

Instructions for the FLMB Chapter 13 Plan Effective September 1, 2015

Section 2 - Administrative Attorney's Fee

Total Attorney fees and Total Paid are entered on the Fee Disclosure window (F Button). The balance due will need to be entered as a priority creditor with the type of priority set to "Attorney fees for this case". You can have BankruptcyPRO add this creditor automatically from the Attorney Fee Disclosure dialog by clicking on the Add To Creditor List button at the bottom right of the window. In order for BankruptcyPRO to calculate fees to the attorney in the plan, you must be a creditor, but it is an option as to whether that creditor appears on the Schedules/Matrix. Check the corresponding boxes on the form if you wish to exclude the attorney creditor from the schedules and/or the matrix.

Section 3 - Priority Claims

This section shows the Priority Creditors paid through the plan.

Section 5 (A) - Claims Secured by Real Property (Mortgage and Arrears)

To show a creditor in this section, they must be a Secured Creditor. On the Plan tab, choose Retain Collateral, Principal Residence, Real Property. Do not choose Direct Pay.

To show an arrearage claim, add the arrearage creditor as follows:

Open the original mortgage creditor. Go to the Plan tab. Click on the button to Make Arrearage Claim. BankruptcyPRO will ask for the amount of the arrearage. Enter that amount and click OK. You will now see a second claim for that creditor for the amount of the arrearage. The arrears will show in the column labeled Arrears.

Gap Payments may be entered on the Plan tab in the mortgage creditor in the Plan Summary Remarks box.

Section 5 (B) Claims secured by Real Property/Debtor Intends to Seek Mortgage Modification

The creditor will be entered as a Secured creditor. On the Creditor Information tab, at the bottom right, set the User-Defined Class set to "MortMod".

Section 5 (C) - Claims Secured by Real or Personal Property to Which Section 506 Valuation APPLIES.

This will be a Secured creditor. On the Plan tab, choose Retain Collateral and Pay Claim or Value, whichever is less.

Section 5 (D) - Claims Secured by Real or Personal Property to Which Section 506 Valuation DOES NOT APPLY.

This will be a Secured creditor. On the Plan tab, choose Retain Collateral, check Section 1325(a) Applies, select Pay Claim (disregard unsecured portion).

Section 5 (E) - Claims secured by Personal Property: Maintaining Regular Payments and Curing Arrearages, if any, with All Payments in Plan

This will be a Secured creditor. On the Plan tab, choose Retain Collateral. This creditor will be paid the Plan (Not Direct Pay).

To add an arrearage claim, add the arrearage creditor as follows:

Open the original creditor. Go to the Plan tab. Click on the button to Make Arrearage Claim. BankruptcyPRO will ask for the amount of the arrearage. Enter that amount and click OK. You will now see a second claim for that creditor for the amount of the arrearage. The arrears will show in the column labeled Arrears.

Section 5 (F) - Secured Claims/Lease Claims Paid Direct by the Debtor

The creditor will be a Secured creditor. On the Plan tab, choose Retain Collateral, Direct Pay.

It can also be Assumed Executory Contract creditor transferred to Sch. D. The User Class should be ExecPay. When the Executory Contract is transferred Schedule D, BankruptcyPRO will set the user class to ExecPay for you. On the Plan tab, choose Retain Collateral, Direct Pay.

Section 5 (G) Liens to be Avoided per/Stripped

This will be a Secured creditor, On the Plan tab, choose Claim as exempt and avoid lien.

Section 5 (H) - Surrender of Collateral/Leased Property

This will be a Secured creditor. On the Plan tab, choose Surrender Collateral. This may also be a Rejected Executory Contract that was transferred to Sch. D. The user class will be set to ExecPay. On the Plan tab, choose, surrender collateral.

Section 6 – Leases/Executory Contracts

This will be a Secured creditor created by a transfer to Schedule D from the Executory Contracts.. On the Plan tab, choose Surrender Collateral.

This may also be a Rejected/Assumed Executory Contract that was not transferred to Sch. D.

Additional Provisions 8 (C) - Property of the estate vesting

This is selected on the Special button when you are selecting the plan to print it.