

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**NOTICE TO THE BAR AND PUBLIC
CONCERNING COURT NOTICES**

Effective July 12, 2010 the federal judiciary's noticing contractor (BNC) will no longer mail notices to addressees identified by the U.S. Postal Service (USPS) as undeliverable. Doing so will eliminate unnecessary postage and printing costs as well as time consuming follow-up activities required by court personnel.

The BNC will cross reference the mailing list of every newly filed bankruptcy case with the USPS National Change of Address database to determine the validity of each address on the mailing list. Reasons the BNC may not mail a notice to a party on the case mailing list include:

- incomplete address,
- addressee moved to a foreign address,
- addressee moved and left no forwarding address,
- post office box closed,
- forwarding order expired.

When the BNC determines that an address is undeliverable they will send a bypass notification to the debtor's attorney or the debtor, if pro se. If available, the notification will provide the corrected address as identified by the USPS. It will also:

- include a copy of the notice the BNC did not mail,
- identify the recipient and undeliverable address,
- instruct the debtor or debtor's attorney to immediately mail the undelivered notice to the recipient at a corrected address
- advise that the BNC will not mail future notices to the undeliverable address, and
- include space on the notification for the debtor or debtor's attorney to insert a corrected address for the recipient.

Bypass notices will be sent in the following manner:

- bypass notifications regarding 341 notices will be mailed to the debtor's attorney, or the debtor if pro se,
- bypass notifications regarding all other BNC notices will be mailed to the debtor,

- After our court implements Version 4 of CM/ECF (sometime next year), bypass notifications regarding all BNC notices other than the 341 notice will be emailed to the debtor's attorney if they are an efiler. If the debtor's attorney is not an efiler or if the debtor is pro se, the Notice will be mailed via the USPS to the debtor.

The BNC will continue to mail notices to undeliverable addresses in the following situations: 1) the address is for the debtor, or 2) the address is a creditor's preferred address as registered with the BNC National Creditor Registration Service (NCRS), or with the Court. If mail to the preferred address is undeliverable and the creditor is in the NCRS database, the BNC will attempt to contact the creditor by email or phone to obtain a correct address.

Upon receipt of a bypass notice the debtor or debtor's attorney must:

- determine the correct address for each party listed on the notice;
- forward the bypass notice to each party listed;
- enter the party's correct address on the notice; and
- file the notice containing the corrected address with the court. (Efilers may use the *Change of Address* event located in the Misc. Events category to efile the Notice).

The court will update the party's information upon receipt of the corrected address. Because the address of a previously listed creditor is being updated, there is no fee due. A sample of the BNC's bypass notice is attached.

A copy of this Notice is available on the court's web site, www.njb.uscourts.gov and at the Clerk's Office in each vicinage.

July 7, 2010

James J. Waldron, Clerk

SAMPLE BNC BYPASS NOTICE TO DEBTOR

June 24, 2010

From: United States Bankruptcy Court

RE: U.S. Courts, Bankruptcy Noticing Center - Undeliverable Notice, Case Number: 09-00857

TO THE DEBTOR:

The enclosed notice could not be mailed to the notice recipient(s) listed below because the United States Postal Service (USPS) has determined that one or more addresses in the case mailing list are undeliverable.

Please be advised that dischargeability of a debt may be affected if a creditor fails to receive certain notices. You should consult an attorney with any legal questions you might have.

NOTE: You must immediately send a copy of the enclosed notice to the recipient(s) listed below. No further notices will be mailed to the notice recipient(s) listed below until the address is updated in accordance with local court policy using this form, a separate notice of change of address, and/or an amended schedule. This form cannot be used to add a new creditor not previously listed on your schedules.

If this form is used by your court in place of filing a separate notice of change of address and/or an amended schedule, you must: 1) locate the correct address and forward the enclosed notice to each creditor; 2) list each updated address below; 3) sign and date the form; and 4) file this form with the court.

UNDELIVERABLE ADDRESS: HSBC, PO BOX, 15524, WILMINGTON, DE 19850

Reason: Forwarding order has expired.

UPDATED ADDRESS:

Table with 4 columns for updated address information.

UNDELIVERABLE ADDRESS: NCC, PO BOX, 18036, HAUPPAUGE, NY 11788-8836

Reason: P.O. Box has closed.

UPDATED ADDRESS:

Table with 4 columns for updated address information.

UNDELIVERABLE ADDRESS: UNITED AUTO CREDIT, 9932 MAIN, ST., FAIRFAX, VA. 22031

Reason: Forwarding address with USPS: 18191 VON KARMAN AVE STE 300, IRVINE CA 92612-7106 Forwarding order has expired.

UPDATED ADDRESS:

Table with 4 columns for updated address information.

Debtor's Signature

Date