BANKRUPTCY
PROCESSING & SIGNING CHECKLIST
CHAPTER 13 - EASTERN DISTRICT

Dated: January 27, 2012 **Client:** John Doe **Staff Person**: John T. Orcutt

TO DO WHILE CLIENTS ARE PRESENT efiller3.wpt (rev. 1/21/12)

Debtor	Co-Debtor	CLIENT ACKNOWLEDGMENTS SECTION: Have clients initial each item.
		I understand that I am filing bankruptcy.
		I reviewed the documents to be filed in my bankruptcy case. The documents are complete and accurate to the best of my knowledge, **including the value listed, if any, for my home and other real estate** (The value listed is $).
		The name I now use is spelled correctly and all other names by which creditors have known me are also listed and spelled correctly.
		My social security number is correct on the **Statement of Social Security Number(s)**
		My mailing address is correct. **My new phone no. is: (h) (w) ( )**
		I will contact you immediately by email sent to changemyaddress@johnorcutt.com if my mailing address, email address or phone numbers change.
		I see the names of all my creditors. None are left out.
		I understand that it would be unethical for a paralegal, secretary or any other non-lawyer to recommend that I file bankruptcy or to recommend one type of bankruptcy over another. I acknowledge that no one, other than an attorney, made any such recommendations.
		I have not entered into any marital separation agreements since I was initially interviewed in your office, nor have any divorce or equitable distribution proceedings been finalized since I was initially interviewed in your office. **Note to Processor: If the answer is "Yes", get an attorney involved immediately.**
		I understand that in the next few days, all the documents in my file will be scanned for storage on your computer, and that, after scanning, all paper documents in my file will be thrown away. **I acknowledge that I have received back from your office all documents I provided, which contain "original" signatures.**
		Mandatory Personal Financial Management Class: I understand that, after my case is filed (**not before**), I must complete a class in personal financial management from an approved company and thereafter file with the Court a Certificate of Completion, not later than 30 days before the end of my Chapter 13 plan. If, for any reason, I fail to do so, I understand the Bankruptcy Court will "close" my case without giving me my bankruptcy discharge, and that if I thereafter want to get my discharge, I will have to pay both: (1) The cost of preparing a Motion to Reopen my case ($150), and (2) The filing fee for reopening my case ($220*). * As of 1/17/06
		Proof of Income and Last Year's Federal Tax Return: I have supplied you all of my paycheck stubs and other evidence of income received in the last 6 months, that I could find or get hold of. If I did not supply you with a copy of my last year's Federal tax return, it is because I did not file one.

4

		DEBT-BUSTER PLANS ONLY: I certify that all of the 'representations' set forth in the **Debt-Buster Plan Understanding** agreement I signed with your office are still true, including the representation that all the debts secured by collateral I want to keep are, right now, on this date, completely up-to-date. I understand that if one or more of these representations turns out to be not true, this will impose upon my attorney, on my behalf, significant extra work, in which case, my case will thereafter be treated as a 'standard' Chapter 13 case (instead of a 'Debt-Buster' case), with my plan payment, plan duration, and attorney fee adjusted accordingly. (As of 5/24/07, the standard attorney fee set by the Court for a 'standard' Chapter 13 case is $3,000.)

Staff	STAFF DUTIES: **Please initial or write "N/A" next to each item, whichever applies.**
	BESTCASE PROGRAM: [ ] **Data Input**: I have input into BestCase all the information necessary to complete the documents. [ ] In doing so, I verify that I have followed the protocol for listing the correct address for each & every creditor as set forth on the document entitled "**Guideline For Finding And Listing The Correct Address For A Creditor**". [ ] I input all the information necessary to complete the documents in BestCase [ ] **BeBack more than 90 days ago**: If the BeBack was conducted more than 90 days ago, I asked the client what, if anything, has changed in terms of assets, debts, income and expenses, **as well as** the Yes/No answers in the BeBack questionnaire, and I updated the file to reflect all such changes. **REAL ESTATE TAXES (3 items):** [ ] **(1) Schedule D**: For each parcel of real property that the client(s) own, I listed the name and mailing address of the corresponding County tax office (linked to the description of that parcel), to put that office on notice of the bankruptcy filing. [ ] **Property Being Retained:** For each parcel of real property that the client(s) owns and intends to retain, I also included in the corresponding County tax listing either: "**Included in escrow**" or "**NOT included in escrow**", whichever is correct according to our file. (Note: If there is no mortgage on the parcel, the County tax listing should read: "NOT included in escrow".) **NOTE**: When we say that taxes are "included in escrow", we mean that they are included in the client's mortgage payment. We could just as well say "included in the mortgage payment". When the taxes are included in the mortgage payment, this means that the mortgage company will pay the taxes (using this money). Regarding Property being retained: It is important that we input this information correct, so that the Chapter 13 Trustee will know how to treat the claims filed by the local County tax offices. For example, if the taxes are "**Included in escrow**", the Trustee knows that all county tax bills, both future and overdue, will be paid by the mortgage company, and therefore that all future and overdue amounts will be paid "outside" the plan. Whereas, if the taxes are "**NOT included in escrow**", the Trustee will know that the client is supposed to pay all future county tax bills directly, "outside" the plan, with only "arrears" (the overdue part) on the claim to be paid "inside" the plan. Regarding Property being "surrendered": No such notation is necessary, other than the notation that the property is being "surrendered". (Note: Taxes due on property being "surrendered" will always get paid out of the sale proceeds when the property is sold at foreclosure.) [ ] **(2) Schedule J**: (BestCase item "1"): Regarding the client's home: It is important that we answer this item correctly. Otherwise, we may be giving the office of the Chapter 13 Trustee

