

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

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In Re: :  
: :  
Application for Exemption from the Electronic : General Order M-644  
Public Access Fees by Sara Canilang, :  
: :  
: :  
-----X

This matter is before the Court upon the application and request by Sara Canilang (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 November 25, 2024, 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 November 25, 2024 through November 25, 2026.

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: December 2, 2024  
New York, NY

/s/ Martin Glenn  
MARTIN GLENN  
Chief United States Bankruptcy Judge

**Application for Multi-Court Exemption from the  
Judicial Conference's Electronic Public Access (EPA) Fees**

1.) I am requesting an exemption from fees for public access to electronic case records for the courts selected below:

**Courts of Appeal**

- |   |   |
|---|---|
| <input type="checkbox"/> All Courts of Appeal | <input type="checkbox"/> Seventh Circuit  |
| <input type="checkbox"/> First Circuit        | <input type="checkbox"/> Eighth Circuit   |
| <input type="checkbox"/> Second Circuit       | <input type="checkbox"/> Ninth Circuit    |
| <input type="checkbox"/> Third Circuit        | <input type="checkbox"/> Tenth Circuit    |
| <input type="checkbox"/> Fourth Circuit       | <input type="checkbox"/> Eleventh Circuit |
| <input type="checkbox"/> Fifth Circuit        | <input type="checkbox"/> D.C. Circuit     |
| <input type="checkbox"/> Sixth Circuit        | <input type="checkbox"/> Federal Circuit  |

**Bankruptcy Appellate Panels (BAP)**

- |   |
|---|
| <input type="checkbox"/> First Circuit - BAP  |
| <input type="checkbox"/> Sixth Circuit - BAP  |
| <input type="checkbox"/> Eighth Circuit - BAP |
| <input type="checkbox"/> Ninth Circuit - BAP  |
| <input type="checkbox"/> Tenth Circuit - BAP  |

**District Courts**

- |   |   |   |   |
|---|---|---|---|
| <input type="checkbox"/> All District Courts  | <input type="checkbox"/> Illinois Northern    | <input type="checkbox"/> Nebraska                 | <input type="checkbox"/> Rhode Island           |
| <input type="checkbox"/> Alabama Middle       | <input type="checkbox"/> Illinois Central     | <input type="checkbox"/> Nevada                   | <input type="checkbox"/> South Carolina         |
| <input type="checkbox"/> Alabama Northern     | <input type="checkbox"/> Illinois Southern    | <input type="checkbox"/> New Hampshire            | <input type="checkbox"/> South Dakota           |
| <input type="checkbox"/> Alabama Southern     | <input type="checkbox"/> Indiana Northern     | <input type="checkbox"/> New Jersey               | <input type="checkbox"/> Tennessee Eastern      |
| <input type="checkbox"/> Alaska               | <input type="checkbox"/> Indiana Southern     | <input type="checkbox"/> New Mexico               | <input type="checkbox"/> Tennessee Middle       |
| <input type="checkbox"/> Arizona              | <input type="checkbox"/> Iowa Northern        | <input type="checkbox"/> New York Eastern         | <input type="checkbox"/> Tennessee Western      |
| <input type="checkbox"/> Arkansas Eastern     | <input type="checkbox"/> Iowa Southern        | <input type="checkbox"/> New York Northern        | <input type="checkbox"/> Texas Eastern          |
| <input type="checkbox"/> Arkansas Western     | <input type="checkbox"/> Kansas               | <input type="checkbox"/> New York Southern        | <input type="checkbox"/> Texas Northern         |
| <input type="checkbox"/> California Central   | <input type="checkbox"/> Kentucky Eastern     | <input type="checkbox"/> New York Western         | <input type="checkbox"/> Texas Southern         |
| <input type="checkbox"/> California Eastern   | <input type="checkbox"/> Kentucky Western     | <input type="checkbox"/> North Carolina Eastern   | <input type="checkbox"/> Texas Western          |
| <input type="checkbox"/> California Northern  | <input type="checkbox"/> Louisiana Eastern    | <input type="checkbox"/> North Carolina Middle    | <input type="checkbox"/> Utah                   |
| <input type="checkbox"/> California Southern  | <input type="checkbox"/> Louisiana Middle     | <input type="checkbox"/> North Carolina Western   | <input type="checkbox"/> Vermont                |
| <input type="checkbox"/> Colorado             | <input type="checkbox"/> Louisiana Western    | <input type="checkbox"/> North Dakota             | <input type="checkbox"/> Virgin Islands         |
| <input type="checkbox"/> Connecticut          | <input type="checkbox"/> Maine                | <input type="checkbox"/> Northern Mariana Islands | <input type="checkbox"/> Virginia Eastern       |
| <input type="checkbox"/> Delaware             | <input type="checkbox"/> Maryland             | <input type="checkbox"/> Ohio Northern            | <input type="checkbox"/> Virginia Western       |
| <input type="checkbox"/> District of Columbia | <input type="checkbox"/> Massachusetts        | <input type="checkbox"/> Ohio Southern            | <input type="checkbox"/> Washington Eastern     |
| <input type="checkbox"/> Florida Middle       | <input type="checkbox"/> Michigan Eastern     | <input type="checkbox"/> Oklahoma Eastern         | <input type="checkbox"/> Washington Western     |
| <input type="checkbox"/> Florida Northern     | <input type="checkbox"/> Michigan Western     | <input type="checkbox"/> Oklahoma Northern        | <input type="checkbox"/> West Virginia Northern |
| <input type="checkbox"/> Florida Southern     | <input type="checkbox"/> Minnesota            | <input type="checkbox"/> Oklahoma Western         | <input type="checkbox"/> West Virginia Southern |
| <input type="checkbox"/> Georgia Northern     | <input type="checkbox"/> Mississippi Northern | <input type="checkbox"/> Oregon                   | <input type="checkbox"/> Wisconsin Eastern      |
| <input type="checkbox"/> Georgia Middle       | <input type="checkbox"/> Mississippi Southern | <input type="checkbox"/> Pennsylvania Eastern     | <input type="checkbox"/> Wisconsin Western      |
| <input type="checkbox"/> Georgia Southern     | <input type="checkbox"/> Missouri Eastern     | <input type="checkbox"/> Pennsylvania Middle      | <input type="checkbox"/> Wyoming                |
| <input type="checkbox"/> Guam                 | <input type="checkbox"/> Missouri Western     | <input type="checkbox"/> Pennsylvania Western     |   |
| <input type="checkbox"/> Hawaii               | <input type="checkbox"/> Montana              | <input type="checkbox"/> Puerto Rico              |   |
| <input type="checkbox"/> Idaho                |   |   |   |

