have a file naming convention (and you should!) for your clients, then please enter that naming convention in the field at left. This will assist in keeping track of your files and clients.

By entering the case number and debtor name, we now have the necessary information to create a receipt for you that can attributed back to the proper file, allowing you to track expenses on a case-by-case level. Knowing what you are spending per case can lead to further refinement of your processes.

2. Tell us whether to pre-reduce and whether to print in COLOR or BLACK and WHITE.

How would you like us to print your document?

We are happy to simply mail your pages out one page per side. The cost for this is fifteen cents per page. You may PRE-REDUCE your document prior to upload by printing them two pages per side (2UP). If you reduce your pages beyond 2 per side, you run the risk of illegible printed documents. We will not guarantee readability for documents pre-reduced beyond two pages per side and you accept the risk of drawing an objection for improper service.

☐ I HAVE ALREADY REDUCED THE DOCUMENTS PRIOR TO UPLOAD!

WATCH VIDEO: HOW TO PRE-REDUCE YOUR DOCUMENTS FOR MAILING

BEST CHOICE

PRINT DOCUMENTS ONE PAGE PER SIDE OF SHEET

PRINT DOCUMENTS TWO PAGES PER SIDE OF SHEET

PRINT DOCUMENTS COLOR OR BLACK AND WHITE?

☐ COLOR ☒ BLACK AND WHITE

We generally recommend that you select the option to print documents on one page per side of sheet. This isn't a legal case proceeding where you simply need to ensure that you provided service to satisfy due process. Your letter/correspondence mail is typically asking for some sort of call to action, or for your client to take certain steps. You want to make sure it gets read by the intended recipient. For this reason, we also recommend that if the document has color in the digital file, you also ask us to print your documents on our color printer. Color looks better than black and white, especially, if your mailing contains any pictures or infographics. You will attach documents in the same manner you used to attach a document for the bankruptcy mailing upload. Simply drag and drop the .pdf file or use the file browse wizard to find and select your document for mailing.

3. Attach your documents for upload.

There are six bays for uploading documents in letter and correspondence mailings. We will print the documents in the order they were uploaded. If you have multiple files to

upload and mail, you should upload them in the order you want them to appear in the envelope.

The method for attaching your pdf files is exactly the same as in the bankruptcy or other court case upload, discussed above, in the bankruptcy upload section.

Describe and Attach your pdf documents for upload: CANCEL UPLOAD

DO NOT INCLUDE YOUR ADDRESS MAILING LIST IN THIS SECTION. ONLY YOUR DOCUMENTS FOR MAILING. WE WILL ASK FOR YOUR ADDRESSES BELOW.

ATTACH DOCUMENT IN THE ORDER YOU WANT THEM PRINTED (FRONT TO BACK - DOCUMENT 1 WILL BE AT THE FRONT, EVERYTHING WILL BE PRINTED BEHIND THE FIRST DOCUMENT).

REQUIRED: Describe Document 1: 1. Fully describe the document that will be mailed. 95 Character Limit. Attach the .pdf file below this line.

REQUIRED: Attach .pdf doc file: No file selected. ECF Docket Reference Number:

Describe Document 2: 2. Fully describe the document that will be mailed. 95 Character Limit. Attach the .pdf file below this line.

Attach .pdf doc file: No file selected. ECF Docket Reference Number:

Describe Document 3: 3. Fully describe the document that will be mailed. 95 Character Limit. Attach the .pdf file below this line.

Attach .pdf doc file: No file selected. ECF Docket Reference Number:

Describe Document 4: 4. Fully describe the document that will be mailed. 95 Character Limit. Attach the .pdf file below this line.

Attach .pdf doc file: No file selected. ECF Docket Reference Number:

Describe Document 5: 5. Fully describe the document that will be mailed. 95 Character Limit. Attach the .pdf file below this line.

Attach .pdf doc file: No file selected. ECF Docket Reference Number:

Describe Document 6: 6. Fully describe the document that will be mailed. 95 Character Limit. Attach the .pdf file below this line.

Attach .pdf doc file: No file selected. ECF Docket Reference Number:

4. Upload your list of addresses for us to mail your documents

We do not offer the ECF option of pulling down the master mailing matrix as you would then use the bankruptcy upload form to mail your documents. Typically, we find that the letter/correspondence letters go out to only one or two people. They are intended for a specific audience and purpose.

You may choose to supply your own user-supplied mailing matrix (formatting discussed above), or you may choose to manually enter your addresses as well in the provided six address block fields.

2022 CONSUMER PRACTICE EXTRAVAGANZA

Submit a User Supplied CSV file

YOUR OWN TEXT FILE OR .CSV (EXCEL) USER SUPPLIED ADDRESS LIST

CANCEL UPLOAD

This is the easiest, the preferred, and the most used option for bankruptcy noticing services. With the Case Information you provide, we will go to your Court's ECF system and download the master mailing matrix that pertains to your case. Those addresses will be converted and verified against the USPS database system then printed on the #10 envelope with the return address you designate above.

☐ PLEASE USE THE USER SUPPLIED MAILING LIST THAT I AM ATTACHING BELOW

ATTACH YOUR OWN MAILING LIST FILE

No file selected.

DO NOT SEND SCANNED DOCUMENTS!
WE WILL REJECT ANY SCANNED ADDRESS LISTS. IT WILL DELAY PROCESSING OF YOUR MAIL!

ONE COLUMN TEXT FILE

You can also create a one column text file of addresses. On a windows machine, you would use the Notepad program. There are some formatting rules to follow. Each address cannot be more than six lines and each address must be separated by one empty line. There is no limit to how many addresses you can place in your one column text file.

CSV OR EXCEL FILE FORMAT

We will accept a csv file (such as one you would create in Excel), but we ask that you follow our formatting procedures. Click on the button below to view our csv sample file. We have preformatted the column headers. You can simply cut and paste your addresses into the file, save it on your hard drive, and then attach it to this upload form using the file selection field above.

YOUR OWN PDF MAILING MATRIX

You can edit and upload your own 3 column pdf mailing matrix after you have downloaded the master mailing matrix from the Court. To learn how to modify and cross out address on the Master Mailing Matrix that you do not want to mail to, please click on the mailing matrix displayed below.

FORMATTING GUIDELINES:
PLEASE REVIEW AND
UNDERSTAND IF YOU ARE GOING
TO UPLOAD YOUR OWN MAILING
ADDRESS LISTS. YOU UPLOAD
YOUR OWN LIST AT YOUR OWN
RISK!

CLICK HERE

Hand enter up to five manual addresses

Tell us where you would like us to send your correspondence...

CANCEL UPLOAD

☐ PLEASE USE THE MANUALLY ENTERED ADDRESSES THAT I AM PROVIDING BELOW.

1. Name

Address

Address (cont.)

City

ST

Zip

☐ SEND VIA CERTIFIED MAIL

2. Name

Address

Address (cont.)

City

ST

Zip

☐ SEND VIA CERTIFIED MAIL

3. Name

Address

Address (cont.)

City

ST

Zip

☐ SEND VIA CERTIFIED MAIL

4. Name

Address

Address (cont.)

City

ST

Zip

☐ SEND VIA CERTIFIED MAIL

5. Name

Address

Address (cont.)

City

ST

Zip

☐ SEND VIA CERTIFIED MAIL

Entry of the data is in the same manner as in the normal bankruptcy upload form. This is also a great way to send your important documents via certified mail, allowing you to not only prove up the mailing, but also show proof of receipt. A necessary requirement

CertificateofService.com Notice and Mailing Services Guidebook

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for recalcitrant parties. We will print the USPS tracking number directly on your returned pdf certificate of service. This will allow you to track your certified mail envelope at www.usps.gov. We do continue to use a green card for you to prove up your mailing. Our experience is that Courts tend to cast little doubt on the mailing when they see the green card, but the USPS delivery web print can raise questions, simply because the Court is not familiar with the improved technique of sending certified mailings.

5. Enter your contact information and email information.

Unlike service authorized by the Court rules, there is no requirement for a Rule 11 signature block to be placed on the certificate of service. By filling in this section of the form, we are simply linking your mailing to your account and determining the email account(s) we will send the proof of mailing documents.

Account and Contact Information:

Jay S. Jume

Firm Name

Address

City Zip

Phone: (555) 555-1212

Fax: (555) 555-1212

Email Contact Information:

Email to send confirmation receipt to:

jume@jampawgroup.com

THIS IS THE EMAIL WE WILL BE CONTACTING IF THERE ARE UPLOAD ISSUES. IF YOU ARE NOT THE PERSON IN THE EMAIL ABOVE, YOU SHOULD CHANGE THE EMAIL TO YOUR EMAIL ADDRESS.

Additional Email Addresses for other people you want to receive BOTH the invoice and the certificate of service.

paralegal@lawfirm.com

accountant@lawfirm.com

6. Choose normal or rush service.

Just as you can push a post noon upload out for mailing the same day as you can with a bankruptcy or other court related mailing upload, you can also elect to send your correspondence out as a RUSH if you have missed the noon deadline. *Please see the Section, discussed above, about Rush and Normal Service when mailing bankruptcy documents.*

The issue here is why would you need to put a RUSH on correspondence mail? Most, if not all correspondence mailings, are not subject to any kind of court deadline. So, uploading it after noon for mailing the next business day is a safe option. Why incur additional expenses if you do not need to?

Choose Normal service or Rush service:

Unlike other notice providers, we mail each and every business day. In order to have that level of efficiency, we need to not only print your documents, but also make them ready for delivery to the United States Post Office. Legally, the moment we have registered your envelope with the USPS, it is 'in the mail stream'. This is a result of our close working relationship with the USPS and the fact that we are licensed and approved commercial mailer for USPS. This means we have a cut off each day at Noon (PST) if you get your documents uploaded to us prior to noon, we will do our best to get your documents out that same day. If you upload your documents for mailing after noon (PST), we will hold them over until the next business day. However, you can let us know that your job needs to go out today no matter what by selecting the RUSH option. We will then jump your mailing project to the front of the line and make sure that we get it into the mailstream that day. However, we offer no postage discounts and we charge twenty five cents per page to get your documents out the door on time.