conflicting information, in which case, the office of the Chapter 13 Trustee will not know how to properly treat county tax claims. Therefore, if the real estate taxes on the client's home (as opposed to other real property the client may own) are "included in escrow", make sure you check the box on item number "1" in the Schedule J section of BestCase. If NOT, leave it blank.

[ ] **(3) Chapter 13 Plan:** On the Excel Chapter 13 Plan, I did the following:

Regarding Future Amounts:

[ ] **All real property** (retained or surrendering): For each parcel, I listed the corresponding County tax office "outside" the plan for payment.

Regarding Unpaid Amounts Due or Overdue:

[ ] **Property being retained, where taxes are "Not included in escrow"**: In addition, if the real estate taxes are "Not included in escrow" and if there appears to be an unpaid amount due to the County tax office (the "arrears"), I also made sure there the County tax office and the amount are listed "inside" the plan on the line which says: "Real Property Taxes".

NOTE: **Property being retained, where taxes ARE "Included in escrow"**: NO NEED to also list any due or overdue amount (the "arrears") "inside" the plan. Reason: There amounts will automatically get paid by the mortgage company out of the mortgage escrow account.

NOTE: **Property being "surrendered"**: There is NO NEED to also list any due or overdue amount (the "arrears") "inside" the plan. Reason: These amounts are a 1st lien on the real property and will therefore automatically get paid out of the sale proceeds when the property is sold at foreclosure.

CMI WORKSHEET AND INCOME DOCUMENTATION FOR LAST 6 MONTHS:

[ ] I prepared an updated **CMI Worksheet** to show all income received by the client(s) in the last 6 months (not including this month), and on this form I computed the monthly average incomes(s).

[ ] Each client has signed the newly updated **CMI Worksheet**, to verify the income information provided.

[ ] The file contains the most complete and accurate documentation the client(s) were able to supply regarding the income received during the last 6 months, as verified by the signature of the client(s) on the **CMI Worksheet**.

NECESSARY MATCH-UPS (Over Median Income Cases ONLY)

[ ] This is an Under Median Income case (Not Applicable)

[ ] This is an Over Median Income case:

[ ] All expenses that should match up on the Means Test and the Budget (either Schedule I or J), do match up. (Note: See match-up boxes on MEANS TEST WORKSHEET.)

[ ] All such expenses do match up, except for the following.

MT Line # _____ Description of Expense _____

Explanation: _____

MT Line # _____ Description of Expense _____

Explanation: _____

Note: In most cases, the "actual" expenses listed on the Means Test should match up with the corresponding items set forth on either Schedule I or Schedule J. If not, there needs to be a good reason.

MEANS TEST: VEHICLE OWNERSHIP DEDUCTION(S) (Over median Income Cases ONLY)

[ ] This is an Under Median Income case (Not Applicable)

[ ] This is an Over Median Income case:

[ ] We are claiming _____ (number) "vehicle ownership deductions AND the client(s) still lease or owe-money-on the same number of motor vehicles for which a deduction is claimed.

[ ] Proof of lien on title: Since the initial interview, the clients have purchased or leased the following vehicle OR have taken out a "title" loan on the following previously "paid off" vehicle(s) and have provided me proof that there is a lien on the title with the NC DMV.

Year/Make/Model: _____ (purchase / lease / title loan)

Year/Make/Model: _____ (purchase / lease / title loan)

[ ] The file contains a **VEHICLE OWNERSHIP DEDUCTION: ACKNOWLEDGMENT AND DISCLAIMER** form, signed by the client (both clients in a "joint" filing).

[ ] If client took out one or more "title loans", I listed the transfer of a lien on the title to the previously "paid-for" vehicle(s) on SOFA.

