

CREDITORS

in BankruptcyPRO

CREDITORS (C)



CREDITORS

Creditors

ALL | Secured Only (Schedule D) | Priority Only (Schedule E) | Unsecured Only (Schedule F) | Special Class Only

Find?:

Name	Mtx.	Sch.	Arr.	Disp.	Mask	NV	POC	Class	User Class	Who?	Amount	Collateral
B. Bruce Neverlost, Atty.		✓						Unsecured	Unsecured	C	\$0.00	
Bank One		✓						Unsecured	Unsecured	C	\$3,651.00	
▶ Bank One, Texas, N.A.		✓						Unsecured	Unsecured	C	\$6,925.00	
Beneficial Texas, Inc.		✓						Unsecured	Unsecured	C	\$1,387.00	
Beneficial Wildlife Tax Masters		✓						Unsecured	Unsecured	C	\$1,602.00	
Chevy Chase Bank, FSB.		✓						Unsecured	Unsecured	C	\$4,951.00	
Discover Card		✓						Unsecured	Unsecured	C	\$2,008.00	
Discover Card		✓						Unsecured	Unsecured	C	\$3,989.00	
Eagle Finance		✓						Unsecured	Unsecured	C	\$2,460.00	
ENB Preferred Charge		✓						Unsecured	Unsecured	C	\$700.00	
Federal Housing Administration		✓						Unsecured	Unsecured	C	\$0.00	
First Deposit National Bank		✓						Unsecured	Unsecured	C	\$18,894.00	
First Nationwide Mortgage		✓						Secured	Secured	C	\$67,400.00	899932 Meadow Dale, San Antonio, TX
First Nationwide Mortgage		✓						Secured	Secured	C	\$10,000.00	899932 Meadow Dale, San Antonio, TX
First Nested Bankcard Center		✓						Unsecured	Unsecured	C	\$3,361.00	
Fly-By-Night Acceptance Comp		✓						Secured	Secured	C	\$20,000.00	2010 Jeep Eagle Van (ins. and warrant
Gordon's Jewelers		✓						Secured	Secured	C	\$735.00	Ankle Bracelet
Great Eagle Capital Auto Lease		✓						Unsecured	Unsecured	C	\$0.00	1999 Jeep Eagle
Internal Revenue Service		✓						Priority	Priority	C	\$1,037.00	

Change New Delete Change Class Matrix Unselect All Matrix Select All

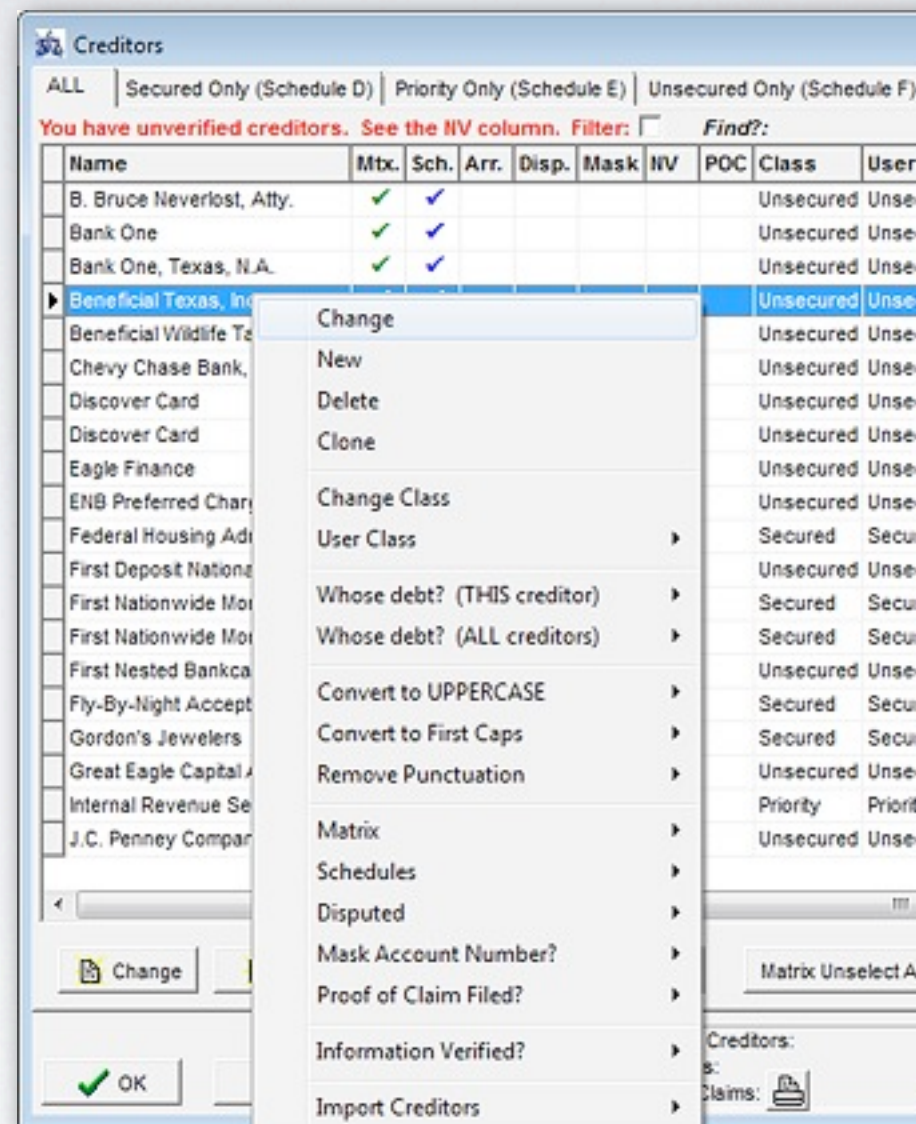
OK ? Help Next

Total Number of Creditors: 35
 Total of all Claims: \$204,650.00
 Total Business Claims: \$0.00 (0.00%) **13**



