

**Appendix 3F. Chapter 11, Chapter 12, or Chapter 13 Individual Debtor's Certification and Request for Discharge.**

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH DAKOTA

In re: ) Bankr. No. 18-90000  
) Chapter 11  
WADE JOEL EARNER )  
aka W.J. Earner )  
SSN/ITIN xxx-xx-0000 )  
and ) DEBTOR WADE JOEL EARNER'S  
) CERTIFICATION AND  
) REQUEST FOR DISCHARGE  
WANDA GAIL EARNER )  
SSN/ITIN xxx-xx-0001 )  
)  
Debtors. )

I, Wade Joel Earner, an above-named debtor, certify and request as follows:

**I. Eligibility.** I am asking the Court to enter a discharge order in this case because:

(a) I have completed all payments, including any disposable income payments, due through the end of the plan term, as provided by my confirmed plan and any subsequent modifications approved by the Court; and

(b) I have not received a prior discharge that would render me ineligible for a discharge in this case.

**II. Personal financial management course.** I have completed an instructional course concerning personal financial management and a certification of the same has been filed by the course provider or I have completed and filed an Official Form 423.

**III. Domestic Support Obligation** (check A or B and, if B is checked, complete part B in full):

**A. NO Support Debt.** I have not been required by a judicial or administrative order or by statute to pay any Domestic Support Obligation, as defined by 11 U.S.C. § 101(14A), either before this bankruptcy case was filed or at any time thereafter.

OR  **B. Support Debt.** I have been required to pay a Domestic Support Obligation, as defined by 11 U.S.C. § 101(14A), either before this bankruptcy case was filed or at any time thereafter. I certify that prior to the date of this affidavit I have paid in full any Domestic Support Obligation payments required by a judicial or administrative order or by statute, including amounts due before or since this bankruptcy case was filed, to the extent provided by the confirmed plan and any subsequent modifications thereto.

The name and address of each holder of a Domestic Support Obligation is:

My most recent address is:

The name and address of my most recent employer(s) is/are:

**IV. Application of 11 U.S.C. § 522(q).** I certify [*check A or B*]:

**A.** Section 522(q)(1) of Title 11 does not apply because I have not claimed a homestead or other exemption specified in 11 U.S.C. § 522(p)(1) in an amount greater than the allowance provided in 11 U.S.C. § 522(p) on the date I filed my bankruptcy petition.

OR  **B.** Although I have claimed a homestead or other exemption specified in 11 U.S.C. § 522(p)(1) in an amount greater than the allowance under 11 U.S.C. § 522(p) on the date I filed my bankruptcy petition,

(1) Section § 522(q)(1)(A) of Title 11 does not apply because I have not been convicted of a felony, as defined by 18 U.S.C. § 3156, that under the circumstances demonstrates the filing of the case was an abuse of the provisions of Title 11 of the United States Code, and 11 U.S.C. § 522(q)(1)(B) does not apply because I do not owe a debt arising from:

(A) any violation of the federal securities laws, as defined in § 3(a)(47) of the Securities Exchange Act of 1934, any state securities laws, or any regulation or order issued under federal securities laws or state securities laws;

(B) fraud, deceit or manipulation in a fiduciary capacity or in connection with the purchase or sale of any security registered under § 12 or § 15(d) of the Securities Exchange Act of 1934 or under § 6 of the Securities Act of 1933;

(C) any civil remedy under 18 U.S.C. § 1964; or

(D) any criminal act, intentional tort or willful or reckless misconduct that caused serious physical injury or death to another individual in the preceding five years; and

(2) There is not currently pending any proceeding in which I may be found guilty of a felony of the kind described in 11 U.S.C. § 522(q)(1)(A) or liable for a debt of the kind described in 11 U.S.C. § 522(q)(1)(B).

I certify under penalty of perjury that the information provided in this certification is true and correct to the best of my knowledge and belief.

Dated: March 10, 2025.

/s/  
Wade Joel Earner  
Debtor

**SEE COMMITTEE NOTES ON THE FOLLOWING PAGE**

### **Committee Notes**

This local form should be used in lieu of any Official Form.

The document shall be completed in full and filed with the Court to begin the discharge process. A chapter 12 debtor may exclude subpart I(b) and part II. Be sure to reflect the correct chapter in the caption.

Each debtor in a joint case shall complete a separate document.

When this document is filed, it is not viewable on the public docket because of the personal identifier information that may be included. The case trustee will be able to view it so the trustee can complete his or her case administration duties.