[ ] There is a problem. As of _____, the client(s) do NOT lease or owe money on the same number of motor vehicles for which is "vehicle ownership deduction" is claimed, for the following reason:

[ ] The clients have paid off the following vehicle _____.

[ ] The clients have failed to buy another vehicle (with a loan on it)

[ ] The clients have NOT take out a "title loan" on the "paid off"

[ ] Other reasons: _____

[ ] I have spoken to _____ (one of the attorneys) and here is the proposed solution:

_____

_____

[ ] The problem has been resolved. The number of vehicle ownership deductions is now the same as the number of vehicles leased or on which "money is owed.

Re: Lanning

MEANS TEST CALCULATION:

Supreme Court changes	In BestCase: [ ] I completed the Means Test. [ ] I have input into the Means Test the updated CMI figure. [ ] If resulting CMI is "Over Median", I also checked and updated all the expense information in the Means Test form. Instructions: (1) Do NOT include deductions for the following: • Debts on property to be "surrendered" • Mortgages that will be "stripped off" (2) Do NOT include the full payment on "crams downs". • Only include the lower "cram down" monthly payment.) Side Note: This case may have been previously worked up, claiming all these extra deductions. If so, explain to the client(s) that, in light of the new Lanning Supreme Court case, we are not sure we can claim these particular deductions anymore. If you have a problem with the client because of this change (and you might), please get an attorney or more experienced paralegal involved. [ ] I then checked to see if the total actual, current "known or virtually certain" gross monthly income (as of the projected "date of filing") is higher or lower than the amount listed on the updated BestCase, **Line 11**, keeping in mind the following instructions: Instructions: (**VERY IMPORTANT**) (1) We shall refer to this actual, current income, the "Actual Current Monthly Income" (ACMI). (2) Use "**gross**" income (NOT "take home pay" after payroll deductions). "Gross" means total before taxes and other deductions. (3) Use only "monthly amounts". (If need be, convert to "monthly.) (4) Just like with the Means Test, make sure you include the income of a spouse (filing or NOT filing)(unless SEPARATED). (5) For purposes of this comparison, include ONLY those elements of income (including "contributions") that are "known or virtually certain". You can read "virtually certain" to basically mean "**guaranteed**". (It is not "virtually certain", if the client harbours any doubt about it.) (6) Therefore, for the purpose of this test, do NOT include elements of income that are "NOT virtually certain", such as items the client(s): (i) "hope to earn", (ii) "may not earn, but need to earn to make the budget work" (in the case of what we call the "backwards budget"), (iii) "will likely or even most likely receive" but which are not "guaranteed", (iv) gifts from friends or relatives, (v) overtime (unless is it guaranteed), OR (vi) bonuses (unless they are guaranteed). (7) We will include income from the client's current job, on the assumption that the client will keep his or her job. (We can always modify the plan later if this turns out not to be the case.) (8) Do NOT include in ACMI any **Social Security** or **Unemployment** income. (9) SIDE NOTE: **Schedule I income may well NOT be the same amount as ACMI**: Schedule I serves 2 purposes unrelated to this test: (1) Full disclosure and (2) Proof of feasibility (that the client has "or will likely have" the income to afford the proposed Chapter 13 plan). For these purposes, we will include on Schedule I the full breadth of income that client "can reasonably count on", including all of the following elements of income: (i) All income "known or virtually certain", plus (ii) income from Social Security and Unemployment, plus (iii) All of the other income that is "not guaranteed", including the income that is "hopeful or likely or reasonably expected, but not guaranteed" and gifts. (10) Non-Filing Spouse situation: If the non-filing spouse's current, "known or virtual certain"

income is different than the amount used to compute CMI, you must also change the total deductions from paycheck on line 13a to reflect the correct current amount (as opposed to the 6 month average used to compute CMI).

Calculation of ACMI: (Total of "known or virtually certain" income)

Type of Income: _____ Gross Amt: $_____ Male Female
Type of Income: _____ Gross Amt: $_____ Male Female
Type of Income: _____ Gross Amt: $_____ Male Female
Type of Income: _____ Gross Amt: $_____ Male Female
Type of Income: _____ Gross Amt: $_____ Male Female
Type of Income: _____ Gross Amt: $_____ Male Female

= **ACMI** (Income) = $_____

[ ] I compared BestCase, **Line 11** and ACMI

[ ] ACMI higher or lower than **Line 11** by less than **$50** : You are done.

[ ] I used DMI in Excel to compute Ch. 13 plan

[ ] ACMI is lower than **Line 11** by more than **$50**:

NOTE: **Assume DMI = $0.00 or negative for all Under-Median cases.** Almost by definition, under median clients don't have enough income to begin with.

