

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

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In Re: :  
: :  
Application for Exemption from the Electronic : General Order M-530  
Public Access Fees by Jacelly Cespedes, :  
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: :  
: :  
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This matter is before the Court upon the application and request by Jacelly Cespedes (the "Applicant") for exemption from the fees imposed by the Electronic Public Access Fee Schedule adopted by the Judicial Conference of the United States Courts.

The Court finds, based upon the attached letter received on June 3, 2019, that the Applicant has demonstrated that an exemption is necessary in order to avoid unreasonable burdens and to promote public access to information.

Accordingly, the Applicant shall be exempt from the payment of fees for access via PACER to the electronic case files maintained in this Court to the extent such use is incurred in connection with the project described in the attached letter and application. The Applicant shall not be exempt from the payment of fees incurred in connection with other uses of the PACER system in this Court.

Additionally, the following limitations apply:

1. This fee exemption applies only to the Applicant, and is valid only for the purposes stated above.
2. This fee exemption applies only to the electronic case files of this Court that are available through the PACER system;
3. By accepting this exemption, the Applicant agrees not to sell for profit any data obtained as a result of receiving this exemption.
4. This exemption is valid from June 19, 2019 through June 30, 2020.

This exemption may be revoked at the discretion of the Court at any time. A copy of this Order shall be sent to the PACER Service Center.

Dated: June 19, 2019

/s/ Cecelia G. Morris  
CECELIA G. MORRIS  
Chief United States Bankruptcy Judge

# UNIVERSITY OF MINNESOTA

Crookston • Duluth • Morris • Rochester • Twin Cities

Department of Finance

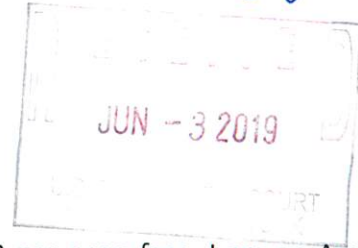
3-122 Carlson School of Management  
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Minneapolis, MN 55455

May 24, 2019

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Honorable Chief Judge Cecelia G. Morris  
United States Bankruptcy Court, Southern District of New York  
One Bowling Green  
New York, NY 10004

M-530



Re: Request for PACER Fee Exemption

Dear Honorable Chief Judge Cecelia G. Morris:

I am writing to request an exemption from payment of the PACER per page fees. I am an Assistant Professor of Finance at the University of Minnesota Twin Cities. Currently, I'm working on personal bankruptcy for my research, and I qualify under the PACER rules as an individual researcher associated with an academic institution. I am requesting this exemption, applicable to PACER account number 4489599, username jacellycespedes, through May 30, 2020.

My specific research question is to estimate the marginal effect of debt relief from the bankruptcy system on debtors' post-filing outcomes (e.g., marital status) and the effects of non-judicial collection protection for debtors whose bankruptcy cases were dismissed. These questions are of interest since the bankruptcy system is the most important debt relief program in the country, in which households, for example, receive funds greater than all state unemployment insurance programs combined. Finally, there is still little research that documents the post-filing effects of bankruptcy protection on American Households (e.g., stopping creditor harassment).

For this research project, I need to collect data related to the filers' characteristics at the time of filing (e.g., Chapter filed, filed date, household composition, and financial characteristics) for cases filed between 2006 to 2016. This information is publicly available in the PACER files.

An exemption is necessary for me to be able to successfully complete my research project. Without an exemption, the cost of accessing the bankruptcy files is prohibitive. I expect to complete this study in 2020.

I agree that any data received through this exemption will not be sold for profit, will not be transferred, will not be used for commercial purposes, and will not be redistributed via the Internet. I am attaching for your convenience a copy of an Affidavit attesting to my eligibility for the exemption.

Thank you for your time and consideration.

Sincerely,

Dr. Jacelly Cespedes  
Assistant Professor of Finance  
University of Minnesota  
Carlson School of Management  
321 19th Avenue South, 3-135  
Minneapolis, MN 55455  
cespe013@umn.edu  
(512) 803-4537

OK  
COM  
6/20/19

Academic Researcher Exemption Request

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**Application for Exemption from the  
Judicial Conference's Electronic Public Access  
Fees in the Southern District of New York**

In support of this application, I provide the following:

1) I am an individual researcher associated with University of Minnesota Twin Cities, Carlson School of Management.

2) The data received will be used in my research project:

The specific research question is to estimate the marginal effect of debt relief from the bankruptcy system on debtors' post-filing outcomes (e.g., marital status) and the effects of non-judicial collection protection for debtors whose bankruptcy cases were dismissed. These questions are of interest since the bankruptcy system is the most important debt relief program in the country, in which households, for example, receive funds greater than all state unemployment insurance programs combined. Finally, there is still little research that documents the post-filing effects of bankruptcy protection on American Households (e.g., stopping creditor harassment).

(Attach additional sheets as necessary)

3) An exemption from the Judicial Conference's Electronic Public Access Fee is necessary in order to avoid unreasonable burdens and to promote public access to information.

4) I understand that this fee exemption will apply only to me, will be valid only for the purposes stated above, and will apply only to the electronic case files of this court that are available through the PACER service.

5) I agree that any data received through this exemption will not be sold for profit, will not be transferred, will not be used for commercial purposes, and will not be redistributed via the Internet.

Declaration: I declare that the above information is true and understand that a false statement may result in abolishment of my exempt access and an assessment of Electronic Public Access usage fees.

Date: 5/25/2019

PACER account number: 4489599

PACER username: jacellycespedes

  
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Applicant's signature

Jacelly Cespedes  
Printed name