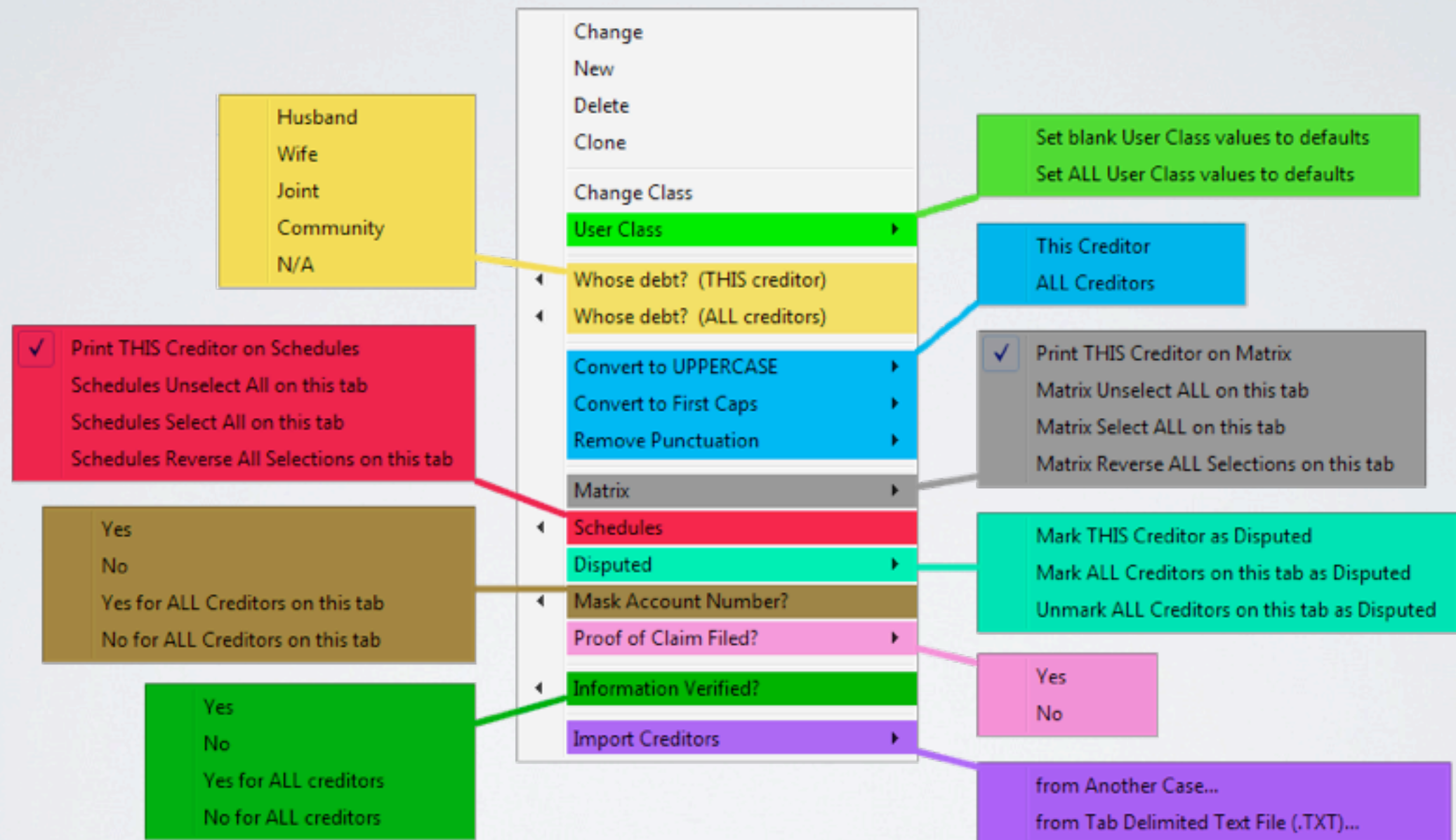
button: Enter or modify information regarding creditors in your case. These creditors can be input manually or automatically collected in a variety of ways.

