

The court incorporates by reference in this paragraph and adopts as the findings and orders of this court the document set forth below. This document was signed electronically on November 06, 2006, which may be different from its entry on the record.

IT IS SO ORDERED.

Dated: November 06, 2006



A handwritten signature in blue ink, appearing to read "Arthur I. Harris".

Arthur I. Harris
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO

In re:)	Case No. 06-12799
)	
WILLIAM AYLWARD and)	Chapter 7
FRANCINE AYLWARD,)	
)	Judge Arthur I. Harris
Debtors.)	

ORDER

The above-captioned case was filed on July 5, 2006. On October 24, 2006, debtor William Aylward filed an Official Form 23 (Docket #17) that the personal financial management course described in 11 U.S.C. § 111 is not required because the debtor is incapacitated or disabled within the meaning of 11 U.S.C. § 109(h)(4). The debtor has not, however, provided any explanation or documentation for this assertion, nor has the debtor filed a motion seeking a waiver of the requirement under 11 U.S.C. § 727(a)(11).

Accordingly, on or before November 28, 2006, the debtor shall file a motion for a waiver of the requirement of 11 U.S.C. § 727(a)(11) to complete the personal financial management course. The motion shall set forth specific facts to show how the debtor is incapacitated or disabled within the meaning of 11 U.S.C. § 109(h). *See, e.g., In re Hall*, 347 B.R. 532, 535 (Bankr. N.D.W.Va. 2006) (setting forth factors for determining disability).

IT IS SO ORDERED.