CHOOSE YOUR MAIL OUTPUT SERVICE LEVEL:

☒ **NORMAL (received prior to Noon PST)**
 If received prior to noon PST, otherwise, will be sent the next business day. Billing is at your normal print rate.

☐ **RUSH (received between Noon and 4 p.m. PST)**
 This job must go out today regardless of the noon cutoff time. You understand you will be billed at the RUSH PRIORITY charge of 25 cents per page and you will pay full postage. THERE ARE NO REFUNDS FOR CANCELLED JOBS!

The cutoff time for getting a mailing out in today's mail is noon pacific standard time.

Jobs which come in after that time are slated for mailing the next day. If you would like to send the job out today anyway, please choose the RUSH option. However, you will be charged a RUSH PRIORITY fee of .25 cents per page with NO postal or printing discounts applied.

Any job received after 4 p.m. PST (Hurst Designation or not) will be slated for delivery the next business day and revert to your normal print rate.

While we make every effort to expedite same day service, we do not guarantee same day mailing, but we do guarantee it will go out no later than the next business day.

CANCEL UPLOAD

7. Custom Work or Special Requests

Perhaps you need to have the disclosure plan ballot go out on a different colored piece of paper, perhaps you want to send us a message letting us know what a great job we are doing!

If you have something that needs to be done outside the normal scope of our service, you can let us know on our form. Simply enter your information, provide a direct way of

contacting you (your cellphone number is preferred) and let us know who we will be speaking with!

When we receive your request, we will review it. If we can easily comply with it, we'll go ahead and make it happen. If we have questions or need clarification, we will reach out to you. If you are giving us special instructions, it is generally a good idea to keep your cell phone with you. We do not want to hold up your mailing for any longer than is necessary.

Do you have any custom or special work requests?
CANCEL UPLOAD

If you have a request that is specific to your mailing project, such as pulling from multiple ECF sources, or placing your Chapter 11 ballot on a different colored paper, please let us know here. We will do our very best to meet your requests in a timely and efficient manner. However, please understand that what you are asking is typically something different from our normal method of mailing and service. If the request you are making is outside the normal scope of our service or requires clarification, we will place your mailing job on HOLD status and contact you for further clarification. Once your job has been placed on HOLD status, it is no longer scheduled for mailing service and will not be scheduled for mailing service until we have resolved the custom work and/or special request. Your prompt response is necessary in order to ensure timely mail service.

Custom Work Request: (Limit 144 characters)

Cell Phone Number:

5094121356

☐ OK to Text

Your Name for when we call:

Jay Jump Testing

WE DO NOT:

- (1) Remove duplicate addresses
- (2) Modify the address list or accept further exclusions through this field.
- (3) Change addresses from the address indicated on the ECF Master Mailing List
- (4) Staple Documents

8. Upload your mailing project

You have provided the case information, the documents for mailing, the description of the documents, and the address list! We have everything we need to process this mailing project.

2022 CONSUMER PRACTICE EXTRAVAGANZA

User Agreement: CANCEL UPLOAD

CERTIFICATEOFSERVICE.COM USER AGREEMENT:

User Agreement Revised January 23rd 2018.

You, hereafter "User", agree to utilize the services of Certificate of Service.com, hereafter "COS" for the express purpose of executing a legal mailing through the Postal System of the United States, first class mail, postage pre-paid. BK Attorney Services, LLC is the operating legal entity doing business as certificateofservice.com.

BK ATTORNEY SERVICES, LLC WEBSITE TERMS OF USE:

PLEASE READ THESE WEBSITE TERMS OF USE CAREFULLY BEFORE USING THIS WEBSITE (THE "WEBSITE"). THESE WEBSITE TERMS OF USE (THE "TERMS OF USE") GOVERN YOUR ACCESS TO AND USE OF THE WEBSITE. THE WEBSITE IS AVAILABLE FOR YOUR USE ONLY ON THE CONDITION THAT YOU AGREE TO THE TERMS OF USE SET FORTH BELOW. IF YOU DO NOT AGREE TO ALL OF THE TERMS OF USE, DO NOT ACCESS OR USE THE WEBSITE. BY ACCESSING OR USING THE WEBSITE, YOU AND THE ENTITY YOU ARE AUTHORIZED TO REPRESENT (YOU OR YOUR) SIGNIFY YOUR AGREEMENT TO BE BOUND BY THE TERMS OF USE.

User Eligibility

The Website is provided by BK Attorney Services, LLC (hereafter "BKAS") and available only to entities and persons over the age of legal majority who can form legally binding agreement(s) under applicable law. If You do not qualify, You are not permitted to use the Website.

REQUIRED:

☐ You authorize this mailing project to go out via USPS first class mail and agree to be bound by the terms set forth in the User Agreement.

By checking this box, you are certifying that you (i) have reviewed the User Agreement, the Privacy Notice and the Website Terms of Use agreement and (ii) and agree to be bound by the terms set forth therein as well as (iii) you agree to pay your invoice in accordance with the terms set forth in your credit card agreement or by other means established with BK Attorney Services, LLC, (iv) no relationship exists between CertificateofService.com and the party that is the subject of the mailing, and (v) you are directing CertificateofService.com to mail these documents on your firm's behalf. You further understand that once the certificate has been released there are no refunds or returns.

Upload Mailing Project Clear Form

HAVE PATIENCE! You are uploading a lot of information. It takes time to push all that through the web.

☒ Check here to save the information in this form so you don't have to retype it the next time you are here.

Click on the 'Upload Mailing Project' button and wait for your computer to send the data and files to our servers at CertificateofService.com. This could take a few seconds as you may have some large files you are trying to upload to us. Be patient, the spinning wheel will eventually yield to a confirmation and receipt of upload page.

ANATOMY OF OUR CERTIFICATE

Prior to becoming a bankruptcy practitioner, your author started out as a public defender. Chain of custody became a serious issue in many cases, and I learned a significant amount about why it is so important. When we designed the process for CertificateofService.com, we wanted to ensure that we could prove up chain of custody from the moment of upload to the moment the envelope was dropped off at the post office.

There were multiple reasons for this, but specifically, we knew that one day, we would be challenged as to the legitimacy of our service. We wanted to be able to show as much transparency as possible and observing the rules for the chain of custody makes this possible. Over the course of the past seventeen years, we have been challenged only a handful of occasions. Each time, we provided the information to prove the mailing and the challenge was rendered unsuccessful. We have yet to have any court or opposing party not accept our mailing service as valid.

When your staff clicks on the submit button, the upload comes from your IP address. When we access ECF/PACER to download the Master Mailing Matrix, we make a note of the date and time that we accessed the data. If anyone ever contests our certificate, we can point to the timestamp of the data pull and verify with the Court that our ECF/PACER account accessed that particular jurisdiction at that time and day to download the master mailing matrix for that particular case. Before we drop your mail into the USPS mailstream, we run it through the USPS CASS Certification database as well as the MoveUpdate database to make sure that the latest and best address gets placed on the envelope in the Intelligent Mail Barcode. Because we place a unique tracking number on each and every envelope, we can trace the envelope and the Intelligent Mail Barcode into the USPS Mailstream. If necessary, we can trace that envelope

all the way to the letter carrier station of the delivery point post office facility. That is some level of accountability! Our certificate reflects that and more!

Below is the first page of the certificate. It is a declaration made by your or your staff that on a date certain, you did cause the below described documents to be served by using the services of CertificateofService.com, an authorized third-party notice provider.

The certificate and information displayed on the following pages are for a bankruptcy case. However, we also provide certificates for State and Federal District Court cases.

1	
2	
3	
4	UNITED STATES BANKRUPTCY COURT
5	WESTERN DISTRICT OF WASHINGTON
6	IN RE:
7	CHRISTOPHER GARY OLIVERSON
8	CASE NO: 18-12345
9	DECLARATION OF MAILING
10	CERTIFICATE OF SERVICE
11	Chapter: 13
12	
13	
14	
15	
16	
17	
18	
19	On 10/18/2021, I did cause a copy of the following documents, described below,
20	Chapter 13 Plan
21	
22	
23	
24	
25	
26	
27	
28	

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 10/18/2021

/s/ Brittney Simon
 Brittney Simon 12345
 Attorney For Debtor
 Simon Law Offices
 PO BOX 4590
 Pasco, WA 99301
 509 412 1356

This next page lists all the addresses that CertificateofService.com mailed your documents to. Please note the party identification of the debtor above the address block, the certified mail number above the certified mail address block, the ECF data tag to let the Court Clerk know when we pulled the data, as well as any addresses you may have chosen to exclude from the mailing.