CREDITORS



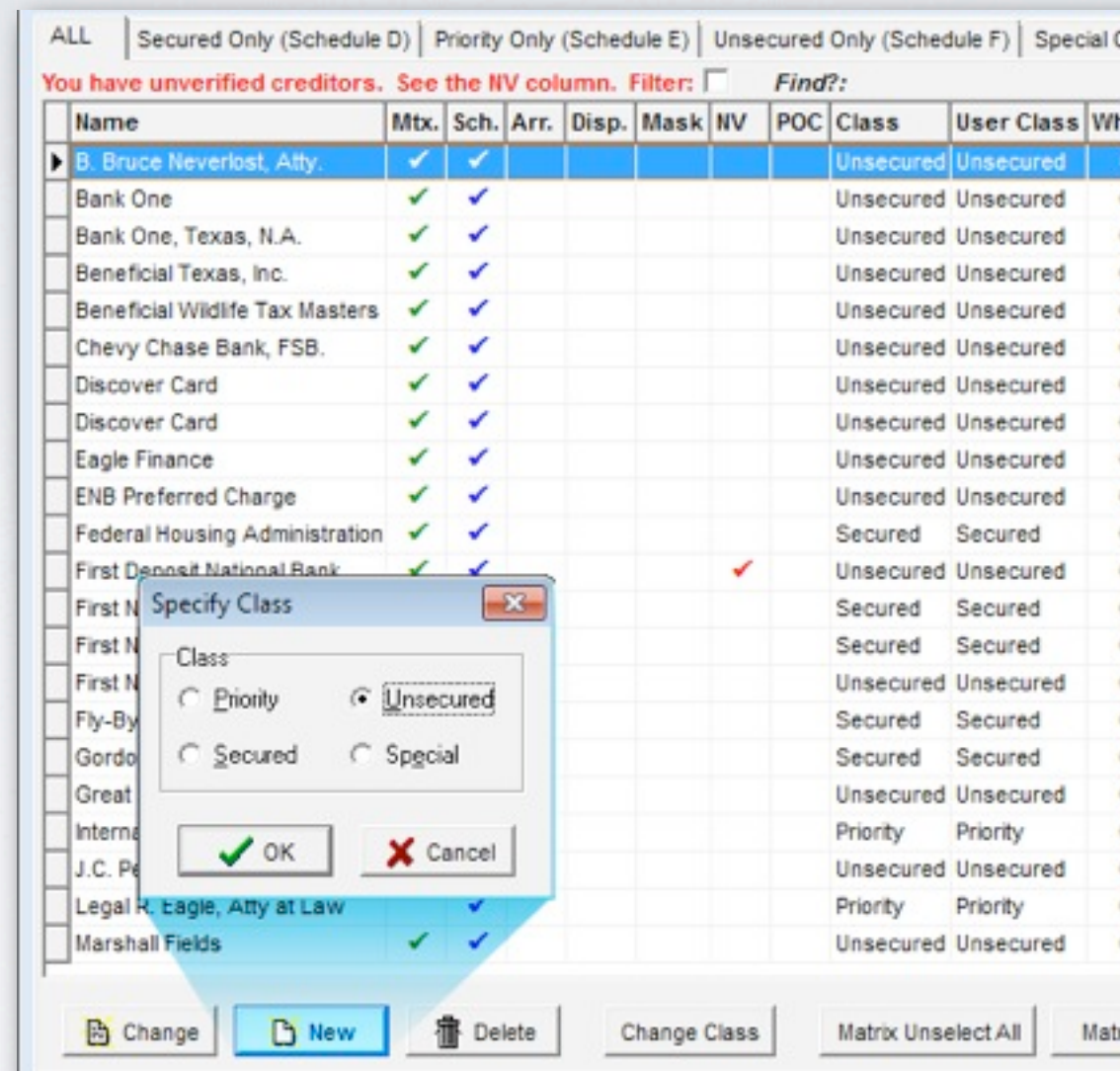
Right-click on a creditor to change its values.

CREDITORS



A multitude of options are available when right-clicking on a creditor.

NEW CREDITOR



Creating a new creditor: select the **new** button on the bottom left. Then designate its class. If you are positioned on one of the schedule tabs (i.e. Sch. D, E, or F) then the program will automatically add the creditor to the schedule you have selected.

MASTER CREDITOR LIST

The screenshot shows the 'Master Creditor List' dialog box in the BankruptcyPRO software. The dialog has a 'Find?' section with a list of creditors: Minnesota Symphony Orchestra, U.S. Fish and Wildlife Service, and walmart. The 'Minnesota Symphony Orchestra' is selected, and its details are shown in a larger text area: 'Minnesota Symphony Orchestra, 111 N. 89th St., Eagleton, MN 55555'. Below this, a table shows 'Contacts: 0, Noticing Parties: 0' and a table with columns 'Last Change', 'Last Used', and 'Times Used'. The 'Last Change' and 'Last Used' are both '09/12/2012', and 'Times Used' is '1'. At the bottom of the dialog, there are buttons for 'Edit', 'New', 'Clone', 'Delete', 'Enter an Abbreviation', 'Cleanup', and 'Import'. Below these buttons, there is a checkbox 'Automatically show this dialog when adding a creditor' which is checked. The main window of the software is visible in the background, showing various fields for creditor information, including 'Claim Amount', 'Interest Rate', 'Contract Payment', 'User-Defined Class' (set to 'Unsecured'), and 'Contact' button. A note at the bottom of the main window states: '(Entering contact information does NOT add a party to the case. See help for Noticing Parties instead.)'.

Master Creditor List

BankruptcyPRO Internet

Find?

Creditor Name

Minnesota Symphony Orchestra

U.S. Fish and Wildlife Service

walmart

Minnesota Symphony Orchestra
111 N. 89th St.
Eagleton, MN 55555

Contacts: 0, Noticing Parties: 0

Last Change	Last Used	Times Used
09/12/2012	09/12/2012	1

Edit New Clone Delete Enter an Abbreviation Cleanup Import

When copying a Name/Address into a case: [leave it alone.](#)

Select Cancel ☒ Automatically show this dialog when adding a creditor

Spell Check Information needs verification

Payment Name and Address (if different from above):

OK Cancel

DC Proof of Claim Options

Husband
Wife
Joint
Community
N/A

Date incurred:

Claim Amount:

☐ Unknown

Interest Rate:

Contract Payment:

Mask Account No. when printing

tion

Free Obligation Not Reported on Schedule E

Obligation


puted ☐ Business Debt
☐ Proof of Claim Filed

User-Defined Class: Unsecured

Contact

(Entering contact information does NOT add a party to the case. See help for Noticing Parties instead.)