## Bankruptcy Courts

- |  |  |  |  |
|--|--|--|--|
| <input type="checkbox"/> All Bankruptcy Courts           |  |  |  |
| <input checked="" type="checkbox"/> Alabama Middle       | <input checked="" type="checkbox"/> Illinois Northern    | <input checked="" type="checkbox"/> Nebraska               | <input checked="" type="checkbox"/> Rhode Island           |
| <input checked="" type="checkbox"/> Alabama Northern     | <input checked="" type="checkbox"/> Illinois Central     | <input checked="" type="checkbox"/> Nevada                 | <input checked="" type="checkbox"/> South Carolina         |
| <input checked="" type="checkbox"/> Alabama Southern     | <input checked="" type="checkbox"/> Illinois Southern    | <input checked="" type="checkbox"/> New Hampshire          | <input checked="" type="checkbox"/> South Dakota           |
| <input checked="" type="checkbox"/> Alaska               | <input checked="" type="checkbox"/> Indiana Northern     | <input checked="" type="checkbox"/> New Jersey             | <input checked="" type="checkbox"/> Tennessee Eastern      |
| <input checked="" type="checkbox"/> Arizona              | <input checked="" type="checkbox"/> Indiana Southern     | <input checked="" type="checkbox"/> New Mexico             | <input checked="" type="checkbox"/> Tennessee Middle       |
| <input checked="" type="checkbox"/> Arkansas Eastern     | <input checked="" type="checkbox"/> Iowa Northern        | <input checked="" type="checkbox"/> New York Eastern       | <input checked="" type="checkbox"/> Tennessee Western      |
| <input checked="" type="checkbox"/> Arkansas Western     | <input checked="" type="checkbox"/> Iowa Southern        | <input checked="" type="checkbox"/> New York Northern      | <input checked="" type="checkbox"/> Texas Eastern          |
| <input checked="" type="checkbox"/> California Central   | <input checked="" type="checkbox"/> Kansas               | <input checked="" type="checkbox"/> New York Southern      | <input checked="" type="checkbox"/> Texas Northern         |
| <input checked="" type="checkbox"/> California Eastern   | <input checked="" type="checkbox"/> Kentucky Eastern     | <input checked="" type="checkbox"/> New York Western       | <input checked="" type="checkbox"/> Texas Southern         |
| <input checked="" type="checkbox"/> California Northern  | <input checked="" type="checkbox"/> Kentucky Western     | <input checked="" type="checkbox"/> North Carolina Eastern | <input checked="" type="checkbox"/> Texas Western          |
| <input checked="" type="checkbox"/> California Southern  | <input checked="" type="checkbox"/> Louisiana Eastern    | <input checked="" type="checkbox"/> North Carolina Middle  | <input checked="" type="checkbox"/> Utah                   |
| <input checked="" type="checkbox"/> Colorado             | <input checked="" type="checkbox"/> Louisiana Middle     | <input checked="" type="checkbox"/> North Carolina Western | <input checked="" type="checkbox"/> Vermont                |
| <input checked="" type="checkbox"/> Connecticut          | <input checked="" type="checkbox"/> Louisiana Western    | <input checked="" type="checkbox"/> North Dakota           | <input type="checkbox"/> Virgin Islands                    |
| <input checked="" type="checkbox"/> Delaware             | <input checked="" type="checkbox"/> Maine                | <input type="checkbox"/> Northern Mariana Islands          | <input checked="" type="checkbox"/> Virginia Eastern       |
| <input checked="" type="checkbox"/> District of Columbia | <input checked="" type="checkbox"/> Maryland             | <input checked="" type="checkbox"/> Ohio Northern          | <input checked="" type="checkbox"/> Virginia Western       |
| <input checked="" type="checkbox"/> Florida Middle       | <input checked="" type="checkbox"/> Massachusetts        | <input checked="" type="checkbox"/> Ohio Southern          | <input checked="" type="checkbox"/> Washington Eastern     |
| <input checked="" type="checkbox"/> Florida Northern     | <input checked="" type="checkbox"/> Michigan Eastern     | <input checked="" type="checkbox"/> Oklahoma Eastern       | <input checked="" type="checkbox"/> Washington Western     |
| <input checked="" type="checkbox"/> Florida Southern     | <input checked="" type="checkbox"/> Michigan Western     | <input checked="" type="checkbox"/> Oklahoma Northern      | <input checked="" type="checkbox"/> West Virginia Northern |
| <input checked="" type="checkbox"/> Georgia Northern     | <input checked="" type="checkbox"/> Minnesota            | <input checked="" type="checkbox"/> Oklahoma Western       | <input checked="" type="checkbox"/> West Virginia Southern |
| <input checked="" type="checkbox"/> Georgia Middle       | <input checked="" type="checkbox"/> Mississippi Northern | <input checked="" type="checkbox"/> Oregon                 | <input checked="" type="checkbox"/> Wisconsin Eastern      |
| <input checked="" type="checkbox"/> Georgia Southern     | <input checked="" type="checkbox"/> Mississippi Southern | <input checked="" type="checkbox"/> Pennsylvania Eastern   | <input checked="" type="checkbox"/> Wisconsin Western      |
| <input type="checkbox"/> Guam                            | <input checked="" type="checkbox"/> Missouri Eastern     | <input checked="" type="checkbox"/> Pennsylvania Middle    | <input checked="" type="checkbox"/> Wyoming                |
| <input checked="" type="checkbox"/> Hawaii               | <input checked="" type="checkbox"/> Missouri Western     | <input checked="" type="checkbox"/> Pennsylvania Western   |  |
| <input checked="" type="checkbox"/> Idaho                | <input checked="" type="checkbox"/> Montana              | <input type="checkbox"/> Puerto Rico                       |  |

