UNITED STATES BANKRUPTCY ADMINISTRATOR MIDDLE DISTRICT OF NORTH CAROLINA

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Via e-mail to chapter 7, chapter 13, and subchapter V trustees

Re: Use of social security numbers in DSO notifications

Dear trustees,

Trustees under all chapters must inform domestic support creditors about their rights in bankruptcy and the resources available for assistance in collecting their claims. See 11 U.S.C. §§ 704(c)(1), 1183(b)(6), and 1302(d)(1). At the beginning of the case, you must provide written notices to the holder of a DSO claim and the appropriate state child support enforcement agency. You must advise the DSO claimant of the right to payment in the bankruptcy case, the right to use the collection services of the state child support enforcement agency of the state where they reside, and the contact information for the agency. You must also notify the child support enforcement agency of the DSO claim and provide the claimants' contact information. When a discharge is granted, you must send a second notice to both the DSO claimant and the state child support enforcement agency. This notice must contain the debtor's last known address, the last known name and address of the debtor's employer, as well as contact information for certain creditors whose claims were either reaffirmed or not discharged.

At our meeting in April, some of you asked about the use of social security numbers in these notices. In notices to state child support enforcement agencies, you are encouraged to include the debtor's full social security number to assist the agency in identifying the correct claim. However, in notices to the DSO claimant, or any copy of any notice filed on the docket, you should redact all but the last four digits of the debtor's social security number or omit it entirely.

Thanks for all your hard work.

ghn Paul H. Cournoyer

U.S. Bankruptcy Administrator Middle District of North Carolina