(Master Creditor List)

The Master Creditor List is a list of common creditors that are accessible across all cases. By default this list will open when a new creditor is added but you have the option to disable this popup by clicking checkbox as shown. To open the Master Creditor List, click  in the creditor window or press F8.

CREDITORS

Creditors

ALL | Secured Only (Schedule D) | Priority Only (Schedule E) | Unsecured Only (Schedule F) | Special Class Only

Find?:

Name	Mtx.	Sch.	Arr.	POC	Class	Who?	Amount	Value	Incurred	Plan Treatment	Collateral
First Nationwide Mortgage	✓	✓	✓		Secured	H	\$10,000.00	\$10,000.00		Avoid Lien	899932 Meadow Dale, San Ant
Fly-By-Night Acceptance Company	✓	✓			Secured	H	\$20,000.00	\$95,000.00	985 day(s) ago	Pay Lower	2010 Jeep Eagle Van (ins. and
Gordon's Jewelers	✓	✓			Secured	H	\$735.00	\$720.00		Pay Claim	Ankle Bracelet
Sears Bankruptcy Dept. (13)	✓	✓			Secured	H	\$2,404.00	\$1,940.00		Pay Value	Refrigerator, washer, dryer, co

Change | New | Delete

Secured Count: 4
 Secured Total: \$33,139.00
Bifurcated Total: \$479.00

OK | Help | Next

Total Number of Creditors: 35
 Total of all Claims: \$204,650.00
 Total Business Claims: \$20,000.00 (9.77%) **13**

When entering a secured creditor, BankruptcyPRO automatically calculates any **bifurcated** (unsecured) portion of the claim.

CREDITORS

Unsecured Creditor (Schedule F) - Bank One, Texas, N.A.

Creditor Information | Plan | Codebtors (Schedule H) | Noticing Parties (0)

Name/Addr: **Bank One, Texas, N.A.**
9150 W. Royal Lane, Suite 130
Irving, TX 75063

Whose debt?
☐ Husband
☐ Wife
☐ Joint
☒ Community
☐ N/A

Date Incurred:
Claim Amount: **\$6,925.00**
☐ Unknown
Interest Rate:
Contract Payment:

E-Mail Addr:
Acct #: ☐ Mask Account No. when printing

Consideration: **Consolidation loan**

☐ Student Loan Obligation ☐ Restitution
☐ Domestic Support, Separation Agreement, or Divorce Decree Obligation Not Reported on Schedule E
☐ Obligation to Pension or Profit-Sharing, or Other Similar Obligation

☐ Contingent ☐ Unliquidated ☐ Disputed ☐ Business Debt
☐ Notice Only ☐ Setoff ☐ Proof of Claim Filed

Remarks:

User-Defined Class: **Unsecured**

☒ Spell Check ☐ Information needs verification (Entering contact information does **NOT** add a party to the case. See help for [Noticing Parties](#) instead.)

Payment Name and Address (if different from above): (Master Creditor List)

Change **New**

Total Number of Creditors: **13**
Total of all Claims: **\$204,650.00**
Total Business Claims: **\$0.00 (0.00%)**

Update a creditor's information: Double click on creditor name or click **Change** button.

CREDITORS

Secured Creditor (Schedule D) - First Nationwide Mortgage

Creditor Information | Plan | Codebtors (Schedule H) | Noticing Parties (0) | Form 22C

Name/Addr: **First Nationwide Mortgage**
P.O. Box 9481
Gaithersburg, MD 20898-9481

Whose debt?
☐ Husband
☐ Wife
☐ Joint
☒ Community
☐ N/A

Date Incurred: **02/01/2008**
1694 day(s) ago

Claim Amount: **\$67,400.00**
☐ Unknown
Value: **\$80,000.00**
Attach to Asset
☐ Tie Value to Assets
Unsec. Portion: **\$0.00**

E-Mail Addr:
Acct #: **33683 3164829**
☐ Mask Account No. when printing

Int Rate: **9** Contract Pmt: **\$687.00**
Collateral: **899932 Meadow Dale, San Antonio, TX**
Nature of Lien: **1st lien - Deed of Trust**
☐ Business Debt
☐ Proof of Claim Filed
User-Defined Class: **Secured**
Contact

Pmts are due on day **9** of the month
☐ Contingent ☐ Unliquidated ☐ Disputed
☐ Setoff ☐ Notice Only

Remarks: **Direct pay to continue outside of plan**
Spell Check ☐ Information needs verification
Payment Name and Address (if different from above):
(Master Creditor List)

OK Cancel Help DC Proof of Claim Options

Creditors
Secured Only (Schedule D) | Priority Only (Schedule E)
You have unverified creditors. See the IV column.

Name	Mtx.	Sch.	Arr.	Dis.
B. Bruce Neverlost, Atty.	✓	✓		
Bank One	✓	✓		
Bank One, Texas, N.A.	✓	✓		
Beneficial Texas, Inc.	✓	✓		
Beneficial Wildlife Tax Masters	✓	✓		
Chevy Chase Bank, FSB.	✓	✓		
Discover Card	✓	✓		
Discover Card	✓	✓		
First Nationwide Mortgage	✓	✓		

Unsecured Unsecured C \$2,000.00 Credit card
Unsecured Unsecured C \$3,969.00 Credit card
Secured Secured C \$67,400.00 899932 Meadow Dale, San Antonio, TX 1st lien - Deed of Trust

This diagram shows how the values correlate between where they are inserted on the window and the creditor list.