## National Courts

- Judicial Panel on Multidistrict Litigation    
 U.S. Court of Federal Claims    
 U.S. Court of International Trade

2.) I am an individual associated with

3.) Please summarize why the case information from the Public Access to Court Electronic Records (PACER) service is needed and how it will be used. Also, please explain why an exemption from the courts identified is necessary. If you need more space, please provide in an attachment.

I am starting a research project for my economics PhD program on how the bankruptcy policy and process potentially amplifies racial differences in wealth. In a life cycle model I will explore the impact of attorney fees, debt and asset types, exemptions, and repayment plans, all which the case information from PACER will provide more detailed breakdowns. Having access to the name of the filer will also allow me to link filings together to track wealth over time after multiple bankruptcy filings. The decision between chapter 7 and 13 may be influenced by attorney fee structure or debt type. Exemption laws also contribute to differences in wealth by protecting assets that are not evenly distributed across race. Black filers are more likely to have their chapter 13 cases dismissed, maybe due to more iwealth shocks or stricter repayment plans. My project would require a large sample of individual, primarily consumer debt, chapter 7 and chapter 13 filings from 2007 and on which would be costly without the exemption.

4.) In support of this application, I affirm the following:

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

b) That the exemption will be for a definitive period of time:

c) 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 the court(s) indicated above that are available through the PACER service.

d) 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 all the above information is true and understand that a false statement

may result in termination of my exempt access and an assessment of Electronic Public Access usage fees. (The box must be marked or your request will not be considered)

Applicant's Printed Name

Applicant's Title

Applicant's Signature

Applicant's Phone Number

Applicant's email address

Applicant's Mailing Address

City

State

Zip Code

Date

Please submit your completed, signed request via email to [Multi-CourtExemptions@ao.uscourts.gov](mailto:Multi-CourtExemptions@ao.uscourts.gov) or by mail to:

Attention: Multi-Court Exemptions  
Court Programs Division  
DPS-CSO-PRGD  
One Columbus Circle, N.E.  
Washington, DC 20544

**\*\* Requests sent through the US mail may take up to two weeks to clear security.\*\***