2022 CONSUMER PRACTICE EXTRAVAGANZA

PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL
PARTIES WITH A "+" AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

<p>CERTIFIED 7021 0950 0000 7130 8072</p> <p>CAR LENDER 123 MAIN STREET PASCO WA 99301</p>	<p>CASE INFO LABEL MATRIX FOR LOCAL NOTICING 09812 CASE 18-12345-MLB WESTERN DISTRICT OF WASHINGTON SEATTLE MON OCT 18 11-33-42 PDT 2021</p>	<p>ALASKA FED CREDIT UNION 4000 CREDIT UNION DR ANCHORAGE AK 99503-6636</p>
<p>ALASKA USA FB 4000 CREDIT U ANCHORAGE AK</p>	<p>EXCLUDED JENNIFER GRAMMAR BRANDON LESTER PO BOX 30285 SALT LAKE CITY UT 84130-0285</p>	<p>ECF Case Information</p> <p>CAPITAL ONE AUTO FINANCE ATTN BANKRUPTCY PO BOX 30285 SALT LAKE CITY UT 84130-0285</p>
<p>CAPITAL ONE AUTO FINANCE A DIVISION OF CAF 4515 N SANTA FE AVE DEPT AFS OKLAHOMA CITY OK 73118-7901</p>	<p>COAST TO COAST FIN SOLUTIONS ATTN BANKRUPTCY 101 HODENRAMP RD STE 120 THOUSAND OAKS CA 91360-5831</p>	<p>Excluded Addresses noted as not served.</p> <p>PO BOX 2300 SOUTHGATE MI 48195-4300</p>
<p>EXCLUDED N-MICHAEL EVERETT 660 ANIMATOR DR 3300 CELESTE WA 99303-1300</p>	<p>DESTOR CHRISTOPHER GARY OLIVERSON 3068 ROBIN LANE OAK HARBOR WA 98277-9040</p>	<p>Party Identification</p> <p>QUALITY LOAN SERVICE CORP 411 IVY ST SAN DIEGO CA 92101-2108</p>
<p>SBC LTD PO BOX 519 MOUNT VERNON WA 98273-0519</p>	<p>SKOT END COOL PO BOX 519 MOUNT VERNON WA 98273-0519</p>	<p>T MOBILET MOBILE USA INC BY AMERICAN INFOSOURCE LP AS AGENT PO BOX 248848 OKLAHOMA CITY OK 73124-8848</p>
<p>UNITED STATES TRUSTEE 700 STEWART ST STE 5103 SEATTLE WA 98101-4438</p>		

Because so many districts now require that you also list the parties who received NEF notice through the Court's own electronic service system, pursuant to Rule 9036, we also provide a list of the parties served via NEF.

ADDRESSES WHERE AN EMAIL IS PRESENT WERE SERVED VIA "CM/ECF E-SERVICE" THROUGH THE UNITED STATES BANKRUPTCY COURT'S NOTICE OF ELECTRONIC FILING ("NEF") SYSTEM.

(US Trustee)
United States Trustee
700 Stewart St Ste 5103
Seattle, WA 98101
USTPRegion1@SE.ECF@usdoj.gov

(Debtor)
Christopher Oliverson
39358 Robinhood Lane
Oak Harbor, WA 98216
represented by:
Brittney
Simon Law Offices
Suite B2
Pasco, WA 99302
balawofc@gmail.com

(Trustee)
K Michael Fitzgerald
600 University St #1300
Seattle, WA 98101
courtmail@seattlechl3.com

NEF recipients
denoted with party
identifications.



SAMPLE

WORKING WITH YOUR BAR & CLERK

Because our mantra is that your success is our success, we know that we must make sure that the participants in your system are doing their best work as well. We have been working in the bankruptcy arena since before the turn of the century. Initially as a consumer bankruptcy firm with over five thousand cases under our belts and then as CertificateofService.com, the premiere mailing service for the legal industry.

We work with your local bar and clerk, upon your request, to provide best practices seminars and guidance on how to easily satisfy service and due process rules, especially from a LOMAP perspective. Our specific vantage point, having been an active practicing law firm and as a mail house where we provide services for debtor and creditors counsel, panel trustee and chapter 13 trustees, probate firms and class action firms, allow us a unique perspective.

Assisting your local practitioners with knowledge and content, provided in conjunction with your office, allows us to educate your fellow local practitioners on the best ways to use systems to increase the velocity and efficiency of their practices. This is an advantage to your business, as a leader in the community, your fellow practitioners as well as the Court. By educating practitioners on how to increase the efficiency and velocity of their practice, we can all be more effective.

If you would like us to work with you on developing a best practices seminar, including sponsorship and advertising logistics, please feel free to contact us!

RELEVANT CASE LAW / RULE 7004

GENERAL OPERATING PRINCIPLE: *If you are affecting a party adversely, then you no doubt must serve them with the pleading that is going to affect them adversely! If you are not sure, then the better practice is to assume that you should notice them. It is not worth trying to scrimp on cutting down the address list to save a penny when you are jeopardizing the entire case.*

DISCLAIMER: *This discussion pertains to the Federal Rules of Bankruptcy Procedure, not your own local rules. Local rules can differ from jurisdiction to jurisdiction and even between Courts in the same jurisdiction. Always check your local rules to see if there is any additional requirement necessary to meet the service rules.*

Notice in bankruptcy cases is different from service of process. Many actions may occur in a bankruptcy case that may affect all creditors generally, but none specifically. Notice requirements of bankruptcy are designed to satisfy the due process requirements of adequate notice to parties whose interests may be affected in such proceedings. In contrast, when a bankruptcy proceeding, such as an objection to claim or the sale of property free and clear of liens, directing affects the rights of a specific party, the initiating motion or objection must be served on the affected party in the same manner as a summons and complaint served pursuant to Rule 7004.

- *In Re Association of Volleyball Professionals*, 256 B.R. 313, 319-20 (Bankr. C.D. Cal. 2000) (citations omitted)

In Bankruptcy, the word serve has three different meanings:

- (1) To serve, as required by Rule 7004, a document in an adversary proceeding that must be served with a summons, or a motion or application initiating a contested matter on the parties against whom relief is requested or who are otherwise entitled to receive the document;

- (2) To serve, as required by F.R.Civil.Proc. 5 (F.R.Bankr.Proc. 7005) or 5(b) (9014(b)) a document in an adversary proceeding or contested matter after the adversary proceeding or contested matter has begun; and
- (3) To transmit or 'notice', but not serve under Rule 7004, a document that neither initiates nor is filed in an adversary proceeding or contested matter, including by mailing a notice governed by Rule 2002.

In short, counsel must determine first whether the pleading creates a contested matter or is merely a notice. Once that determination is made, counsel must then decide whether the pleading constitutes the initiation of a contested matter or the furtherance of a contested matter.

Without proper service, the Court cannot obtain jurisdiction over the parties. Since the Bankruptcy Courts have the power of 'long arm' jurisdiction, ***service is an absolute necessity as a person is not bound by a judgment in a litigation to which he or she has not been made a party by service of process.*** *Mason v. Genisco Tech. Corp.*, 960 F.2d 849, 851 (9th Cir. 1992) quoting *Hansberry v. Lee*, 311 U.S. 32, 40, 61 S.Ct. 115, 117, 85 L.Ed. 22 (1940).

The above is the precise reason why practitioners in the bankruptcy court must pay attention to the service rules requirements. Without jurisdiction, the creditor/debtor/third-party defendant, etc., is not bound by the Order or Judgment of the Court. For debtors' counsel, this can have profound consequences on their clients. If the purpose of the bankruptcy court is to provide an efficient and convenient forum for considering all controversies and matters surrounding the debtors' bankruptcy proceeding, then it is not unreasonable for affected parties, or the Courts, to demand that they be served in the proper method.

WHO HAS THE DUTY TO SERVE?

Any party who is choosing to initiate a bankruptcy proceeding, adversary proceeding, or contested matter has the duty to serve the documents. The Bankruptcy Court provides Notice of the bankruptcy proceeding and Notice of the discharge, (in some Courts, they will also serve the initial Chapter 13 plan), but it is the duty of counsel to serve all other matters which initiate a contested matter/proceeding. This duty extends to both debtor and creditor counsel. It doesn't matter which side of the aisle you are on, just whether or not you are initiating the process.

Note that the bankruptcy rules being the bankruptcy rules, sometimes a contested matter can be initiated in a *responsive* pleading. For example, an objection to claim or objection to Chapter 13 plan.

ELECTRONIC SERVICE – Rule 9036

With few exceptions, all practitioners in the bankruptcy court are required to use CM/ECF. As you have no doubt noted, after filing a document on ECF there is a final screen that lets you know who was served electronically and who was not served electronically. This seems clear enough, however, for the purposes of SERVICE as discussed above, it does not constitute actual 'service' unless the receiving party has agreed that it does constitute service.

In *Re Menden*, 07-33707, N.D. Ohio, Western Division, held that being a registered user of ECF constituted proper service. As an Electronic Case Filing system registered user, National Auto's attorney consented to receiving electronic service of papers in lieu of mail service. See United States Bankruptcy Court for the Northern District of Ohio Electronic Case Filing Administrative Procedures Manual, Part II, ¶ D(1); Fed. R. Bankr. P. 9036. Thus, under Rule 2002(g)(1), notice of the proposed Amended Plan was properly sent as directed by an authorized agent of National Auto.

As a registered user of ECF, it is important to look at the agreement you signed with your local ECF Case Management system, to ensure that there is consent to electronic service. If it is not present, the documents you are serving electronically and being received by opposing counsel, or creditors, may not constitute actual service.

Before relying on service by CM/ECF even where authorized, parties must be careful that their client has clearly authorized counsel to accept service on their behalf. *Rubin v. Pringle (In Re Focus Media, Inc.)*, 387 F.3d 1077, 1081, 1083 (9th Cir. 2004). The critical inquiry in determining whether an attorney is authorized to accept service of process is whether the client acted in a manner that expressly or impliedly indicated the grant of such an authority. That is a rather vague concept and if it is not clear from the notice of appearance or request for special notice, you can be sure that an objection or motion to set aside an order will be filed raising this as a defense.

ALL CONTESTED MATTERS LEAD TO RULE 7004

There are hundreds of bankruptcy rules, and there are several dozen that pertain to serving documents on other parties in a bankruptcy proceeding. However, most rules that require you to serve a document that create a contested matter will do so in accordance with Rule 9014. Rule 9014 leads you to 7004. Rule 7004 tells you how to serve certain entities with specificity.