CREDITORS

Secured Creditor (Schedule D) - Fly-By-Night Acceptance Company

Creditor Information | Plan | Codebtors (Schedule H) | Attached Assets (2) | Noticing Parties (0) | Form 22C

Name/Addr: **Fly-By-Night Acceptance Company**
Copy P.O. Box 900000
To clipboard Mobile, AL 36691-1567
Paste From clipbrd.

E-Mail Addr:
Acct #:
☐ Mask Account No. when printing

Whose debt?
☒ Husband
☐ Wife
☐ Joint
☐ Community
☐ N/A

Date Incurred: 02/10/2010
985 day(s) ago

Claim Amount: \$20,000.00
☐ Unknown
Value: \$95,000.00
Attach to Asset
☒ Tie Value to Assets
Unsec. Portion: \$0.00

Int Rate:
Contract Pmt: \$333.00
Collateral: 2010 Jeep Eagle Van (ins. and warrant
Pmts are due on day
of the month Nature of Lien: Title
☒ Contingent ☐ Unliquidated ☐ Disputed
☒ Business Debt 100 %
☐ Proof of Claim Filed

Remarks: ☐ Setoff ☐ Notice Only
\$333.00 on gross balance
User-Defined Class: Secured
Contact

ABC Spell Check ☐ Information needs verification
(Entering contact information does NOT add a party to the case. See help for Noticing Parties instead.)

Payment Name and Address (if different from above):
(Master Creditor List)

OK Cancel Help DC Proof of Claim Options

Add to Real Property
Add to Personal Property
Add to SOFA #3(a)
Add to SOFA #3(b)
Add to SOFA #3(c)
Add to Executory Contracts
Add Current to Master Creditor List
Print on Schedules
Print on Matrix
Proof of Claim
Contact

Use the **Options** button to pass information to other forms without typing.

CREDITORS

Secured Creditor (Schedule D) - Fly-By-Night Acceptance Company

Creditor Information | Plan | Codebtors (Schedule H) | Attached Assets (2) | Noticing Parties (0) | Form 22C

Name/Addr: **Fly-By-Night Acceptance Company** (F8) Whose debt?
☒ Husband
☐ Wife
☐ Joint
☐ Community
☐ N/A

Date Incurred: **02/10/2010**
985 day(s) ago

Copy P.O. Box 900000
To clipboard Mobile, AL 36691-1567
Paste From clipbrd.

E-Mail Addr:
Acct #:
☐ Mask Account No. when printing

Int Rate: Contract Pmt: **\$333.00** Collateral: **2010 Jeep Eagle Van (ins. and warrant)**
Pmts are due on day of the month Nature of Lien: **Title**
☐ Contingent ☐ Unliquidated ☐ Disputed ☐ Business Debt
Remarks: ☐ Setoff ☐ Notice Only ☐ Proof of Claim Filed

\$333.00 on gross balance User-Defined Class: **Secured**
Contact

Spell Check ☐ Information needs verification (Entering contact information does NOT add a party to the case. See help for [Noticing Parties](#) instead.)

Payment Name and Address (if different from above): (Master Creditor List)

OK Cancel ? Help DC Proof of Claim Options

Date Incurred box: Type **date incurred** in MM/DD/YYYY format and number of days ago debt was incurred calculates automatically. Ex: Vehicles (910 days.) A full **Date Calculator** **DC** is available at the bottom of the window.

CREDITORS

Secured Creditor (Schedule D) - Fly-By-Night Acceptance Company

Creditor Information | Plan | Codebtors (Schedule H) | Attached Assets (2) | Noticing Parties (0) | Form 22C

Name/Addr: **Fly-By-Night Acceptance Company** Whose debt? ☒ Husband ☐ Wife Date Incurred: **02/10/2010** 985 day(s) ago

Copy **P.O. Box 900000** (F8)

Paste **Mobile.**

From clipbrd.

E-Mail Addr:

Acct #: ☐ Mask A

Int Rate:

Pmts are due on day ☐ Contingent

Remarks: ☐ Setoff

\$333.00 on gross

☒ Spell Check

Information needs verification the Case. See help for [Noticing Parties](#) instead.)

Payment Name and Address (if different from above): (Master Creditor List)


OK Cancel Help Proof of Claim Options

Nature/Consideration Descriptions

Please enter only one description per line!

Fee Simple
Credit Card
Attorney Fees
Notice Only
Collecting for -
Attorney for -
Arrearage
Sales Taxes
1040 Taxes
941 Taxes
940 Taxes
Taxes

OK

Click on  anywhere in program to build your own list. Add a brief description, click OK and next time you click on the drop down arrow, your item will be listed in alphabetical order.

CREDITORS

The image shows a screenshot of the BankruptcyPRO Creditors form, which is used to enter creditor information. The form is divided into two sections, each for a different creditor entry.

Top Section:

- Int Rate:
- Contract Pmt:
- Collateral:
- Pmts are due on day of the month
- Nature of Lien:
- ☒ Contingent ☐ Unliquidated ☐ Disputed
- Remarks: ☐ Setoff ☐ Notice Only
- ☐ Business Debt (circled in green)
- ☐ Proof of Claim Filed

Bottom Section:

- Int Rate:
- Contract Pmt:
- Collateral:
- Pmts are due on day of the month
- Nature of Lien:
- ☒ Contingent ☐ Unliquidated ☐ Disputed
- Remarks: ☐ Setoff ☐ Notice Only
- ☒ Business Debt 10 %
- ☐ Proof of Claim Filed

BankruptcyPRO has an option to calculate the total percentage of business debt so that you can print a report of business debt compared to consumer debt. Within the creditor, check the **Business Debt** box and indicate the percentage of business debt for this creditor.