[ ] DMI is already $0 or negative: **(Under Median: Assume DMI = $0.00)**

[ ]I used DMI to compute Ch. 13 plan.

[ ] DMI is higher than $0: **(Over Median cases ONLY)** In the Means Test, on line "**9**", I added an entry entitled "**Lanning income decrease**" and input the following amount as a **NEGATIVE** number: **Line 11** minus ACMI.

_____ Calculation:
Line 11 $_____
Minus ACMI (_____)
Equals - $_____ ☜ For line "9"

[ ] **NON-FILING SPOUSE** situation: If the non-filing spouse's actual, current "known or virtually certain" income used to compute ACMI is lower or higher than that used to compute the amount listed in **Line 11**, I computed the average PRESENT deductions from the non-filing spouse's paycheck (if any).

[ ] Then, since BestCase does not allow entry of a negative number in the Marital Adjustment section of the form, I replaced the amount set forth on **line 13a** and add to the description something like "**(Lanning adjusted)**".

RESULT: BestCase on Line "**59**" = Adjusted DMI (**ADMI**) = $_____

[ ] I input **ADMI** in Excel in the "DMI" field to compute Ch. 13 plan. _____

[ ] ACMI is higher than **Line 11** by more than **$50**:

[ ] In the Means Test, on line "**9**", I added an entry entitled "**Lanning income increase**"

and input the following **POSITIVE** amount: ACMI. minus **Line 11**

Calculation:

ACMI	$_____
Minus Line 11	(_____)
Equals	$_____ ☎ For **line "9"**

[ ] **NON-FILING SPOUSE** situation: If the non-filing spouse's actual, current "known or virtually certain" income used to compute ACMI is lower or higher than that used to compute the amount listed in **Line 11**, I computed the average PRESENT deductions from the non-filing spouse's paycheck (if any).

[ ] Then, since BestCase does not allow entry of a negative number in the Marital Adjustment section of the form, I replaced the amount set forth on **line 13a** and add to the description something like "**(Lanning adjusted)**".

RESULT: BestCase on Line "**59**" = Adjusted DMI (**ADMI**) = $_____

[ ] I input **ADMI** into Excel in the "DMI" field to compute Ch. 13 Plan

[ ] Positive DMI (resulting ADMI) is higher than $0.00, I checked with an attorney or a Means Test specialist to find out what else needs to be done, if anything:

Result:

[ ] We will use DMI (or ADMI) as shown per _____
(Attorney / MeansTest Specialist Signature)

[ ] We will "hold off filing" (WAIT FILE status) and do some pre-petition Means Test planning.

[ ] With the approval of an attorney, we will try to claim the FULL deduction for "strip-off", "surrender" and "cram-down" debts.

_____
(Attorney Signature)

[ ] Since there is no guarantee that these deductions are OK under the law, I have told the client(s) that there is no guarantee in this regard and I have also told the client(s) what the Ch. 13 plan payment would be without these deductions.
[ ] Client(s) understand and wish to proceed with the Ch. 13 filing.

NOTE: This is an open legal question as to whether or not we are allowed to claim a deduction for these types of secured debts. We are doing 2 versions of the Means Test and the corresponding Excel Plan Worksheet to show the client what we are filing, but also the worse case scenario, in case the Court decides that such deductions are not allowable as claimed.

Final Result:

[ ] If need be, I have updated the Means Test and the Excel plan worksheet.

Final result: DMI (or ADMI) = $_____

CHAPTER 13 PLAN WORKSHEET:

[ ] I updated the Chapter 13 Plan Worksheet on Excel (in Citrix), using the most up-to-date information available, including the updated DMI (or ADMI) figure derived from the Means Test.

Note: If you do not know how to do this, make sure you get help from a more experienced paralegal or an attorney.

[ ] In doing so, I also typed onto the worksheet a description of the collateral for each secured debt, so that this information will get passed onto the "Final plan" for purposes of filing with the Court.

[ ] I printed out a copy of the up-to-date worksheet for the file.

[ ] I printed out a copy of the "Final Ch. 13 Plan" for the client.

NEW ☞ ☞

EDOCS: In Hot Docs, I completed this form. **Note**: This form creates documents which will be filed with the Court (those documents that the Best Case Program does NOT create). Included are the following: (1) **Schedule C - Property Claimed As Exempt**, (2) **Chapter 13 Plan** (multiple pages), (3) If applicable, a **Business Expenses** addendum, and (4) **Disclosure Of Compensation Of Attorney For Debtor(s)** (aka Rule 2016 Statement).