This chapter of the book contemplates who you will serve with regard to contested proceedings. Fortunately, the ECF/PACER system helps you out quite a bit by generating a master mailing list.

THE FIVE CATEGORIES OF SERVICE

Service and notice are required anytime you are requesting relief from the Court. One Learned Judge has published a list of five categories of Requests for Relief from the Court.

Adversary Proceedings

Contested Matters

Post Initiation of Adversary Proceeding Pleadings

Applicants

Subpoenas

Adversary Proceedings, specified by Rule 7001, are served with a summons and complaint as prescribed in Bankruptcy Rule 7004.

Pleadings served AFTER appearances in adversary proceedings are served on the attorneys in accordance with Rule 7005.

Contested Matters which is a catchall category (See Rule 9013) when brought by motion (See Rule 9014). When there is a contested matter, the motion requesting the relief is required to be served in the same manner as a summons and complaint under Bankruptcy Rule 7004.

Subpoenas are served in accordance with Bankruptcy Rule 9016.

Applications, of which there are many, are served in accordance with Rule 2002. Some examples of applications served in accordance with Rule 2002 include, but are not limited to:

- (1) Application to pay filing fee in installments (Rule 1006(b)(1))
- (2) Application to see or use property of the estate. (Rule 6004)
- (3) Application for appointment of a creditors committee organized before the Order for Relief (Rule 2007(a))
- (4) Application for employment of professional purposes (Rule 2014(a))
- (5) Application for entry of a final decree on consummation of a Chapter 11 Plan (Rule 2015(a)(6))

- (6) Application for compensation for service rendered and reimbursement of expenses (Rule 2016(a))
- (7) Application for approval of compromises (Rule 2002(a)(3))
- (8) Application by US Attorney or attorney appointed by the Court for notice as to criminal contempt (Rule 9020(a)(2))
- (9) Application for Removal (Rule 9027(a))
- (10) Application to shorten period of notice (Rule 9006(d))

As you can see from this partial list, there are many applications which debtors counsel may never use, but there are a few, such as a fee applications, that must be served in accordance with a specific rule. Looking at Rule 2016(a) for fee applications, the rules appear to only require that the document be transmitted (*note the use of the language stating transmitted, not served*) on the United States Trustee. However, it is important to note that because we file a *motion* to approve the application for compensation, we are actually setting up a potential contested matter, and therefore, must now *serve* the motion in accordance with Rule 9014, thus invoking Rule 7004.

For situations where an application must be served or a notice must be served, the common practice is to do exactly as we do in every other type of pleading. Access the MML on PACER and use that as your mailing list paying particular attention to Rule 7004.

DECONSTRUCTING RULE 7004(b)

Rule 7004 is the go-to rule to determine who gets to serve and who gets to receive the documents being mailed. Rule 7004 is based upon F.R.C.P 4.

WHO GETS TO SERVE DOCUMENTS?

Anyone may serve documents by mail so long as they are competent, over the age of 18, and NOT a party to the proceeding. This includes you, your office staff, or a third-party service. It does not include the debtor, although pro se debtors serve their own documents all the time in cases.

PRACTICE TIP: *Although rare, it is possible to be called as a witness in the case if you are the attorney making the declaration that you, yourself, made the service. Thus, it is always best practice to use someone in your office, for example, a legal secretary or receptionist, or a third-party notice provider as authorized by the United States Courts. You can see the list of approved Bankruptcy Notice Providers at <http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedBankruptcyNoticeProvider.aspx>. It is best not to be called as a witness in a case where you are the attorney of record.*

Rule 7004(b) sets out the same information as is declared in your certificate. Service is made by United States First Class Mail, postage prepaid. The subsections of Rule 7004(b) determine who is to receive the service.

SERVING AN INDIVIDUAL

If you are serving Joe Smith, a person who is defined as an individual and not in any of the other categories defined in Rule 7004(b), you may serve that person by mailing a copy of the documents to the individual's dwelling house or usual place of abode or to the place where the individual regularly conducts a business or profession.

With one caveat, that individual cannot be an infant or an incompetent person.

SERVING AN INDIVIDUAL WHO IS AN INFANT OR INCOMPETENT

Most often, as practitioners, we see the incompetence issue in some of our older clients who might be suffering from dementia or other ailment affecting their ability to understand the proceedings they are going through. If you have knowledge that the person is incompetent, then service upon that person should be accomplished by mailing a copy of the documents to the person upon whom process is prescribed to be served by the *law of the state in which service is made when an action is brought against such a defendant in the courts of general jurisdiction of that state*. The documents in that case shall be addressed to the person required to be served at that person's dwelling house or usual place of abode or at the place where the person regularly conducts a business or profession.

This requires you to be a bit of a savant about service rules in all fifty states, but for the most part, State Court Rules parallel the Federal Court Rules and you will usually find the proper procedure by doing a Google search for WA State Court Rule for Service on Incompetents, if you are trying to serve an incompetent in WA State.

SERVING A BUSINESS

Rule 7004(b)(3) references serving documents on a domestic or foreign corporation or upon a partnership or other unincorporated association. That means, a business such as a sole proprietorship, LLC, General Partnership, Limited Partnership, Corporation, etc. It also refers to homeowner's associations and other non-profit operations.

To properly serve a business, the documents to be served must be delivered to the attention of an officer, managing or general agent, or to any other agent authorized by appointment to receive service of process.

The classic example of this is service upon a business. To send notice to a business, the business address will be sufficient. But, since Rule 7004 deals with service upon a business and

not merely notice, more is required than just the address of XYZ Corp at 123 Main Street in Seattle, WA.

When serving a business, the quickest method is to go to the secretary of state's website for the state where the business is registered. In Washington, this is located at <https://www.sos.wa.gov/corps/>. A quick Google search with the parameters of '*your state* secretary of state corporations search' will usually get you pretty close to where you need to be.

Using the secretary of state website can also show whether the corporation or business is currently licensed and registered in the state. Often, this can be helpful in determining whether the corporate veil needs to be pierced or to determine if there is even a corporate shield in the first place.

Your state will most likely not be the same as Washington State, however, the resulting information should present you with the Tax ID number of the company, what kind of company it is (LLC, Corp, etc.), the filing date of the corporation, active/inactive status, as well as the Registered Agent Information for the company. You may find both the physical location address as well as the mailing address. Finally, the officers or governing persons of the business will usually be listed along with their respective address.

Many times, after doing a corporation search, you will come across the registered agent as being a company who agrees to be the registered agent contractually for a fee. In WA State this is usually Corporation Service Company, 300 Deschutes Way SW, Suite 304, Tumwater, WA 98501.

Service can become tricky when you are serving through a contractual registered agent. They are the registered agent for many companies, some of which may have similar sounding names. Moreover, your address and naming of the company that the registered agent contracts with

must be exact. A search of Capital One Corp in Washington State turns up a lot of possibilities. You must choose the exact match with the company you are trying to serve. If you do not exactly match it, the registered agent will reject the documents and send them back to you. In such a case, proper service will not have been effectively carried out.

The proper way to address service to a registered agent is as follows (using the Capital One example).

Capital One, National Association
UBI Number 603022071
c/o Corporation Service Company
300 Deschutes Way SW, Suite 304
Tumwater, WA 98501

PRACTICE TIP: *You can quickly see that in addition to serving Capital One at its state corporation registered service agent, it would still be wise to also serve an officer of Capital One, which you can accomplish by using a Google search or Edgar-SEC, <https://www.sec.gov/edgar/searchedgar/companysearch.html>. Often you can get the business address registered with the SEC and the names of the officers who are submitting the reports to the SEC as well as their addresses. The point is that a little bit of legwork up front can often lead to ensuring that service is not an issue later on.*

One final word of caution when you are trying to determine exactly who to serve to satisfy Rule 7004(b)(3) – there are a lot of companies with similar sounding names which may actually even be related to one another, but they are still different corporations. For example, Citibank Corp., is not the same as Citibank, N.A. When you are preparing your documents for mailing, it is smart to look very closely at some of the documentation provided by your client to ensure that you have the correct address. It would not be prudent to rely on one of the many addresses for Citibank that you have in your bankruptcy petition prep software database.

SERVING THE UNITED STATES OF AMERICA AND ITS AGENTS

As daunting as it sounds, service on the United States is pretty simple. You are simply jumping through some additional hoops. Even though the United States has adopted the rule that it is permissible to sue the King, Congress didn't make it easy for you to find them for purposes of service!

The text of Rule 7004(b)(4) reads as follows:

Upon the United States, by mailing a copy of the summons and complaint addressed to the civil process clerk at the office of the United States attorney for the district in which the action is brought and by mailing a copy of the summons and complaint to the Attorney General of the United States at Washington, District of Columbia, and in any action attacking the validity of an order of an officer or an agency of the United States not made a party, by also mailing a copy of the summons and complaint to that officer or agency. The court shall allow a reasonable time for service pursuant to this subdivision for the purpose of curing the failure to mail a copy of the summons and complaint to multiple officers, agencies, or corporations of the United States if the plaintiff has mailed a copy of the summons and complaint either to the civil process clerk at the office of the United States attorney or to the Attorney General of the United States.

First you have to serve the civil process clerk. You can find the addresses of all civil process clerks in Appendix F. For example, the civil process clerk in the Western District of Washington is:

Civil Process Clerk
Office of the United States Attorney
Seattle Division
700 Stewart Street, Suite 5220
Seattle, WA 98101-1271

Civil Process Clerk
Office of the United States Attorney
Tacoma Division
1201 Pacific Avenue, Suite 700
Tacoma, WA 98402

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In addition, you will also need to notice the Attorney General for the United States who at the present time is Merrick Garland. Thus, you would also need to serve:

Attorney General Merrick B. Garland
U.S. Department of Justice
950 Pennsylvania Avenue, NW
Washington, DC 20530-0001

The statute also requires that you serve the agency of the United States, in any action where you are attacking the validity of an order of an officer or an agency of the United States (ex. IRS) even if they are not a party (Rule 7004(b)(4). Chances are that in any litigation you are going to be involved in, you will also need to directly serve the officer or agency of the United States in accordance with Rule 7004(b)(5). So, if you are dealing with some tax issues where you are going to serve the IRS, you will also need to serve not only the civil process clerk, but also the Attorney General as well as the actual IRS.

