

## **BANKRUPTCY INFORMATION FOR DEBTORS**

THIS INFORMATION IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY. BGE RESERVES THE RIGHT TO CHANGE ITS POLICIES AND PROCEDURES AT ANY TIME WITHOUT NOTICE TO COMPLY WITH CURRENT BANKRUPTCY CODE REQUIREMENTS. THE STATEMENTS PRESENTED HERE ARE NOT INTENDED AS LEGAL ADVICE. IF YOU HAVE QUESTIONS ABOUT BGE'S POLICIES AND THE EFFECT ON YOUR BANKRUPTCY FILING, YOU SHOULD CONTACT YOUR ATTORNEY.

**Notice.** Debtors who file for bankruptcy protection under Chapters 7, 11, or 13 of the U.S. Bankruptcy Code, must immediately notify BGE of the filing by sending a copy of the petition (Chapter 13 debtors need to submit a copy of Schedule F as well) by means of one of the following:

Telephone: 1-800-685-0123  
Email: [BGEBankruptcy@bge.com](mailto:BGEBankruptcy@bge.com)  
Fax Number: 443-213-3304  
U.S. Mail: BGE  
P.O. Box 1475  
Baltimore, Md. 21201

**Processing:** When BGE receives a bankruptcy, BGE will process the Debtors' accounts based on the petition information. If no account numbers are included, BGE will process only those accounts in which the name on the account matches the name on the petition. If you have changed names or trade under a fictitious name, please make sure all names and/or account numbers are listed on the petition.

If you provide account numbers with names different from the name(s) on your petition, BGE will require an affidavit explaining the inconsistency and processing may be delayed. Unless the inconsistency is satisfactorily explained and the debtor acknowledges responsibility for pre- and post-petition service, BGE will not acknowledge the bankruptcy as affecting its customer.

**Deposit.** Under §§ 366(b) & (c) of the Bankruptcy Code, it is the debtor's obligation to provide adequate assurance of payment in the form of a security deposit or surety bond. Please note that Debtors who file under Chapter 7 and 13 of the Bankruptcy Code must provide adequate assurance within 20 days from the date of the bankruptcy filing. Whereas, Debtors who file under Chapter 11 of the Bankruptcy Code will have 30 days to provide adequate assurance from the date of the bankruptcy filing. BGE has the right to terminate the service if the deposit is not paid.

**Post-petition service and the automatic stay. After you file for bankruptcy, you must pay for utility service on time and in full.**

If you do not pay for service provided after the bankruptcy filing, BGE can terminate service in accordance with its tariff and applicable PSC regulations without permission from the bankruptcy court. Termination of service for failure to pay for post-petition service is **not** a violation of the automatic stay under § 362.

**Who to Contact at BGE:**

**BGE Bankruptcy Line:** 1-800-685-0123

**U.S. Mail:** BGE Bankruptcy  
P.O. Box 1475  
Baltimore, Md. 21201

**Fax Number:** 443-213-3304

**Email:** [BGEBankruptcy@bge.com](mailto:BGEBankruptcy@bge.com)