PRINT CONSUMER / NON-CONSUMER DEBT REPORT

The screenshot displays the BankruptcyPRO software interface. On the left is the 'Creditors' window, and on the right is a preview of the 'Consumer / Non-Consumer Debt Report'.

Creditors Window:

- Buttons: ALL, Secured Only (Schedule D), Priority Only (Schedule E), Unsecured Only
- Find?:
- Table columns: Name, Mtx., Sch., Arr., Disp., Mask, NV, POC, Cl.
- Table rows include: B. Bruce Neverlost, Atty., Bank One, Bank One, Texas, N.A., Beneficial Texas, Inc., Beneficial Wildlife Tax Masters, Chevy Chase Bank, FSB., Discover Card, Discover Card, Eagle Finance, EMB Preferred Charge, Federal Housing Administration, First Deposit National Bank, First Nationwide Mortgage, First Nationwide Mortgage, First Nested Bankcard Center, Fly-By-Night Acceptance Comp, Gordon's Jewelers, Great Eagle Capital Auto Lease, Internal Revenue Service.
- Buttons: Change, New, Delete, Change Class
- Buttons: OK, Help, Next

Consumer / Non-Consumer Debt Report:


In re: A. Bald Eagle
Harp E. Eagle

Case Number: 13
Chapter: 13

	Total	Bus. %	Business	Con. %	Consumer
Secured Debts					
First Nationwide Mortgage	\$87,400.00	0%	\$0.00	100%	\$87,400.00
First Nationwide Mortgage	\$10,000.00	0%	\$0.00	100%	\$10,000.00
Fly-By-Night Acceptance Company	\$20,000.00	0%	\$0.00	100%	\$20,000.00
Gordon's Jewelers	\$735.00	0%	\$0.00	100%	\$735.00
Sears Bankruptcy Dept. (13)	\$2,404.00	0%	\$0.00	100%	\$2,404.00
Priority Debts					
Internal Revenue Service	\$1,037.00	0%	\$0.00	100%	\$1,037.00
Legal R. Eagle, Atty at Law	\$1,400.00	0%	\$0.00	100%	\$1,400.00
Unsecured Debts					
Bank One	\$3,651.00	0%	\$0.00	100%	\$3,651.00
Bank One, Texas, N.A.	\$6,925.00	0%	\$0.00	100%	\$6,925.00
Beneficial Texas, Inc.	\$1,387.00	0%	\$0.00	100%	\$1,387.00
Beneficial Wildlife Tax Masters	\$1,602.00	0%	\$0.00	100%	\$1,602.00
Chevy Chase Bank, FSB.	\$4,951.00	0%	\$0.00	100%	\$4,951.00
Discover Card	\$2,008.00	0%	\$0.00	100%	\$2,008.00
Discover Card	\$3,989.00	0%	\$0.00	100%	\$3,989.00
Eagle Finance	\$2,460.00	0%	\$0.00	100%	\$2,460.00
EMB Preferred Charge	\$700.00	0%	\$0.00	100%	\$700.00
First Deposit National Bank	\$18,894.00	0%	\$0.00	100%	\$18,894.00
First Nested Bankcard Center	\$3,361.00	0%	\$0.00	100%	\$3,361.00
J.C. Penney Company	\$1,145.00	0%	\$0.00	100%	\$1,145.00
Marshall Fields	\$238.00	0%	\$0.00	100%	\$238.00
Monkey Wards	\$1,052.00	0%	\$0.00	100%	\$1,052.00
National Tire & Battery (NTB)	\$708.00	0%	\$0.00	100%	\$708.00
Red Wing National Bank	\$218.00	0%	\$0.00	100%	\$218.00
San Fernando Hills Credit Union	\$923.00	0%	\$0.00	100%	\$923.00
San Fernando Hills Credit Union	\$5,000.00	0%	\$0.00	100%	\$5,000.00
Texas Guaranteed Student Loan	\$10,626.00	0%	\$0.00	100%	\$10,626.00
Texas Guaranteed Student Loan	\$31,836.00	0%	\$0.00	100%	\$31,836.00
Totals	\$204,650.00		\$0.00		\$204,650.00
Ratio	100%		0.00%		100.00%

Bottom status bar:

- Total Number of Creditors: 35
- Total of all Claims: \$204,650.00
- Total Business Claims: \$0.00 (0.00%)
- Chapter: 13

Print or Preview a detailed report comparing Consumer and Business debts: Click  at bottom of creditor window to preview then click **printer icon** at top to print.

PROOF OF CLAIM

Proof of Claim [Debtor:A. Bald Eagle Harp E. Eagle / Creditor:Chevy Chase Bank, FSB.]

General | Claim | Secured Claim | Signature Block

Form to Use
☒ Apr. 2013 ☐ Dec. 2011 ☐ Dec. 2008 ☐ Apr. 2007 ☐ Apr. 2005
☐ Dec. 2012 ☐ Apr. 2010 ☐ Dec. 2007 ☐ Oct. 2005

This claim a previously filed claim, dated:
☒ Is original ☐ Replaces ☐ Amends

Court Claim Number (if known):

Name of Debtor: A. Bald Eagle Harp E. Eagle Case No.: Chapter: ☐ 7 ☐ 11 ☐ 12 ☒ 13

Name of Creditor: Beneficial Texas, Inc. Account Number:

Name and address where notices should be sent:
Beneficial Texas, Inc.
1739 S.W. Loop 410 #506
San Antonio, TX 78227

Use Creditor Addr.
Use Contact Addr. and Phone No.

