

**UNITED STATES BANKRUPTCY COURT  
Southern District of Mississippi**

**In re:** \_\_\_\_\_  
*Debtor*

**Case Number:** \_\_\_\_\_

**Chapter:** \_\_\_\_

**Certification of Exigent Circumstances**

The undersigned debtor (the “debtor”) certifies that he/she sought credit counseling services from an approved agency but was unable to obtain those services during the 7 days after he/she made a request. Exigent circumstances merit a 30-day temporary waiver of the requirement for credit counseling.

The following is an explanation of: the debtor’s efforts made to obtain the credit counseling; the reason(s) why the debtor was unable to obtain credit counseling before filing for bankruptcy; and why the exigent circumstances that merit a 30-day temporary waiver of the requirement:

The debtor understands:

- His/Her case may be dismissed if the court is dissatisfied with the reason for not receiving credit counseling before filing for bankruptcy.
- If the court is satisfied with the debtor’s explanation, the debtor must still receive credit counseling within 30 days after filing the bankruptcy case and file a certificate from the approved agency along with a copy of the payment plan developed, if any. If the debtor does not do so, the debtor’s case may be dismissed.
- Any extension of the 30-day deadline will only be granted for cause and is limited to a maximum of 15 days.

I certify under penalty of perjury that the information provided above is true and correct to the best of my knowledge and belief.

Date:

\_\_\_\_\_  
Debtor’s Signature