

United States Bankruptcy Court, Southern District of Alabama
Quarterly Bankruptcy Section Meeting, August 11, 2026

1. Section chair Brooke Sanchez
2. Judges Oldshue and Callaway
 - New Administrative Order 2026-3 (attached) re use of artificial intelligence
 - Possible new limits for chapter 13 (\$2.75 million total debt) and subchapter V (\$7.5 million) – approved by Senate, waiting for House
 - Amended local rules approved by Eleventh Circuit, now on website. Fact summary requirement in business cases is the only substantive change.
 - Honoring Herman Padgett at November 10th section meeting
 - Case filings (attached) – YTD chapter 13 filings up 10.62%, chapter 7 up 16.41%, chapter 11 up 100.0% from 2026
 - New 11th Circuit case: *In re Aegis Asset Management, LLC* (7/24/26) (creditor must own claim when proof of claim is filed; good discussion of claims process and requirements).
 - CLE credit and evaluation survey
3. Andrea Redmon, Clerk of Court
 - PACER new password standards
4. Mark Zimlich/Melissa Wetzel, Bankruptcy Administrator's office
 - Timely filing of tax returns and pay advices in chapter 7's
 - Motions to delay discharge
5. Chris Conte, Chapter 13 Trustee
 - New case statistics
 - Use of new 3002.1 procedures by debtors
 - Filing of supporting documents for new exemptions
 - New trustee office contacts for dockets and confirmations
6. Consumer committee – Burruss Riis
 - Possible administrative order re deadline for deficiency claims
7. Business committee – Jay Watkins
 - Sub V debt limits
 - Lunch meeting later this month
8. Kent McPhail/Brooke Sanchez – holiday party at Firehouse Wine Bar Thursday 12/10
9. Open the floor
10. Thank you to our sponsor, Stichter Riedel Blain & Postler!
11. Next meeting Tuesday, November 10, 2026, jury assembly room, second floor of Federal Courthouse, with Microsoft Teams component.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF ALABAMA

IN RE:)
)
Filings Using Generative) Administrative Order No. 2026-03
Artificial Intelligence)
)

FILINGS USING GENERATIVE ARTIFICIAL INTELLIGENCE

Effective September 1, 2026, any pleadings, motion, or paper (whether moving, opposing, or in reply) prepared in any aspect by using a generative artificial intelligence ("AI") program must include or be accompanied by a disclosure and certification by the filer:

- Identifying the AI program used, and
- Certifying that the filer checked the document for factual and legal accuracy using print reporters, traditional legal databases, or other reliable means.

Rule 9011 of the Federal Rules of Bankruptcy Procedure continues to apply to all documents filed with the court.