Debtor may have scheduled account as:

(Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.)

24-Character Uniform Claim Identifier (optional):

Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

Phone: Email:

Name and address where payment should be sent (if different from above):
(FS: Master Creditor List)

Phone: Email:

OK Cancel Generate PDF Print

Creditor List

OK Cancel DC Proof of Claim Options

Create Proof of Claim: Select creditor, window opens to **Creditor Information** tab, check “**Proof of Claim**” button on bottom right.

BankruptcyPRO fills out claim from information entered in the creditor.

PROOF OF CLAIM

Proof of Claim [Debtor:A. Bald Eagle Harp E. Eagle / Creditor:Beneficial Texas, Inc.]

General **Claim** Secured Claim Signature Block

Basis for claim

☒ Goods sold ☐ Taxes

☐ Services performed ☐ Retiree benefits

☐ Money loaned ☐ Wages, salaries and compensations


☐ Personal injury/wrongful death ☐ Other

Describe other:

Class

☐ Priority ☐ Secured ☒ Unsecured ☐ Special

Caution: Changes to this amount will not be copied back to the creditor record.

Total Amount of Claim: 

☐ Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

Enter details of claim on the **Claim** tab.

PROOF OF CLAIM

Proof of Claim [Debtor:A. Bald Eagle Harp E. Eagle / Creditor:National Tire & Battery (NTB)]

General | Claim | Secured Claim | Signature Block

If supporting documents are NOT available, please explain:

I am the:

- ☐ Creditor
- ☐ Creditor's authorized agent
- ☒ Trustee, debtor, or their authorized agent
- ☐ Guarantor, surety, indorser, or other codebtor

Signature Date: 8/21/2013

Name: Bob Someguy

Title:

Company: The Generic Firm

Address: 3518 Ramshakle Dr.
Suite 2201

Phone: (555) 555-5555

Email:

Quick Choice:

Attorney

Enter manually

Attorney

Custom #1

Custom #2

Custom #3

Custom #4

Custom #5

Custom #6

OK Cancel

☐ Generate PDF Print

Signature Block: To select Attorney currently designated to this case, in **Quick Choice** field select **Attorney** and fields on left will be auto filled. To customize other selections, in **Quick Choice** field select **Clear Signature Block**, select **Enter manually** and fill in Name, Title, etc., on left. In **Quick Choice** field, select a choice (Ex: Custom #1), click **OK** and data is saved for future use for all cases from pulldown menu.

PLAN TAB

Secured Creditor (Schedule D) - Fly-By-Night Acceptance Company

Creditor Information | **Plan** | Codebtors (Schedule H) | Attached Assets (2) | Noticing Parties (0) | Form 22C

Plan Summary Remarks: **\$407.00 on gross balar**

Insurance Company: **Client to provide** Details

Plan Intentions

- ☐ Surrender collateral
- ☒ Retain collateral
- ☐ Claim as exempt and avoid lien

☐ Direct Pay Beginning:

☐ Principal Residence

☐ Real Property

☐ For Arrearage

Make Arrearage Claim

Special Class of Secured Claim (not supported in all jurisdictions):

☐ Check if Non-PMSI (Purchase Money Security Interest)

Interest Rate for Plan: **0**

Contract Interest Rate:

Highlighting (only supported in a few plans):

0

Source of Value:

Date Motion Filed:

Date Motion Granted:

☒ Pay Adequate Protection ☐ Directly

☒ Use Manual Adequate Protection Payment Amount

Adequate Protection Percentage **0.93750%**

Adequate Protection Payment Amount **\$187.50**

Incurred: **1001 day(s) before filing**

☒ Section 1325(a) "Hanging Paragraph" Applies

Amount to be paid in plan

- ☒ Claim or Value, whichever is less
- ☐ Claim (disregard unsecured portion, if any)
- ☐ Value
- ☐ Not Set/Prompt User

Set above choice as default for NEW creditors

Current default for NEW creditors is:
Claim or Value, whichever is less

OK Cancel ? Help DC Proof of Claim Options

In a chapter 13 case, designate specific options for the creditor to print on the chapter 13 plan (i.e. Principal Residence, Direct Pay...)

ARREARAGE CLAIM

The screenshot displays the 'Secured Creditor (Schedule D) - First Nationwide Mortgage' window. The 'Plan' tab is active, showing 'Plan Intentions' with 'Claim as exempt and avoid lien' selected. A yellow highlight is on the 'Make Arrearage Claim' button. An overlay dialog box titled 'Make Arrearage Claim' is open, showing the following fields:

- Total Amount of Arrearage: \$10,000.00
- Interest Rate in Plan: 9%
- Contract Interest Rate: 9
- Months Behind on Arrearage: 12
- Amount to be paid in plan:
 - ☒ Claim or Value, whichever is less
 - ☐ Claim (disregard unsecured portion, if any)
 - ☐ Value
 - ☐ Not Set/Prompt User

Below these fields is a button 'Set above choice as default for NEW arrearages' and a status message: 'Current default for NEW arrearages is: Claim or Value, whichever is less'. At the bottom of the dialog are 'OK' and 'Cancel' buttons. The main window also has 'OK', 'Cancel', 'Help', 'DC', 'Proof of Claim', and 'Options' buttons at the bottom.

