

**UNITED STATES BANKRUPTCY COURT**

SOUTHERN DISTRICT OF CALIFORNIA  
325 West F Street, San Diego, California 92101-6991

In Re

BANKRUPTCY NO.

Debtor.

**CERTIFICATE OF EXIGENT CIRCUMSTANCES AND  
MOTION FOR EXTENSION OF TIME TO FILE  
CERTIFICATE OF CREDIT COUNSELING  
PURSUANT TO 11 U.S.C. § 109(h)(3)**

The undersigned debtor(s) declare under penalty of perjury that the following exigent circumstances exist which have prevented me from obtaining budget and credit counseling within the 180-day period prior to the filing of my bankruptcy petition.

Those circumstances include *(provide a detailed explanation in the space provided below)*

I further declare that I requested credit counseling services from:

\_\_\_\_\_ ,  
an approved nonprofit budget and credit counseling agency,

on \_\_\_\_\_, but was unable to obtain the services during the 7-day period following my request.  
*(date)*

I understand that this initial counseling does not replace or waive the necessity to complete a course concerning personal financial management. I understand that I must file a Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23) no later than forty-five (45) days from (1) the first date set for the first meeting of creditors under § 341 in order to receive a chapter 7 discharge or (2) if a chapter 13 debtor, no later than the last payment made as required by my chapter 13 plan or the filing of a motion for entry of a discharge under § 1328(b) in my chapter 13 case.

I request that I be granted an extension of thirty (30) days from the date of the filing of my petition within which to complete the credit counseling, obtain and file a Certificate of Credit Counseling issued by a United States Trustee approved nonprofit budget and credit counseling agency.

DATED:

\_\_\_\_\_  
Debtor

\_\_\_\_\_  
Joint Debtor