

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

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In Re: :
: :
Application for Exemption from the Electronic : General Order M-671
Public Access Fees by Madhavi S. Karunaratne, :
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: :
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This matter is before the Court upon the application and request by Madhavi S. Karunaratne (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 July 2, 2026, 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 May 11, 2026 through September 30, 2028.

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: July 15, 2026
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
For Individual Researchers Associated with Educational Institutions**

Applicant's Name:	Madhavi Swarnamali Karunaratne
Applicant's Title:	Ms
Applicant's Phone Number:	+4474 96909205
Applicant's Email Address:	tew806@qmul.ac.uk
Applicant's Mailing Address:	Flat 2, Radford House, E146QW

1. Are you an individual researcher associated with an educational institution, or a student associated with an educational institution conducting academic research under the supervision of a professor or instructor?

☒ Yes

☐ No

2. Please identify your status. [Certification Requirement] Please attach a letter from the professor/instructor who certifies this research is for a course project, thesis, dissertation, or other academic product.

☐ High School student

☐ Undergraduate Student

☒ Graduate/Professional Student

☐ Faculty/Lecturer

☐ Post-Doctoral Researcher

☐ Certification program student.

3. Please provide the name and type of educational institution you and your research are associated with.

Name of Institution: Queen Mary University of London

☐ Community/Junior College

☐ Four-year college or university

☒ Post-graduate program

☐ Other degree conferring program, including secondary school program.

☐ Professional skills certification program

☐ Other non-degree conferring program. Explain:

4. Is the associated educational institution duly accredited and located in the United States? You may search this site <https://ope.ed.gov/dapip/#/home> to determine whether your institution has been accredited in the United States.

☐ Yes

☒ No

5. Do you and/or your affiliated academic institution plan to sell the product of your research?

☐ Yes

☒ No

6. Do you plan to re-distribute the product of your research? If so, please describe the manner in which it will be re-distributed?

The results of this research will be disseminated in the form of an academic journal article and, potentially, related conference presentations. Any publicly shared materials will consist of aggregated findings, statistical analyses, and derived datasets that do not

7. Please describe your research project, including the hypothesis or thesis that your research will support. You may be required to provide additional information.

This request supports my PhD research examining the role of political ideology in credit allocation and its real economic consequences. In the first stage of the project, I analyze how Small Business Administration (SBA) 7(a) lending varies with the political ideology of lenders.

8. Please describe what resources are needed from PACER and why. Limitation in scope is demonstrated by narrowly tailoring the amount of exempt access requested to meet the needs of the defined research project.

My research requires access to federal bankruptcy case records to construct a dataset of small business bankruptcy filings from 2010 to the present (However, as the first stage, I'm requesting data from 2018). I plan to use PACER to retrieve a limited set of core documents for each case that provide data on firm characteristics, financial structure, and case outcomes. The scope of access will be tailored to the needs of the project, small

9. Please estimate of the number and type(s) of cases and/or documents needed to accomplish your research.

This research requires access to small business bankruptcy filings from January 2018 through 2026, spanning Chapter 7, Chapter 11, and Chapter 13. I anticipate reviewing cases nationwide.

I estimate reviewing approximately 37,848 cases filed by small businesses. For each case, I expect to access core documents including petitions, schedules, statements of financial affairs, docket reports, and key orders.

10. Please indicate whether you intend to conduct your research using manual searches or by running a data script or some other computer-aided search and/or retrieval process.

I would like to request computer aided searches. However, I understand some courts may not allow this. In such cases, I agree to do manual searches.

11. What is the period of time for which you are requesting the PACER fee exemption? Please note that you must provide a specific timeframe. You may not request an exemption for an indefinite time period.

I like to request fee exemption until September 2028, which is the remaining duration of my PhD studies.

12. Please select the courts from which you are requesting PACER fee exemptions.

Courts of Appeal

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|---|--|---|
| ☐ All Courts of Appeal | ☐ Fifth Circuit | ☐ Tenth Circuit |
| ☐ First Circuit | ☐ Sixth Circuit | ☐ Eleventh Circuit |
| ☐ Second Circuit | ☐ Seventh Circuit | ☐ D.C Circuit |
| ☐ Third Circuit | ☐ Eighth Circuit | ☐ Federal Circuit |
| ☐ Fourth Circuit | ☐ Ninth Circuit | |

Bankruptcy Appellate Panels (BAP)

- | | |
|---|--|
| ☐ First Circuit - BAP | ☐ Ninth Circuit - BAP |
| ☐ Sixth Circuit - BAP | ☐ Tenth Circuit - BAP |
| ☐ Eighth Circuit - BAP | |

District Courts

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|--|--|---|--|
| ☐ All District Courts | ☐ Idaho | ☐ Montana | ☐ Puerto Rico |
| ☐ Alabama Middle | ☐ Illinois Central | ☐ Nebraska | ☐ Rhode Island |
| ☐ Alabama Northern | ☐ Illinois Northern | ☐ Nevada | ☐ South Carolina |
| ☐ Alabama Southern | ☐ Illinois Southern | ☐ New Hampshire | ☐ South Dakota |
| ☐ Alaska | ☐ Indiana Northern | ☐ New Jersey | ☐ Tennessee Eastern |
| ☐ Arizona | ☐ Indiana Southern | ☐ New Mexico | ☐ Tennessee Middle |
| ☐ Arkansas Eastern | ☐ Iowa Northern | ☐ New York Eastern | ☐ Tennessee Western |