If the federal agency of the United States also happens to be a corporation, then you must also serve in accordance with Rule 7004(b)(3), discussed above. The federal government chartered and owned corporations are a separate set of corporations chartered and owned by the federal government, which operate to provide public services, but unlike the federal agencies ([Environmental Protection Agency](#), [Bureau of Indian Affairs](#)), or the federal independent commissions, they have a separate legal personality from the federal government. These include (as of this writing):

- [Commodity Credit Corporation](#)^[37]
- [Corporation for National and Community Service](#) ([Americorps](#))
- [Corporation for Public Broadcasting](#)
- [Export-Import Bank of the United States](#)^[38]
- [Federal Agricultural Mortgage Corporation](#)^[39]
- [Farm Credit Banks](#)^[40]
- [Federal Crop Insurance Corporation](#)
- [Federal Deposit Insurance Corporation](#)
- [Federal Financing Bank](#)^[41]
- [Federal Home Loan Banks](#)^[42]

- [Federal Prison Industries^{\[43\]}](#)
 - [The Financing Corporation^{\[44\]}](#)
 - [Gallaudet University^{\[45\]}](#)
 - [Government National Mortgage Association^{\[46\]}](#)
 - [Legal Services Corporation^{\[47\]}](#)
 - [National Consumer Cooperative Bank^{\[48\]}](#)
 - [National Fish and Wildlife Foundation^{\[49\]}](#)
 - [Neighborhood Reinvestment Corporation^{\[50\]}](#)
 - [Millennium Challenge Corporation](#)
 - National Corporation for Housing Partnerships (NCHP); Washington, D.C.
 - [National Credit Union Administration Central Liquidity Facility](#)
 - [National Endowment for Democracy^{\[51\]}](#)
 - [National Park Foundation^{\[52\]}](#)
 - National Railroad Passenger Corporation, doing business as [Amtrak](#)
 - [Overseas Private Investment Corporation](#)
 - [Panama Canal Commission](#)
 - Pennsylvania Avenue Development Corporation; Washington, D.C.
 - [Pension Benefit Guaranty Corporation](#)
 - [St. Lawrence Seaway Development Corporation](#)
 - [Securities Investor Protection Corporation^{\[53\]}](#)
 - [Tennessee Valley Authority](#)
- Source: [http://en.wikipedia.org/wiki/Government-owned corporation#Federal Government Chartered and Owned Corporations](http://en.wikipedia.org/wiki/Government-owned_corporation#Federal_Government_Chartered_and_Owned_Corporations)

SERVING FOREIGN STATES

28 U.S.C. sec. 1608 governs service on a foreign state or its political subdivision, agency or instrumentality under the Foreign Service Immunities Act of 1976 (Service Abroad upon Foreign States, Agencies or Instrumentalities).

The Congress finds that the determination by United States courts of the claims of foreign states to immunity from the jurisdiction of such courts would serve the interests of justice and would protect the rights of both foreign states and litigants in United States courts. Under international law, states are not immune from the jurisdiction of foreign courts insofar as their commercial activities are concerned, and their commercial property may be levied upon for the satisfaction of judgments rendered against them in connection with their commercial activities. Claims of foreign states to immunity should henceforth be decided by courts of the United States and of the States in conformity with the principles set forth in this chapter.

- Sec. 1602

SERVING THE IRS

The most common form of bankruptcy litigation involving the United States is probably dealing with the IRS. Many times, in Chapter 13 cases, we deal with taxes as priority debts, but sometimes, in contested matters, perhaps where you are disputing tax liens or requesting some other form of affirmative relief from the Court, you will also need to serve the IRS, who, helpfully, has set up territories for you to serve.

Your own court district probably has a centralized insolvency location that you can find on your districts bankruptcy court website or by doing a Google search to find your local centralized insolvency center, if necessary.

The common address to notice the IRS is:

Internal Revenue Service
Centralized Insolvency Operations
PO Box 21126
Philadelphia, PA 19114

Do not make the mistake of serving the Commissioner of the IRS or the Office of Chief Counsel or the area counsel for small business/self-employed entities. These are not valid addresses for service or notice.

SERVING THE STATE OR MUNICIPAL LEVEL OF GOVERNMENT

Rule 7004(b)(6) refers to service upon a state/municipal/other governmental organization. Service is accomplished by mailing a copy of the summons and complaint to the person or office upon whom process is prescribed to be served by the law of the state in which service is made when an action is brought against such a defendant in the courts of general jurisdiction of that state, or in the absence of the designation of any such person or office by state law, then to the chief executive officer thereof.

Just like with the incompetent/infant rule discussed above, you must take some time to look up the law on how to sue the State Government in the State you wish to serve the documents.

It is beyond the scope of this book to discuss each State and their own particular methodology. Rather, a more generalized view is taken which does appear to be relatively consistent across most states. Service on the State can usually be made by service on the attorney general, a deputy assistant, or a clerk as the attorney general's office. Service on other public bodies may be made by serving an officer, director, or managing agent, of the public body.

SERVING THE DEBTOR

Rule 7004(b)(9) allows you to use the petition provided in the address OR to any other such address as the debtor may designate in a filed writing.

PACER is quite good about publishing the address of the debtor on the header of the case docket screen so acquiring the address of the debtor is not a difficult process. It is the duty of the debtor to keep the Court Clerk informed of the current address where the debtor resides. There are specific forms (a synonym for 'filed writing') for this and they are readily available in the Court Clerk's office.

Of course, if you are serving the debtor and the debtor is represented, then you should also serve the debtors attorney which is most likely the rule of your particular State Bar Association as well as Rule 7004(g) and F.R.C.P. 5(b).

SERVING THE UNITED STATES TRUSTEE

Rule 7004(b)(10) allows for service on the United States Trustee WHEN the U.S. Trustee is the trustee in the case AND service is made upon the United States Trustee SOLELY as trustee. Said service may be accomplished by sending a copy of the motion or summons and complaint to the office of the U.S. Trustee or another place designated by the U.S. Trustee in the district where the case under the code is pending.

SERVICE ON AN INSURED DEPOSITORY INSTITUTION

Rule 7004(h) refers to serving papers on a bank that is FDIC insured, pursuant to Section 3 of the Federal Deposit Insurance Act (the “FDIA”). You can review Section 3 – The Definitions Section, here, <https://www.fdic.gov/regulations/laws/rules/1000-400.html>.

If the bank you are trying to serve is an FDIC institution, then the Bankruptcy Rule makes it pretty clear that the only method of serving documents ‘in a contested matter or adversary proceeding shall be made by certified mail address to an officer of the institution’. There are three exceptions, they are:

- (1) If the institution has appeared by and through their attorney. If this is the case, then the attorney may be served by first class mail.
- (2) The Court orders otherwise after service upon the institution by certified mail of notice of an application to permit service on the institution by first class mail sent to an officers of the institution DESIGNATED by the institution; or
- (3) The institution has WAIVED in WRITING its entitlement to service by certified mail by designating an officer to receive service.

Please note that Rule 7004(h) specifically states contested matter or adversary proceeding. Unlike the rest of the statute which never actually mentions ‘contested matter’, it is stated with specificity here.

It is clear from the statute, that there are a couple of hurdles to jump through before you rush off a motion or summons and complaint to the bank. Initially, you have to determine if the bank is an insured FDIC institution. This can be deceptive. For example, there are ‘secured’ credit cards issued by some banks which require the debtor to place the amount of the credit

line on deposit with the bank. This makes that bank a ‘savings bank’ and thus they most likely come under the definition of an insured institution.

If you are not sure, a list is maintained by the comptroller of the currency here, <https://www2.fdic.gov/idasp>. It is a searchable database, simply type in the name of the bank of holding company you are interested in and click on search. One of the banks in WA State who does business is Umpqua bank. A search on the FDIC site quickly reveals that the FDIC certificate number is 17266, as well as the main city and state of the primary location and the total assets that the bank currently reports to the FDIC.

The search results provide a clickable link to the certificate which gives you an entire suite of links, including current offices, the status of the bank charter, and a uniform bank performance report, which provides you with the main address for the bank. With this information, you can then turn to the State level corporations search to find the ‘officer’ you need to serve.

In the example of Umpqua bank, the main financial institution address is Umpqua Bank, 445 Southeast Main Street, Roseburg, OR 97470. A search on the OR Corporations Search page reveals that the authorized representative for Umpqua bank is Andrew H. Ognall in Portland, OR at One SW Columbia, Suite 1200. A follow up search on Google for Umpqua bank and Andrew H. Ognall reveals that Mr. Ognall is the Executive Vice President and General Counsel effective May 1, 2014. Mr. Ognall reports directly to CEO Ray Davis who is based out of the Roseburg main headquarters.

Armed with all of the above information, and knowing that the statute CLEARLY states that service shall be upon an OFFICER of the institution, the proper address for service is going to be as follows:

Ray Davis – CEO
Umpqua Bank
445 Southeast Main Street
Roseburg, OR 97470

Andrew H. Ognall – Executive VP
Umpqua Bank
One SW Columbia Street, Suite 1200
Portland, OR 97258

The only service method permitted by Rule 7004(h) is CERTIFIED mail. The words ‘first class mail’ are notably absent from this section but stated with specificity in the exceptions section. See Rule 7004(h)(1) and 7004(h)(2).

