

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF VERMONT**

\_\_\_\_\_

In re:

\_\_\_\_\_,  
**Debtor(s).**

**Chapter** \_\_\_\_  
**Case #** \_\_\_\_\_

\_\_\_\_\_

**DEBTOR’S CERTIFICATION AND  
REQUEST FOR A WAIVER OF THE CREDIT COUNSELING REQUIREMENT OF 11 U.S.C. § 109(h)(1)**

NOW COMES the above-named debtor and states (*choose one*):

- I.** Pursuant to 11 U.S.C. § 109(h)(3), **I am seeking a temporary waiver** of the obligation to comply with § 109(h)(1) of the Bankruptcy Code. I attest the following exigent circumstances exist and warrant a temporary waiver of the credit counseling requirement of § 109(h)(1):

*[describe the exigent circumstances here]*

Further, I attest that I requested credit counseling services from an approved nonprofit budget and credit counseling agency, but was unable to obtain the services referred to in § 109(h)(1) during the 5-day period beginning on the date on which I made that request.

**OR**

- II.** Pursuant to 11 U.S.C. § 109(h)(4), **I am seeking a permanent waiver** of the obligation to comply with the credit counseling requirements of § 109(h)(1) of the Bankruptcy Code. I attest this permanent waiver is warranted because:

*[choose the item that applies - one item must be chosen]*

- I am incapacitated as that term is defined in § 109(h)(4) of the Bankruptcy Code;
- I am disabled as that term is defined in § 109(h)(4) of the Bankruptcy Code; or
- I am in active military duty in a military combat zone [*specify*: \_\_\_\_\_].

AND I will file a motion requesting the Court enter an order granting me a **permanent waiver**.

**I certify under penalty of perjury that the foregoing is true and correct.**

\_\_\_\_\_  
Debtor’s name (printed)

\_\_\_\_\_  
Debtor’s signature

\_\_\_\_\_  
Debtor’s address

\_\_\_\_\_  
Date of signature