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|---|---|---|---|
| ☐ Arkansas Western | ☐ Iowa Southern | ☐ New York Northern | ☐ Texas Eastern |
| ☐ California Central | ☐ Kansas | ☐ New York Southern | ☐ Texas Northern |
| ☐ California Eastern | ☐ Kentucky Eastern | ☐ New York Western | ☐ Texas Southern |
| ☐ California Northern | ☐ Kentucky Western | ☐ North Carolina Eastern | ☐ Texas Western |
| ☐ California Southern | ☐ Louisiana Eastern | ☐ North Carolina Middle | ☐ Utah |
| ☐ Colorado | ☐ Louisiana Middle | ☐ North Carolina Western | ☐ Vermont |
| ☐ Connecticut | ☐ Louisiana Western | ☐ North Dakota | ☐ Virgin Islands |
| ☐ Delaware | ☐ Maine | ☐ Northern Mariana Islands | ☐ Virginia Eastern |
| ☐ District of Columbia | ☐ Maryland | ☐ Ohio Northern | ☐ Virginia Western |
| ☐ Florida Middle | ☐ Massachusetts | ☐ Ohio Southern | ☐ Washington Eastern |
| ☐ Florida Northern | ☐ Michigan Eastern | ☐ Oklahoma Eastern | ☐ Washington Western |
| ☐ Florida Southern | ☐ Michigan Western | ☐ Oklahoma Northern | ☐ West Virginia Northern |
| ☐ Georgia Middle | ☐ Minnesota | ☐ Oklahoma Western | ☐ West Virginia Southern |
| ☐ Georgia Northern | ☐ Mississippi Northern | ☐ Oregon | ☐ Wisconsin Eastern |
| ☐ Georgia Southern | ☐ Mississippi Southern | ☐ Pennsylvania Eastern | ☐ Wisconsin Western |
| ☐ Guam | ☐ Missouri Eastern | ☐ Pennsylvania Middle | ☐ Wyoming |
| ☐ Hawaii | ☐ Missouri Western | ☐ Pennsylvania Western | |

Bankruptcy Courts

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|--|---|--|--|
| ☐ All Bankruptcy Courts | ☒ Idaho | ☒ Montana | ☒ Puerto Rico |
| ☒ Alabama Middle | ☒ Illinois Central | ☒ Nebraska | ☒ Rhode Island |
| ☒ Alabama Northern | ☒ Illinois Northern | ☒ Nevada | ☒ South Carolina |
| ☒ Alabama Southern | ☒ Illinois Southern | ☒ New Hampshire | ☒ South Dakota |
| ☒ Alaska | ☒ Indiana Northern | ☒ New Jersey | ☒ Tennessee Eastern |
| ☒ Arizona | ☒ Indiana Southern | ☒ New Mexico | ☒ Tennessee Middle |
| ☒ Arkansas Eastern | ☒ Iowa Northern | ☒ New York Eastern | ☒ Tennessee Western |
| ☒ Arkansas Western | ☒ Iowa Southern | ☒ New York Northern | ☒ Texas Eastern |
| ☒ California Central | ☒ Kansas | ☒ New York Southern | ☒ Texas Northern |
| ☒ California Eastern | ☒ Kentucky Eastern | ☒ New York Western | ☒ Texas Southern |
| ☒ California Northern | ☒ Kentucky Western | ☒ North Carolina Eastern | ☒ Texas Western |
| ☒ California Southern | ☒ Louisiana Eastern | ☒ North Carolina Middle | ☒ Utah |
| ☒ Colorado | ☒ Louisiana Middle | ☒ North Carolina Western | ☐ Vermont |
| ☒ Connecticut | ☒ Louisiana Western | ☒ North Dakota | ☒ Virgin Islands |
| ☒ Delaware | ☒ Maine | ☐ Northern Mariana Islands | ☐ Virginia Eastern |
| ☒ District of Columbia | ☒ Maryland | ☐ Ohio Northern | ☒ Virginia Western |
| ☒ Florida Middle | ☒ Massachusetts | ☐ Ohio Southern | ☒ Washington Eastern |

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|--|--|--|--|
| ☒ Florida Northern | ☒ Michigan Eastern | ☒ Oklahoma Eastern | ☒ Washington Western |
| ☐ Florida Southern | ☒ Michigan Western | ☒ Oklahoma Northern | ☒ West Virginia Northern |
| ☐ Georgia Middle | ☒ Minnesota | ☒ Oklahoma Western | ☒ West Virginia Southern |
| ☐ Georgia Northern | ☒ Mississippi Northern | ☒ Oregon | ☒ Wisconsin Eastern |
| ☐ Georgia Southern | ☐ Mississippi Southern | ☒ Pennsylvania Eastern | ☒ Wisconsin Western |
| ☒ Guam | ☐ Missouri Eastern | ☒ Pennsylvania Middle | ☒ Wyoming |
| ☒ Hawaii | ☐ Missouri Western | ☒ Pennsylvania Western | |

National Courts

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

13. In support of this application, I certify 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. I understand that any authorized 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.
- c. I agree that any data I receive 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; and
- d. I declare that all the information I have provided on this application is true, and I understand that a false statement may result in termination of my exempt access and an assessment of Electronic Public Access usage fees.
- e. I certify that I have read the instructions and am aware of the available resources to obtain judicial opinions and data on case filings outside of PACER and that additional information from PACER is required to accomplish my research objective.

Signature Madhavi