SERVING A CREDIT UNION

Credit Unions are a different animal from national and state chartered banks insured under the FDIC. There are arguments both for and against Rule 7004(h) applying to credit unions. 11 U.S.C. Sec. 101(35(B) defines ‘insured depository institution’ to include and ‘insured credit union (except in the case of paragraphs 23 and 35 of this subsection).’ *In Re Fisher*, No. 08-80111-JAC-13, 2008 WL 4280388 (Bankr. N.D. Ala. Sept 12, 2008).

The argument against this position is that the language in the definitions of section 101 does not match the language used in Rule 7004(h). Rule 7004(h) refers to an ‘insured depository institution (as defined in Section 3 of the FDIA)’. Credit Unions are not insured under the FDIA, but rather under Title II of the National Credit Union Act, 12 U.S.C. sec(s). 1781-1790.

The issue then, is whether, Rule 7004(h) applies to credit unions. There are arguments both for and against. It is the authors opinion that the best practice is to treat the credit union as if Rule 7004(h) applies and serve the officer of the bank via certified mail.

RETAINING A PROFESSIONAL . . .

We often get a lot of inquiries about the need to file a motion to retain CertificateofService.com as a professional mailing service. 99.9% of the time, you do not need to hire CertificateofService.com as a professional, however, there are times where this is necessary, for instance, when you retain CertificateofService to be the *claims and noticing agent* for the bankruptcy estate, then you will absolutely need to file a motion to retain us as professionals. However, this is rare and we have only done it in a handful of instances.

CertificateofService.com works directly with your business to handle the mailings for your office. We are not engaged in any type of relationship with the bankruptcy estate, i.e. your client. Because this has been such a common question over the years, we've devoted an entire chapter to when it is necessary to retain a professional.

A debtor-in-possession, debtors counsel, and trustee are empowered to employ third parties to carry out their duties. Section 327, 1103, and 1114 of the Bankruptcy Code governs this need. Rule 2014 requires that a professional seeking employment require a disclosure of all connections with the parties in interest for that particular case. People who are retained to carry out the duties of the estate are deemed 'professional persons'. A professional person may be compensated upon submission of a fee application to the Court.

11 U.S.C. §327. Employment of professional persons

(a) Except as otherwise provided in this section, the trustee, with the court's approval, may employ one or more attorneys, accountants, appraisers, auctioneers, or other **professional** persons, that do not hold or represent an interest adverse to the estate, and that are disinterested persons, to represent or assist the trustee in carrying out the trustee's duties under this title. [emphasis added] .

Professional persons typically refer to expert witnesses, liquidation analysts and services, real estate professionals, tax professionals, etc. The closest thing to CertificateofService.com is a Claims Noticing Agent. Companies such as Prime Clerk, Epiq Claims Solutions, American Legal

Claim Services are all examples of noticing and claims agents which must be retained through the estate. Unlike these necessary companies who help to administer the claims that are being filed against the bankruptcy estate, CertificateofService.com simply mails documents. The retention of a professional, in the bankruptcy estate, must be a necessary expense to accomplish proper representation of the client, Max Rouse & Sons, Inc v. Specialty Plywood, Inc., 160 B.R. 627, 632 (B.A.P. 9th Cir. 1993), as well as being related to the task for which the professional was employed. In Re Borders Group, Inc., 456 B.R. 195, 210 (Bankr. E.D.N.Y. 2007).

Does CertificateofService.com fall into that same category?

While we are necessary to accomplish proper representation of the client and we are employed for the purposes of mailing documents pursuant to your duty under F.R.B.P. 7004, the answer is clearly in the negative.

In Seven Counties Services, Inc., 2013 WL 3756486, at *4, a case out of the Western District of Kentucky, the debtor sought to retain a public relations firm for the purpose of lobbying and third-party advocacy. The court found that although the firm's representatives were "professional persons" within the context of section 327(a), the firm was "not performing any tasks of the [d]ebtor enumerated in 11 U.S.C. § 1107," nor was it "involved in formulating the [d]ebtor's plan of reorganization or the administration of the estate." Moreover, the firm's work for the debtor did not "involve any part in negotiating the plan, adjusting debtor/creditor relationships, disposing or acquiring assets or performing any duty required of the [d]ebtor under the Code." Thus, the firm did not qualify as a bankruptcy "professional" for purposes of section 327. Id.

The above case involves a firm that is not necessarily related to the liquidation or administration of the bankruptcy estate. Courts who choose to partake in a narrow perspective, may suggest that firms which are specifically designed to help administer the bankruptcy estate (such as CertificateofService.com) are de facto required to seek professional approval. However, this position fails to take into account a proper analysis of what a professional person is to the bankruptcy estate.

The term ‘professional’ has never been properly defined in the code. Instead, we are left with a case by case analysis of what constitutes a professional in a bankruptcy case. Two competing tests have emerged over the years. The first is the Quantitative test set forth in In Re Seatrain Lines, Inc., 13 B.R. 980 (Bankr.S.D.N.Y. 191). This court noted that some professionals are “not necessarily professionals whose retention by the estate requires court approval. Id.” The Seatrain Court held that Section 327 applies only to professionals who play a ‘central role’ in the administration of the debtor’s reorganization. Id. However, many courts struggled with the arbitrary and inconsistent results of the quantitative analysis and thus began to use the qualitative analysis. In Re Fretheim, 102 B.R. 298, 299 (Bankr. Conn. 1989).

Using the qualitative test, the court will look to see if the ‘professional’ is to be given discretion or autonomy in some part of the administration of the debtor’s estate. Id. As a result, a professional performing an ‘important but nondiscretionary task’ does not need to seek court approval under Section 327(a). In applying this test, the Court held that paralegals and surveyors are not professional persons because these professions perform mechanical, nondiscretionary tasks. In Re Semenza, 121 B.R. 56 (Bankr. D. Mont. 1990). Regrettably, Courts have continued to struggle with applying the qualitative and quantitative approaches. See Karen J. Brothers, *Disagreement among the Districts: Why Section 327(a) of the Bankruptcy Code Needs Help*, 138 U. Pa. L. Rev. 1733, 1737.

Eventually, a six factor test was developed, In Re First Merchants Acceptance Corp., 1997 WL 873551 (Bankr. D. Del. 1997), that addressed both the qualitative and quantitative factors. These six factors are:

- (1) Whether the ‘professional’ controls, manages, administers, invests, purchases or sells assets that are significant to the debtor’s reorganization;
- (2) Whether the employee is involved in negotiating the terms of a Plan of Reorganization;
- (3) Whether the employment is directly related to the type of work carried out by the debtor or to the routine maintenance of the debtor’s business operations;

- (4) Whether the employee is given discretion or autonomy to exercise his or her own professional judgment in some part of the administration of the debtor's estate;
- (5) The extent of the employee's involvement in the administration of the debtor's estate, and
- (6) Whether the employee's services involve some degree of special knowledge or skill, such that the employee can be considered a 'professional' within the ordinary meaning of the term.

The court opined that no one factor was dispositive and that the factors should be weighed against each other and considered *in toto*. Id. This appears to be the current law of the land in determining who qualifies as a professional under the code. See In Re American Tissue, Inc. 331 B.R. 169 (173) Bankr. D. Del. 2005); see also In Re ACandS, Inc., 297 B.R. 395, 402 (Bankr. D. Del 2003); see also In Re Seven Counties Services, Inc., *supra*.

Applying the Six Factor Test to CertificateofService.com

When you, as a professional representative of the bankruptcy estate, retain CertificateofService.com to handle your mailing services in that particular case, you are creating a relationship between your law firm/professional organization and CertificateofService.com (hereafter "COS"). Payments made to COS are due at the time of service, i.e. the day of mailing, and are made directly by your law firm or professional company, not from the bankruptcy estate. The scope of our employment with your company is limited solely to taking the documents you provide to us, along with the mailing list we obtain from the Courts ECF Master Mailing List, and combining those two pieces of information into a deliverable package (i.e. a stuffed envelope) that is dropped into the USPS mailstream. We then provide you a receipt that proves up our mailing in the form of a Certificate of Service which you may file with your Court if your Court will accept our generic certificate (local rules still apply and you may have to create your own Proof of Service attaching ours as an exhibit). At the time of depositing your mail into the USPS mailstream, we seek reimbursement directly through the credit card you placed on file with us.

Applying this business model to the six factor test above, we can see that CertificateofService.com does not fall within the purview of a professional person.

- (1) CertificateofService.com does not control, manage, administer, invest, purchase, or sell assets that are significant to the debtors reorganization.
- (2) CertificateofService.com has no role in negotiating the terms of a Plan or Reorganization.
- (3) CertificateofService.com does not do work that is directly related to the type of work carried out by the debtor nor does CertificateofService.com do work that is relevant to the routine maintenance of the debtor's business operations.
- (4) CertificateofService.com does not have any discretion or autonomy to exercise their own professional judgment in the administration of the debtors' bankruptcy estate.
- (5) CertificateofService.com has no involvement in the administration of the debtor's bankruptcy estate.
- (6) CertificateofService.com's services do not involve any degree of special knowledge or skill such that CertificateofService.com can be considered a professional within the ordinary meaning of the term.

While we personally take umbrage that we are not professionals under test element 6, we have to agree that for purposes of the statute, we do not count as professionals. That being said, we provide a completely professional service that strives to make your law firm operation look professional at all times!

In short, we provide professional mailing services to all sectors of the bankruptcy industry. We began as a service for consumer debtor attorneys, as that is where we came from, a consumer debtor bankruptcy law firm. Over the years, we have grown to provide mailing services for creditor attorneys, estate attorneys, panel trustees, Chapter 13 trustees, and the United States Trustee.