[ ] After completion, at the "File" menu, I clicked on the "Save As" button saved this form to the client's disk in the "A:" drive, naming the form **Edocs.wpd**

NOTE: If you later need to make any changes to this document, you MUST redo this step to make sure we have the most up to date copy on the client's computer disk.

RE-CHECKING AMOUNT OF ATTORNEY FEES: (ONLY applies to Debt-Buster plans)

[ ] Quoted attorney fee is already set at $3,000 (The maximum allowed).

[ ] Quoted attorney fee originally quoted was LESS THAN $3,000

[ ] Having all or most of the information in on the client, I have checked all the categories of fees set forth on the "**Computing Attorney Fee**" sheet to see if there are any additional attorney fees we need to ADD IN for the work involved. For example, I checked to see if there is: (1) Higher CMI income is than anticipated, (2) More debts than included in the quoted fee, (3) Higher total amounts of dischargable, unsecured debt than picked up earlier, (4) Etc.

NOTE: If I do NOT know how to do this, I checked with an attorney or more experienced paralegal.

According to the **Computing Attorney Fee** sheet, the attorney fee quoted:

[ ] Was & still is correct.

[ ] Needs to be increased from $_____ to $_____ due to the following items or services not taken into account in the attorney fee quoted:

[ ] Higher CMI income: $_____ not $_____
[ ] More unsecured debt than quoted: $_____ not $_____
[ ] More debts than quoted: _____ not _____
[ ] Means Test planning:
[ ] Exemption planning:

[ ] Other: _____

[ ] I have informed the client of the extra money due.
- [ ] The client is O.K, with the increase & will bring in the extra money before filing.
- [ ] The client objected to the increase.
  - [ ] I have checked with JTO (or another attorney if JTO is not available). Per (JTO)(_____) on ____/____/_____ (date)
    - [ ] The fee increase will be required.
    - [ ] The fee will only be increased to $_____
    - [ ] The fee increase will NOT be required.

[ ] If an increase is required,
- [ ] I have made '**handwritten**' changes to update all of the following forms:
  - (1) **Computing Atty Fees** page (in **Interviewer's Form**).
  - (2) **Payment Ledger**.
  - (3) **Client Authorization For Legal Services**
- [ ] I have made '**typed-in**' changes to update all of the following forms:
  - (1) In BestCase, the **Statement of Financial Affairs** and
  - (2) **Excel Ch. 13 Plan Worksheet**.
  - (3) In Edocs, the **Disclosure Of Compensation Of Attorney For Debtor(s)**, and if applicable, the **Ch. 13 Plan - Debts Sheet** (only if, we are NOT submitting an Excel Eplan).

PICTURE ID AND PROOF OF SOCIAL SECURITY NUMBER: Each client has presented to me both a Picture ID and proof of Social Security Number. These documents are the original documents, not photocopies. The client(s) appear to be who they say they are, and each Social Security number matches the ones being used in this case. **ALSO, I have made a copy of each of these documents for our file.**

NOTE:

ONLY APPLIES TO LOGAN CASES.

TRUSTEE LOGAN ONLY:

DOMESTIC SUPPORT OBLIGATIONS ("DSO" documents):

[ ] The client does not owe any alimony or child support (and therefore, no documents or information are required), **OR**

[ ] The client **does owe** alimony or child support, in which case, Trustee Logan and our office need the following information:

(1) The name, address AND telephone number of all persons to whom the client owes alimony or child support:

[ ] The client has supplied us all such information.

[ ] The client has supplied us all the information the client has or can easily get hold of.

NOTE: The client must only provide information the client has or can easily get hold of. There is no obligation for the client to provide information that the client **does not have** or cannot easily get his or her hands on (as for example, by simply making a phone call). (The truth is that sometimes, the client is not given, nor allowed to know, such information, as for example, where there has been a history of past spouse or child abuse.)

(2) If the client does NOT make payments directly to the person he/she owes alimony or child support, we **ALSO NEED** the name and address of the person or agency to whom the client sends payments.

[ ] The clients pays all alimony and/or child support payments directly to the person owed, OR

[ ] The client has supplied all such information.

(3) A copy of all agreements and Court Orders which require the client to pay alimony or child support.

[ ] We have a full copy of every such agreement (usually a Separation Agreement) and/or Court Order.

Note: The client should have a copy of these documents. If not, the client needs to look into calling or contacting whoever would have a copy. If the client cannot get his or her hands on a copy of all such documents, the client had better have a good reason for not being able to supply us with a copy.

[ ] We do NOT have a full copy of all such agreements or Court Orders. Why NOT?

