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3. Certification regarding completion of financial management course:

- Completion of Official Bankruptcy Form B423 “Certification About a Financial Management Course” is not required because one or both of the statements apply:

Statement 1: The confirmed plan does not provide for the liquidation of all or substantially all of the property of the estate; or

Statement 2: The debtor is engaging in business after consummation of the plan.

- Completion of Official Bankruptcy Form B423 “Certification About a Financial Management Course” is required because **both** of the following statements apply:

Statement 1: The confirmed plan provides for the liquidation of all or substantially all of the property of the estate; and

Statement 2: The debtor does not engage in business after consummation of the plan.

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I declare under penalty of perjury that the information provided in this Certificate is true and correct.

Date: _____

_____ Debtor

Joint Debtor

This form needs to be filed on the docket. A copy of this form needs to be attached as an exhibit to the motion for entry of discharge, and noticed to all creditors.