Because we do not accept payment from the estate (certain exceptions do apply), no relationship is formed with the bankruptcy estate. We work only for the law firm that represents a party in the case. This is why you will frequently find that we will do the mailing for both the law firm representing the debtor, the creditor counsel filing motions in the case, the trustee

administering the case, and the United States Trustee overseeing the case. We treat your mailing as the confidential document that it is, just like a professional operation should.

The next time you have a large mailing and you are wondering whether or not you can use our firm without first filing a motion to retain, contact us. We will walk you through the above test and apply the facts of your case. There have been fact patterns where we felt that a motion to retain would be a better option, but, in the over 1.5 million cases that we have mailed documents in, we have only recommended that we be retained twice.

Conclusion:

If you would like to make your office more efficient and use your staff time to do work that is more beneficial to your bottom line, then it is perfectly appropriate to outsource your mailings to CertificateofService.com. We do not need to be retained as a professional in your particular case and we are already an 'Authorized Third Party Notice Provider' by the Administrative Office of the United States Courts. Please feel free to contact us today to find out how CertificateofService.com can assist your business to generate a higher level of productivity and an increased bottom line.

HOW TO GET STARTED

If you have read this entire book to get to this point, congratulations, you are already well on your way!

Schedule a Free Demo!

Go to our website at www.certificateofservice.com and click on the link at the top of the page to schedule a free demo. This will take you to a Calendly link where you can schedule your own personal training and education session with one of our highly skilled onboarding staff. The call takes about 30 minutes, but is well worth your time to learn how you can save even more by utilizing a third party mailing service in your practice.

You can go online to our website at CertificateofService.com or feel free to call us at (509) 412-1356. We will be happy to set up a Zoom conference call to learn more about your service, listen to what your goals are, and then discuss how we can build a custom solution for your trusteeship. We offer a range of solutions for small to large organizations. Each of our solutions is custom tailored to allow you to maximize your productivity and savings.

Contact us today!

Live Web Chat at www.certificateofservice.com

Call us at (509) 412-1356

Email us at helpdesk@bkattorneyservices3.com

EXHIBITS

This book contains the following exhibits:

User Agreement

EXHIBIT A – User Agreement dated January 2018

You, hereafter "User", agree to utilize the services of Certificate of Service.com, hereafter "COS" for the express purpose of executing a legal mailing through the Postal System of the United States, first class mail, postage pre-paid. BK Attorney Services, LLC is the operating legal entity doing business as certificateofservice.com.

BK ATTORNEY SERVICES, LLC WEBSITE TERMS OF USE:

PLEASE READ THESE WEBSITE TERMS OF USE CAREFULLY BEFORE USING THIS WEBSITE (THE 'WEBSITE'). THESE WEBSITE TERMS OF USE (THE 'TERMS OF USE') GOVERN YOUR ACCESS TO AND USE OF THE WEBSITE. THE WEBSITE IS AVAILABLE FOR YOUR USE ONLY ON THE CONDITION THAT YOU AGREE TO THE TERMS OF USE SET FORTH BELOW. IF YOU DO NOT AGREE TO ALL OF THE TERMS OF USE, DO NOT ACCESS OR USE THE WEBSITE. BY ACCESSING OR USING THE WEBSITE, YOU AND THE ENTITY YOU ARE AUTHORIZED TO REPRESENT ('YOU' OR 'YOUR') SIGNIFY YOUR AGREEMENT TO BE BOUND BY THE TERMS OF USE.

User Eligibility

The Website is provided by BK Attorney Services, LLC (hereafter 'BKAS') and available only to entities and persons over the age of legal majority who can form legally binding agreement(s) under applicable law. If You do not qualify, you are not permitted to use the Website.

Scope of Terms of Use

These Terms of Use govern Your use of the Website and all applications, software, and services (collectively, 'Services') available on the Website, except to the extent such Services are the subject of a separate agreement. Specific terms or agreements may apply to the use of certain Services and other items provided to You on the Website ('Service Agreement(s)'). Any such Service Agreements accompany the applicable Services or are listed in association with or through a hyperlink associated with the applicable Services.

Modifications

BKAS may revise and update these Terms of Use at any time. Your continued usage of the Website after any changes to these Terms of Use will mean You accept those changes. Any aspect of the Website may be changed, supplemented, deleted, or updated without notice at the sole discretion of BKAS. BKAS may also change or impose fees for products and services provided through the Website at any time in its sole discretion. BKAS may establish or change, at any time, general practices and limits concerning other BKAS products and services in its sole discretion.

User agrees to post the information through the exclusive web interface and to provide instructions through the form only as to the mailing. Documents received without specific instructions will be mailed in the order received to the parties listed on the ECF website for the User's respective bankruptcy court district.

Documents received will be slated for same day distribution if received before noon Pacific Standard Time, however, COS makes no guarantees that documents will be distributed into the United States Postal Service mail stream that day. All cases shall be processed and delivered to the local postal processing unit within 24 hours of receipt, unless the User is otherwise advised by COS.

MAILING MATRICES AND ADDRESS LISTS:

COS accesses the ECF matrix through the ECF mailing matrix portal. Each district utilizes different software versions of ECF to access this list. COS agrees that it shall comply with the latest in ECF software releases and keep

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current in order to obtain the most up to date and accurate ECF mailing matrix when the job is submitted for processing by User.

USER SUPPLIED MAILING MATRICES:

User agrees to submit mailing matrices in accordance with the matrix guidelines found on the website. User agrees to not submit scanned pdf mailing matrices. User agrees to pay a mailing matrix processing fee of \$5.00 if COS has to do any simple adjustment/revision/modification to the mailing matrix or address list to make it comply with the automated mail processing system utilized by COS. COS reserves the right to charge for modification or adjustment of address lists at the rate of \$50.00 per hour if, COS, in its sole assessment, determines that the mailing list is going to require more than a simple adjustment or revision. Hourly charges are billed in 1/10th of an hour increments. COS agrees to not charge any processing fee if the mailing matrix complies with the guidelines set forth on the COS website.

COS makes no guarantees or warranties about the performance of the United States Postal Service. COS is not responsible for the content that the User uploads through the portal on the website. Force Majeure - COS is not responsible for issues which are beyond its active control such as inclement weather, power outages and other Acts of God.

Limitation of liability: User agrees that COS' liability is limited to the printing and mailing cost of the project submitted. COS is not responsible for any other damages incurred by User other than the cost of copying and postage for the immediate project.

BILLING AND INVOICES:

User will be billed upon mailing of the completed project and emailing of an invoice with certificate via credit card on file unless a specific arrangement has been made between the User and COS. You agree to pay your credit card charge according to the terms set forth in your credit card agreement. All invoices are due on receipt. Payments not received within 30 days will be assessed a late charge not to exceed 18% per annum of the balance due or 1.5% per month. Charges that are denied on your credit card or left paid and unresolved may result in the loss of preferred pricing and postal discount status.

User agrees to abide by all policies, directives, payment agreements, and credit card agreements involved in this transaction. User understands that payment is due at the time services are rendered. The term services rendered means we have processed your mailing upload for distribution into the USPS mailstream and have prepared a certificate of service or some other document evidencing the mailing project is ready for introduction into the USPS mailstream.

User understands that payments not collected via credit card payment processing remain due and are required to be paid with no delay. Users who exceed an unpaid balance in excess of one hundred dollars (US\$100.00) will have their accounts suspended until such time as remuneration is made and, further, may lose their preferred account status. Accounts which are not paid within thirty days shall be considered past due and are subject to an interest rate of not greater than eighteen percent per annum (18%). Interest shall be calculated from the date of the initial non-payment for services.

User agrees to be responsible for all costs of collection, including, but not limited to, collection fees, court costs, attorney fees, filing fees, etc.

Address Correction and Verification: COS.com makes no guarantees about the accuracy of any addresses provided by user, ECF, or BNC. All mail pieces will be passed through the COS.com USPS address verification system and upgraded to a zip+4 address if possible. In addition, all mail pieces will be passed through the USPS National Change of Address database. Addresses which are found to have been updated with a Change of Address card will have an updated IMB code sprayed on the envelope. The original mailing address imprinted on the mail piece will

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not be changed. COS.com obtains the master mailing list from ECF or from the User directly through the web portal.

POSTAL AUTOMATION DISCOUNTS:

In certain cases, User may elect to have their postage pre-sorted through the COS pre-sort system. Such pre-sort shall entitle the user to a postal discount of three cents for first class postage under 1 oz where the pre-sort material is a number 10 envelope. No postal discounts are provided for mailings which must be sent in flats or 6x9 envelopes. Users who elect the postal pre-sort discount option direct COS to utilize the USPS MoveUpdate database, effective as of January 2013, to verify the postal address provided and update or reject the address accordingly. User understands that COS compliance with the USPS guidelines is mandatory to receive postal automation discounts. User agrees that upon receipt of any returned mail, they will update the ECF Master Mailing Matrix with the appropriate address. In order to begin receiving postal discounts, the User must complete the Postal Processing Acknowledgement Form (PAF) and agree to the terms therein. No discounts will be made available absent a completed PAF form with original signature on file in the offices of COS. User authorized COS to participate in the USPS workshare program for automation mailing to reduce the amount of time the mail piece is in the mailstream.

COPYING FEES:

Copy charges are based upon the number of pages submitted in the user file at the present rate of seventeen cents per page. Rates are subject to change without notice. A 5-page document will incur a \$.75 charge for one reproduction. Multiply the number of pages against the number of addresses on the master mailing matrix to determine your approximate final costs. For example, a 5-page document x 75 addresses will result in a charge of \$56.25. There is a minimum \$5.00 charge plus postage per job submission. Postage is billed at the present rate of the United States Postal System for first class mail, weight and size restrictions considered.