_____

_____

___

NOTE:

ONLY APPLIES TO LOGAN CASES

TRUSTEE LOGAN ONLY (He wants both the Federal and State income tax return)

"LAST FILED" FEDERAL TAX RETURN: Logan wants a copy of the "last **Federal and State** income tax return" the client(s) filed. In most cases, this will be last year's tax return, but if the client(s) did not file for last year, it means the year before, and if the client did not file the year before, then the year before that, and so on.. (Note: If the client has not filed for the last 4 years, I cannot imagine that Trustee Logan will want anything older than that.)

New ☞

[ ] We have a full copy of the Federal and State tax returns filed for last year.
- [ ] The signature lines of the tax return contain the signature of each client who filed the return. (If need be, I had the clients sign on the signature lines.) OR

[ ] The clients have NOT prepared or filed last year's Federal and State tax returns.
- [ ] Instead, the client(s) have provided us with a complete copy of the "last filed" Federal and State tax return.
  - [ ] The signature lines of the tax return contain the signature of each client who filed the return. (If need be, I had the clients sign on the signature lines.) OR
- [ ] The client(s) could not find a copy of the "last filed" return.
  - [ ] We have obtained from the IRS a transcript of the return.
  - [ ] We have requested a transcript, but it has not come in yet. OR

[ ] The client(s) have not filed any Federal or State income tax returns in the last 4 years.

DEALING WITH IRS & NC DEPT. OF REVENUE (& POSSIBLY OTHER STATE

	TAXING AUTHORITIES) **NOTE: Need Last 4 Federal & State Tax Returns done, or All Attorney Fees Up-Front** **LAST FOUR(4) YEARS FEDERAL AND STATE TAX RETURNS (For all types of taxes)**(For IRS and State Dept. of Revenue): [ ] **INCOME TAX RETURNS**: We have received from the client(s) for **ALL** of the last 4 years, EITHER: New ☞ [ ] A complete copy of the client(s)' Federal and State tax returns for each year. [ ] The signature lines of the tax return contain the signature of each client who filed the returns. (If need be, I had the clients sign on the signature lines.) **OR** [ ] Proof that each such return was filed, including: _____[ ] IRS: A **"Return Transcript"** from the IRS to prove that each such return was filed, **AND** _____[ ] NC Dept of Revenue: Confirmation over the telephone with the **NC Dept. of Revenue Bankruptcy Department** that all such returns were filed. (Don't worry about other States that the client may have lived in.) **OR** [ ] A duly signed and notarized **AFFIDAVIT OF INSUFFICIENT INCOME TO REQUIRE THE FILING OF FEDERAL TAX RETURNS** (which hopefully will also suffice for purposes of State income tax returns). [ ] **WITHHOLDING TAXES** (If client was in business and had any employees at any time during the last 4 years: We have received proof that all returns for the last 4 years were filed with both the IRS and the N.C. Dept. of Revenue. [ ] **SALES TAXES** (If client was in a business that sold things in the last 4 years): We have received proof that all returns for the last 4 years were filed with the N.C. Dept. of Revenue. (NOTE: There is no Federal Sales Tax.) [ ] **WHOLE ATTORNEY FEE PAID UP-FRONT**: The client(s) have NOT provided us documents to prove that all such Federal or State tax returns were filed, **but the client(s) have paid the entire attorney fee up-front**, and know that the tax agencies can file a motion to dismiss the client(s)' case. Note: All these tax returns must be prepared before filing (or in the case of Income tax returns, we have alternatively received client's affidavit of "insufficient income"), or we need to get ALL our entire attorney fee up-front. There is too much risk otherwise. This concerns returns for all types of taxes, income and otherwise. Client(s) must get these returns done and must keep these done during the life of the Chapter 13 case.
NOT NEEDED IN	**RALEIGH DIVISION (TRUSTEE LOGAN) ONLY**: **PAY CHECK STUBS OR OTHER EVIDENCE OF INCOME FOR LAST 60 DAYS:**

EASTERN DISTRICT CH. 13 CASES PER T'EE OFFICES, **EXCEPT FOR LOGAN**

(It is still needed for all Ch. 7 cases)

Note: We need it for all jobs where the client worked as an employee for someone else in the 60 days before filing. (We do NOT need this information for income earned through self-employment.)
Client understands that the law requires that the client provide this documentation, but only to the extent that the client has it in client's possession or under client's control.