Instead of cloning a creditor, click on the **Make Arrearage Claim** button. BankruptcyPRO creates a separate claim, makes the claim equal to the value, and treats arrearage as fully secured in Plan.

ADEQUATE PROTECTION

Secured Creditor (Schedule D) - Fly-By-Night Acceptance Company

Creditor Information | **Plan** | Codebtors (Schedule H) | Attached Assets (2) | Noticing Parties (0) | Form 22C

Plan Summary Remarks: **\$407.00 on gross balar**

Insurance Company: **Client to provide** Details

Source of Value:

Date Motion Filed:

Date Motion Granted:

Plan Intentions

- ☐ Surrender collateral
- ☒ Retain collateral
- ☐ Claim as exempt and avoid lien

☐ Direct Pay Beginning:

☐ Principal Residence

☐ Real Property

☐ For Arrearage

Make Arrearage Claim

Special Class of Secured Claim (not supported in all jurisdictions):

☐ Check if Non-PMSI (Purchase Money Security Interest)

Interest Rate for Plan:

Contract Interest Rate:

Highlighting (only supported in a few plans):

☒ Pay Adequate Protection ☐ Directly

☒ Use Manual Adequate Protection Payment Amount

Adequate Protection Percentage:

Adequate Protection Payment Amount:

Incurred: **1001 day(s) before filing**

☒ Section 1325(a) "Hanging Paragraph" Applies

Amount to be paid in plan

- ☒ Claim or Value, whichever is less
- ☐ Claim (disregard unsecured portion, if any)
- ☐ Value
- ☐ Not Set/Prompt User

Set above choice as default for NEW creditors

Current default for NEW creditors is:
Claim or Value, whichever is less

OK Cancel ? Help DC Proof of Claim Options

Designate creditor to receive Adequate Protection: Click on creditor, **Plan** tab, and check **Pay Adequate Protection**.

CHAPTER 7 STATEMENT OF INTENTION

CR start fresh today LT ACE \$ SOFA 7 MT FD DC X

Intentions

Secured (Schedule D) | Priority (Schedule E) | Unsecured (Schedule F)

Name of Creditor	Collateral	Intentions	Claimed as Exempt?
First Nationwide Mortgage	899932 Meadow Dale, San Antonio, TX	Reaffirm debt pursuant to 11 U.S.C. Sec. 541(c)(2)	No selection
First Nationwide Mortgage	899932 Meadow Dale, San Antonio, TX	Reaffirm debt pursuant to 11 U.S.C. Sec. 541(c)(2)	No selection
Fly-By-Night Acceptance Company	2010 Jeep Eagle Van (ins. and warrant)	Reaffirm debt pursuant to 11 U.S.C. Sec. 541(c)(2)	No selection
Gordon's Jewelers	Ankle Bracelet	Reaffirm debt pursuant to 11 U.S.C. Sec. 541(c)(2)	No selection
Sears Bankruptcy Dept. (13)	Refrigerator, washer, dryer, computer	Reaffirm debt pursuant to 11 U.S.C. Sec. 541(c)(2)	No selection

☐ Show all Creditors

OK ? Help Next

In a chapter 7 case, double-click on a creditor to select an intention.

CODEBTORS

Secured Creditor (Schedule D) - First Nationwide Mortgage

Creditor Information | Plan | Codebtors (Schedule H) | Noticing Parties (0)

Individual Codebtors: ☐ Include Group

Name

Change New Delete

Codebtor

Name/Addr:

Copy To clipboard

Paste From clipboard

Helpful Hint:

In address fields, when you want to enter a city, state and zip code, you can type a string such as z12345. This will retrieve the city and state for this zip code from the zip code database.

OK Cancel

OK Cancel ? Help DC Proof of Claim Options

Add additional codebtors for a creditor. NOTE: If the creditor is set to community or joint debt, a non-filing spouse will automatically print on Schedule H. If the same codebtor is related to several debts, you can add them as a (single-member) group to apply them quickly to each debt.

NOTICING PARTIES

Secured Creditor (Schedule D) - First Nationwide Mortgage

Creditor Information | Plan | Codebtors (Schedule H) | Noticing Parties (0) | Form 22C

Use the checkboxes below to attach noticing parties to this creditor.

	Name
<input checked="" type="checkbox"/>	B. Bruce Neverlost, Atty.
<input type="checkbox"/>	Federal Housing Administration
<input type="checkbox"/>	Parrott & Canary L.L.P.
<input type="checkbox"/>	United States Attorney
<input type="checkbox"/>	United States Attorney
<input type="checkbox"/>	United States Attorney General
<input type="checkbox"/>	Veterans Administration

Change Add New Noticing Party and Attach

OK Cancel Help DC Proof of Claim Options

Select noticing parties related to a creditor on this tab.

FORM 22

Secured Creditor (Schedule D) - First Nationwide Mortgage

Creditor Information | Plan | Codebtors (Schedule H) | Noticing Parties (0) | Form 22C

☒ Include on Form 22C: Disp. Income (Ch. 13)

Type of Debt for Form 22C

☒ Mortgage ☐ Vehicle 1 ☐ Vehicle 2 ☐ Other

Total of amounts contractually due in the 60 months following the filing of the bankruptcy case:

1/60th of the total: ☐ Flag as Direct Pay for Form 22

Does payment include taxes or insurance?

☐ Yes ☒ No

Cure Amount:

1/60th of the total: ☐ Flag as Direct Pay for Form 22

For secured and priority creditors, enter creditor details for Form 22. This information is automatically sent to the appropriate lines of the Means Test. Use the buttons at the bottom to enter amounts.