PRIORITY RUSH FEES:

Job cutoff times are noon PST, 1p.m. MST, 2p.m. CST, and 3 p.m. EST. Jobs which are submitted after the deadline will be slated for delivery the next day. Certain Users may elect, through the webform, to upload jobs after the cutoff time, but before 4 p.m. PST, and direct that they be slated for mailing that same day. Any such user who elects to have their job mailed as a rush-priority job will be billed at the rush priority rate of twenty-five cents per page. For example, a 5-page document, slated for mailing at the rush-priority rate will incur a \$1.25 charge for one reproduction. Multiple the number of pages against the number of addresses on the master mailing matrix to determine your approximate final costs. Jobs submitted under the Rush Priority Rule will receive no postal discounts and will be billed for postage at the normal first-class mailing rates.

NO MODIFICATIONS:

No modifications to this agreement. The User understands that no verbal modifications of this agreement are permitted. Modifications are only permitted to be effective when in writing and only for the specific job that the writing refers to.

BKAS Rate and Service Guide from USPS

The USPS Rate and Service Guide (the 'Domestic Mailing Manual') applicable to You and the USPS (to the extent it is applicable to You) in effect at the time of mailing governs Your use of the BKAS website.

BKAS Privacy Notice

The BKAS Privacy Notice governs the use of information collected from or provided by You at the Website. With respect to any individual whose personal information is provided by You to BKAS, You represent to BKAS that You

have obtained all necessary consents for the processing of such personal information contemplated by the Services You are using and by the BKAS Privacy Notice, including the transfer of such data to the United States or other countries whose laws may not provide the same level of protection for the personal data as the laws of the country of origin of such individual.

License and Ownership

Any and all intellectual property rights ('Intellectual Property') associated with the Website and its contents (the 'Content') are the sole property of BKAS, its affiliates or third parties. The Content is protected by copyright and other laws in both the United States and other countries. Elements of the Website are also protected by trade dress, trade secret, unfair competition, and other laws and may not be copied or imitated in whole or in part. All custom graphics, icons, and other items that appear on the Website are trademarks, service marks or trade dress ('Marks') of BKAS, its affiliates or other entities that have granted BKAS the right and license to use such Marks and may not be used or interfered with in any manner without the express written consent of BKAS. Except as otherwise expressly authorized by these Terms of Use, you may not copy, reproduce, modify, lease, loan, sell, create derivative works from, upload, transmit, or distribute the Intellectual Property of the Website in any way without BKAS's or the appropriate third party's prior written permission. Except as expressly provided herein, BKAS does not grant to You any express or implied rights to BKAS's or any third party's Intellectual Property.

BKAS grants You a limited, personal, nontransferable, nonsublicensable, revocable license to (a) access and use only the Website, Content and Services only in the manner presented by BKAS, and (b) access and use the BKAS computer and network services offered within the Website (the 'BKAS Systems') only in the manner expressly permitted by BKAS. Except for this limited license, BKAS does not convey any interest in or to the BKAS Systems, information or data available via the BKAS Systems (the 'Information'), Content, Services, Website or any other BKAS property by permitting You to access the Website. Except to the extent required by law or as expressly provided herein, none of the Content and/or Information may be reverse engineered, modified, reproduced, republished, translated into any language or computer language, re-transmitted in any form or by any means, resold or redistributed without the prior written consent of BKAS. You may not make, sell, offer for sale, modify, reproduce, display, publicly perform, import, distribute, retransmit or otherwise use the Content in any way, unless expressly permitted to do so by BKAS.

Restrictions on Use of the Website

In addition to other restrictions set forth in these Terms of Use, you agree that:

- (a) You shall not disguise the origin of information transmitted through the Website.
- (b) You will not place false or misleading information on the Website.
- (c) You will not use or access any service, information, application or software available via the Website in a manner not expressly permitted by BKAS.
- (d) You will not input or upload to the Website any information which contains viruses, Trojan horses, worms, time bombs or other computer programming routines that are intended to damage, interfere with, intercept, or expropriate any system, the Website or Information or that infringes the Intellectual Property (defined below) rights of another.
- (e) Certain areas of the Website are restricted to customers of BKAS.
- (f) You may not use or access the Website or the BKAS Systems or Services in any way that, in BKAS's judgment, adversely affects the performance or function of the BKAS Systems, Services or the Website or interferes with the ability of authorized parties to access the BKAS Systems, Services or the Website.
- (g) You may not frame or utilize framing techniques to enclose any portion or aspect of the Content or the Information, without the express written consent of BKAS.

Access to Mailing Related Systems and Information through the Website

Your use and access of the Mailing Related Systems and Information are subject to the following terms:

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KATHRYN JUMP is the CFO of CertificateofService.com as well as a Certified Credit Counselor and bankruptcy paralegal with twenty plus years representing consumers and small businesses



JAY S. JUMP is the CEO of Certificateofservice.com as well as a consumer protection and bankruptcy attorney who has been practicing law since before the turn of the century.

There is a difference between the PRACTICE of law and the BUSINESS of law. Jay and Kathryn Jump created CertificateofService.com when they realized that the same problem they suffered through in their law practice is the same problem that every law firm suffers in their own practice. It simply costs too much money and time to utilize staff to print, fold and stuff documents into envelopes for your required case noticing.

Solving this problem allowed the Jump Law Group to spend more time cultivating cases and doing work that generated revenue rather than drain revenue.

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Find out why over five thousand law firms, panel trustees, and chapter 13 trustees use our service. Find out how they leveraged their time to create more time and revenue. Find out how you can do better in your own practice.

You know that every case brings with it the requirement that your team be ready and able to handle what the case may throw at you. Having a mailing company on your side, ready to deploy at a moments notice allows you to have an additional tool to effectively represent your clients. Make CertificateofService.com a part of your team and learn why our mantra is "Your success is our success!"



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INSTRUCTIONAL
VIDEO

Faculty

Jay S. Jump is the founding principal of The Jump Law Group, LLC, a consumer bankruptcy firm in Pasco, Wash., as well as CEO of BK Attorney Services, LLC, a.k.a. CertificateofService.com, a mailing and notice service for bankruptcy professionals around the nation. He began practicing bankruptcy law in the Eastern and Western Districts of Washington in the late 1990s using technology to automate many of the functions that a bankruptcy attorney had to complete to get a successful case to discharge. This automation led to the creation of CertificateofService.com in 2005, when Mr. Jump became frustrated by the overwhelming amount of mail that had to go out every day in his chapter 13 practice. What started in the back corner of the law office 16 years ago has expanded to the premiere mailing service for more than 4,700 debtor and creditor firms, panel trustees, and chapter 13 trustees. Along the way, he has been a frequent speaker at the various bankruptcy conventions, has written several articles regarding law office automation and technology application, and assists with connecting bankruptcy practitioners with partners who can bring their practices to a higher level of productivity. Mr. Jump received his undergraduate degree from the University of Arizona and his J.D. from Gonzaga Law School.

Kathryn Jump is a co-founder and COO of BK Attorney Services, LLC, a.k.a. CertificateOfService.com, in Pasco, Wash. She has two decades of bankruptcy practice and practice management experience. Previously, she was a paralegal with The Junp Law Group. Ms. Jump received her A.A. from Community Colleges of Spokane.

Jill A. Michaux is a partner and co-founder of Neis Michaux Law Office in Topeka, Kan., and has helped several thousand individuals and small business proprietors get debt relief in her 31-year legal career. Since the late 1980s, she has done consumer bankruptcy work for individual and small business debtors almost exclusively. Ms. Michaux was the first Kansas attorney to be Board Certified in Consumer Bankruptcy Law by the American Board of Certification and one of seven Kansas attorneys so certified today. She advocates for the rights of consumer debtors as a charter member of the National Association of Consumer Bankruptcy Attorneys, for which she served on its board of directors. Ms. Michaux is a leader in the local bankruptcy bar. She is past president of the Kansas Bar Association's Bankruptcy and Insolvency Section, and she is a founding member and past president of the Topeka Area Bankruptcy Council. She also is frequently called upon to teach consumer bankruptcy law to other lawyers locally, across the state and nationally. Ms. Michaux formerly blogged on consumer bankruptcy and consumer rights for the Bankruptcy Law Network, and she is administrator of the BK-Kansas listservs. She also is a past member of the Topeka Bar Association, the Women Attorneys Association of Topeka and the Kansas Women Attorneys Association, and she formerly was a master in the Sam A. Crow America Inn of Courts and a director of the American Board of Certification. Ms. Michaux served as judge of the Municipal Court of the City of Rossville, Kan., from 1993-2009, and she is past president of the Kansas Municipal Judges Association. She has had her own law practice since 1982 initially doing mostly domestic-relations, criminal, juvenile, guardianship and mental illness work. Ms. Michaux received her B.S. in journalism from the University of Kansas in 1977 and worked as a newspaper reporter for the *Topeka Capital-Journal*, then did public relations work for a trade association, before receiving her J.D. from Washburn University Law School.

Hon. B. McKay Mignault is the Chief Judge for the U.S. Bankruptcy Court for the Southern District of West Virginia in Charleston, initially sworn in on Sept. 11, 2020, and named Chief Judge on Oct. 16, 2022. She is the first female chief judge for the district. Prior to her appointment, Judge Mignault worked as an associate in the Atlanta law firm of Ogier, Rothschild and Rosenfeld, P.C., and also clerked for Hon. C. Ray Mullins in the Northern District of Georgia Bankruptcy Court. Immediately prior to her appointment, she was a career law clerk to Hon. Frank W. Volk during his tenure as chief bankruptcy judge for the Southern District of West Virginia and as district court judge for the Southern District of West Virginia. Judge Mignault is a member of the International Women's Insolvency & Restructuring Confederation. She received her B.A. in 2008 from Emory University and her J.D. in 2012 from Emory University School of Law.