Male Client:

[ ] The client is self-employed. In the last 60 days, the client has NOT worked for an employer.
[ ] The client is unemployed, retired or disabled and has not worked in the last 60 days.
[ ] In the 60 days before filing, client worked as an employee for only the following employers:

(1) _____ When: All 60 days
From _____ to _____

For this employment, the client has provided:
[ ] All pay stubs or other evidence of income earned during the 60 days
[ ] Only part of the necessary documents, and here is why:
[ ] This is all the client can find or get his hands on.
[ ] Other: _____
[ ] Nothing, and here is why:
[ ] Client is paid in cash.
[ ] Client has not kept any of his pay stubs.
[ ] Other: _____

(2) _____ When: All 60 days
From _____ to _____

For this employment, the client has provided:
[ ] All pay stubs or other evidence of income earned during the 60 days
[ ] Only part of the necessary documents, and here is why:
[ ] This is all the client can find or get his hands on.
[ ] Other: _____
[ ] Nothing, and here is why:
[ ] Client is paid in cash.
[ ] Client has not kept any of his pay stubs.
[ ] Other: _____

(3) _____ When: All 60 days
From _____ to _____

For this employment, the client has provided:
[ ] All pay stubs or other evidence of income earned during the 60 days
[ ] Only part of the necessary documents, and here is why:
[ ] This is all the client can find or get his hands on.
[ ] Other: _____
[ ] Nothing, and here is why:
[ ] Client is paid in cash.
[ ] Client has not kept any of his pay stubs.
[ ] Other: _____

Female Client:

[ ] The client is self-employed. In the last 60 days, the client has NOT worked for an employer.

[ ] The client is unemployed, retired or disabled and has not worked in the last 60 days.

[ ] In the 60 days before filing, client worked as an employee for only the following employers:

(1) _____ When: All 60 days
From _____ to _____

For this employment, the client has provided:

[ ] All pay stubs or other evidence of income earned during the 60 days

[ ] Only part of the necessary documents, and here is why:

- [ ] This is all the client can find or get her hands on.
- [ ] Other: _____

[ ] Nothing, and here is why:

- [ ] Client is paid in cash.
- [ ] Client has not kept any of her pay stubs.
- [ ] Other: _____

(2) _____ When: All 60 days
From _____ to _____

For this employment, the client has provided:

[ ] All pay stubs or other evidence of income earned during the 60 days

[ ] Only part of the necessary documents, and here is why:

- [ ] This is all the client can find or get her hands on.
- [ ] Other: _____

[ ] Nothing, and here is why:

- [ ] Client is paid in cash.
- [ ] Client has not kept any of her pay stubs.
- [ ] Other: _____

(3) _____ When: All 60 days
From _____ to _____

For this employment, the client has provided:

[ ] All pay stubs or other evidence of income earned during the 60 days

[ ] Only part of the necessary documents, and here is why:

- [ ] This is all the client can find or get her hands on.
- [ ] Other: _____

[ ] Nothing, and here is why:

- [ ] Client is paid in cash.
- [ ] Client has not kept any of her pay stubs.
- [ ] Other: _____

NOTE: ONLY APPLIES TO LOGAN CASES	**RALEIGH DIVISION (TRUSTEE LOGAN & STUBBS) ONLY:** ★★ **CROSSING OUT OF CERTAIN INFORMATION:** (Re: Privacy Requirements Under Law) [ ] On the client's: (1) "LAST FILED" Federal tax return (including any attachments), or the corresponding "tax transcript", and (2) Paycheck stubs and other evidence of income, using a black "magic marker", I have crossed out **all but the last four(4) digits** of the Social Security Number and the names of all minor children. [ ] I then put these documents in a manila envelope in the file for scanning & emailing to Logan at the 341 meeting.
NOTE: ONLY APPLIES TO LOGAN CASES	**RALEIGH DIVISION (TRUSTEE LOGAN) ONLY:** **STATEMENT CONCERNING PAYMENT ADVICES AND TAX RETURN:** [ ] Based on the foregoing information, in HotDocs I filled out this document as part of the efiller paperwork. Note: This statement should be emailed, along with a copy of the documents referred to, to the Trustee right after the filing. See instructions below in the "After Receiving Case Number" section.
	CREDIT COUNSELING CERTIFICATION: [ ] Hummingbird: NOT more than 6 months ago, the client(s) completed the online briefing through Hummingbird and each client has received a Credit Counseling Certification (to be filed with the Court) [ ] For each client, I logged onto the Hummingbird website and "**finalized**" the Credit Counseling Certification. [ ] For each client, I "**printed out**" and put in our file a copy of a Credit Counseling Certification. [ ] The certifications are less than 6 months old. NEW ☞ [ ] **NEW:** The name of each client is spelled correctly on the certificates. In BestCase, on **Exhibit "D":** NEW ☞ [ ] I have picked choice number "1.", OR [ ] Choice number "1." does NOT apply. Explain why: _____ _____ ___ [ ] I have spoken to an attorney to find out what needs to be done. Here is what needs to be done: _____ _____ ___ _____ ___ [ ] Check when DONE.