Dated: June 17, 2026

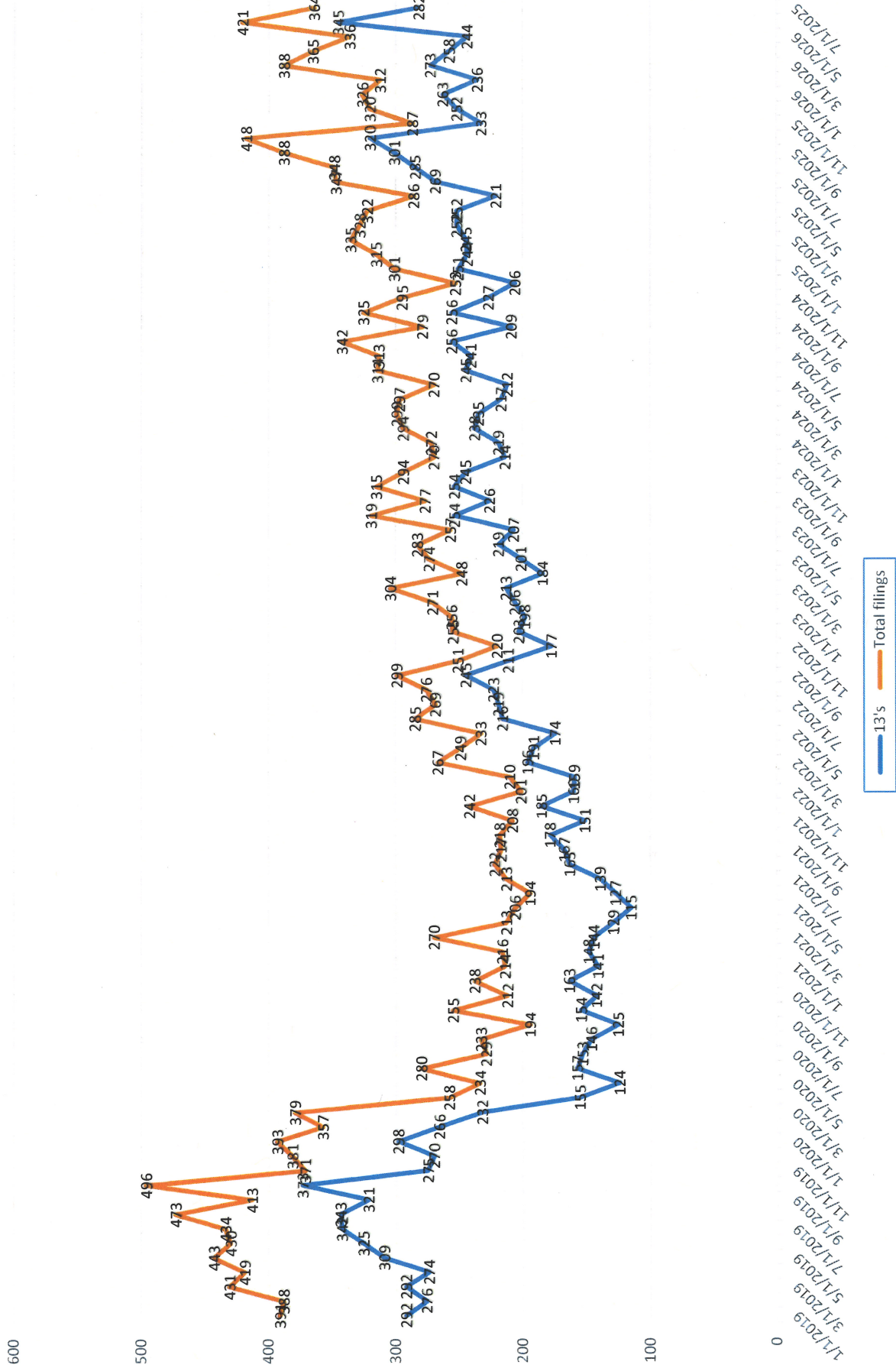


Jerry C. Oldshue
Chief U.S. Bankruptcy Judge



Henry A. Callaway
U.S. Bankruptcy Judge

Monthly bankruptcy filings in the Southern District of Alabama since January 2019



July 2025-2026 Statistical Report For Bankruptcy Cases

2025-2026 YEAR Comparison Report For Bankruptcy Cases

MONTHLY Year To Date Bankruptcy Filings For 2025/2026

Year	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sept	Oct	Nov	Dec	Totals
2025	302	315	335	328	322	286	348	0	0	0	0	0	2236
2026	326	312	388	365	336	421	364	0	0	0	0	0	2512
Incr/Decr %	7.95%	-0.95%	15.82%	11.28%	4.35%	47.20%	4.60%	0%	0%	0%	0%	0%	12.34%

Chapter 13 Filings 2025/2026

Year	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sept	Oct	Nov	Dec	Totals
2025	245	243	243	249	249	219	266	0	0	0	0	0	1714
2026	261	235	271	258	244	345	282	0	0	0	0	0	1896
Incr/Decr %	6.53%	-3.29%	11.52%	3.61%	-2.01%	57.53%	6.02%	0%	0%	0%	0%	0%	10.62%

Chapter 7 Filings 2025/2026

Year	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sept	Oct	Nov	Dec	Totals
2025	54	70	91	78	73	66	80	0	0	0	0	0	512
2026	63	73	115	104	88	72	81	0	0	0	0	0	596
Incr/Decr %	16.67%	4.29%	26.37%	33.33%	20.55%	9.09%	1.25%	0%	0%	0%	0%	0%	16.41%

Chapter 11 Filings 2025/2026

Year	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sept	Oct	Nov	Dec	Totals
2025	3	2	1	1	0	1	2	0	0	0	0	0	10
2026	2	4	2	3	4	4	1	0	0	0	0	0	20
Incr/Decr %	-33.33%	100.00%	100.00%	200.00%	100.00%	300.00%	-50.00%	0%	0%	0%	0%	0%	100.00%

Chapter 12 Filings 2025/2026

Year	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sept	Oct	Nov	Dec	Totals
2025	0	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0	0
Incr/Decr %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Chapter 9 Filings 2025/2026

Year	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sept	Oct	Nov	Dec	Totals
2025	0	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0	0
Incr/Decr %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Year To Date Bankruptcy Cases By Chapter For 2025 / 2026

Year	Ch. 13	Ch. 7	Ch. 11	Ch. 9	Ch. 12	Total
2025 Filed	1714	512	10	0	0	2236
2026 Filed	1896	596	20	0	0	2512
% Diff	10.62%	16.41%	100.00%	0%	0%	12.34%
2025 Closed	1646	511	9	0	0	2166
2026 Closed	1389	598	12	0	0	1999
% Diff	-15.61%	17.03%	33.33%	0%	0%	-7.71%

2025-2026 MONTHLY Comparison Report For Bankruptcy Cases

Bankruptcy Cases By Chapter For July 2025 / 2026

Chapter	Ch. 13	Ch. 7	Ch. 11	Ch. 9	Ch. 12	Total
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CONTINUING LEGAL EDUCATION
EVALUATION FORM

FULL NAME:

ALABAMA STATE BAR NUMBER:

EMAIL:

PROGRAM TITLE: *Bankruptcy Section Quarterly Meeting*

PROGRAM LOCATION: Federal Courthouse, Mobile, AL

PROGRAM DATE: August 11, 2026

1. Did this seminar have significant intellectual or practical content, and did it increase your professional competence as a lawyer?

Check one:

_____ Excellent-5 _____ Good-4 _____ Adequate-3 _____ Marginal-2 _____ Deficient-1

2. Did this seminar deal with matters directly related to the practice of law, professional responsibility, or ethical obligations of lawyers?

Check one:

_____ Excellent-5 _____ Good-4 _____ Adequate-3 _____ Marginal-2 _____ Deficient-1

3. Were the program materials written and the lectures presented by individuals qualified by practical or academic experience in a setting physically suitable to the educational activity of the program?

Check one:

_____ Excellent-5 _____ Good-4 _____ Adequate-3 _____ Marginal-2 _____ Deficient-1

4. Were thorough, high-quality, and carefully prepared written materials distributed to you at or before the time the course was presented?

Check one:

_____ Excellent-5 _____ Good-4 _____ Adequate-3 _____ Marginal-2 _____ Deficient-1

5. Overall, the seminar was:

Check one:

_____ Excellent-5 _____ Good-4 _____ Adequate-3 _____ Marginal-2 _____ Deficient-1

ADDITIONAL COMMENTS:

Thoughts and comments of any speaker are not to be construed as approved or disapproved by the Mobile Bar Association.