

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI**

IN RE:

Case No. \_\_\_\_\_\*

CERTIFICATION OF EXIGENT CIRCUMSTANCES

Pursuant to 11 U.S.C. §109(h)(3)(A), \_\_\_\_\_  
(debtor) requests a 30-day exemption from the requirement that credit counseling be obtained during the 180-day period preceding the date of filing of the petition. In support of this request, the debtor certifies as follows:

1. A description of the exigent circumstances that merit a waiver of the requirement that credit counseling be obtained prior to the date of the filing of the petition is as follows:

2. Prior to the filing of the petition in this case, the debtor requested credit counseling services from an approved nonprofit budget and credit counseling agency, but was unable to obtain the requested credit counseling services during the 5-day period beginning on the date on which the services were requested.

3. Debtor understands that if a 30-day waiver is granted pursuant to §109(h)(3)(A), debtor must obtain credit counseling from an approved agency within 30-days from the date on which the bankruptcy case was filed and must submit to the court a certification provided by the agency that counseling has been timely received.

4. Debtor understands that if an extension is granted, the subsequent failure to obtain credit counseling within 30-days from the date the bankruptcy case was filed may result in dismissal of the case without further notice and/or hearing.

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

\_\_\_\_\_  
(Signature of Debtor)

\_\_\_\_\_  
(Date)

\*A case number is not required if this document is being submitted with the voluntary petition.