	[ ] NOT Hummingbird: NOT more than 6 months ago, the client(s) have completed a credit counseling briefing through some company other than Hummingbird. [ ]We have a Credit Counseling Certification for each client in our file. [ ] The certifications are less than 6 months old. Note: A certification older than 6 months is invalid. In such case, client(s) will have to re-do it.
	Filing Window - This file is being filed within the original filing window noted on the **CH. 13 PLAN WORKSHEET.**
	Filing Window - The filing window was not originally filled in **or** this file is not being filed within the original filing window. In either case, an interviewer has been consulted and has revised the **CH. 13 PLAN WORKSHEET.** The Interviewer has also provided the new information necessary to fill in the **IMPORTANT NOTICE TO CLIENT** form and the large pink **GETTING STARTED IN CH. 13** form. **Interviewer's Initials:** _____
	AUTHORIZATION FOR LEGAL SERVICES (Our fee contract): I have checked and made sure it is filled out and signed by all clients.
	POWER OF ATTORNEY: If a client is signing the filing documents using a Power of Attorney, a copy of the Power of Attorney has been made for the file **and** the proper **Certification** has been affixed to it (or filled out if already affixed) and signed. (**Note**: The Certification is necessary since we cannot electronically submit to the Court the original Power of Attorney.)
	ECF Filler Paperwork: In Hot Docs, I filled out this form. **Note**: This creates our internal documents, including this checklist. [ ] After completion, I saved this form to the client's disk in "A:" drive, naming the form **EFiller.wpd**
	PAYROLL DEDUCTION: [ ] **Payroll Deduction**: Using HotDocs, where it is possible to put in place a payroll deduction, I drafted a **DEBTOR REQUEST FOR PAYROLL DEDUCTION** form for each client willing to submit to payroll deduction. [ ]The following clients will submit to payroll deduction, and have signed the **REQUEST** form: [ ] Male [ ] Female [ ] Both 50/50 **NOTE**: If this is a "joint" filing and if both clients want payroll deduction, this HotDocs will create 2 forms, so as to split the payroll deduction 50/50. **NOTE**: If this is a "joint" filing and only one client is doing payroll deduction, we only need one of these forms. **OR** [ ] **NO Payroll Deduction**: Where payroll deduction is not possible or where the client(s) refuse to do payroll deduction, using HotDocs, I drafted a **PAYROLL DEDUCTION DECLINATION FORM**, one for each client, which each client signed. Bottom line: Chapter 13 plans paid by payroll deduction are more likely to succeed. Please advise all clients that a payroll deduction is required, except in those situations where a payroll deduction is just not feasible, as where the client is: (1) self-employed, (2) convinced he or she will lose their job, or (3) employed by an employer too small to accommodate a payroll

	deduction. If the client(s) refuse to do payroll deduction, no matter what, please make sure you draft the DECLINATION form to submit to the Chapter 13 Trustee.
	CHAPTER 13 - DOCUMENT PREPARATION CHECKLIST: To get ready for the signing appointment, I have drafted, printed out, and compiled all the necessary documents using this checklist.
	Verification of correct: (1) Client names, (2) Social Security Numbers, and (3) Chapter: I have reviewed <u>every</u> document printed out for the signing, and I verify that the clients names are correct on every such document and that the social security numbers are correct on the Statement of Social Security Number(s). _____ Signature of Processor
	HOT FILE: If this is a HOT FILE, I pulled an interviewer or attorney to verify that I am properly complying with the HOT FILE conditions and requirements. **Interviewer's or Attorney Initials**: _____
	WAIT FILE: If this is a WAIT FILE, I pulled an interviewer or attorney to verify that I am properly complying with the WAIT FILE conditions and requirements. **Interviewer's or Attorney Initials:** _____
	CLIENT ACKNOWLEDGMENT SECTION: I read the clients each item noted above. The clients understand the meaning of each item. The clients have initialed each item, signifying that the items are true.
	Recommendation and Certification forms: [ ] The file contains both a written **Attorney Recommendation** form and a signed (but undated **Attorney Certification** form. If not, I have contacted an attorney, had the attorney review the file, and had the attorney prepare both of these forms (Even if this meant that the attorney had to fax them to me). [ ] I have checked to make sure the "Chapter" recommended in the Attorney Recommendation matches the Chapter under which the client(s) are filing. If not, I have contacted an attorney, had the attorney review the file, and had the attorney prepare new forms (Even if this meant that the attorney had to fax them to me). [ ] I have made a copy of the **Attorney Recommendation** form for our client file. [ ] I gave the client(s) the original signed **Attorney Recommendation**. [ ] I had the client(s) sign the **Client Certification**. [ ] I dated the **Attorney Certification** form. [ ] I understand that no case is to be mailed out unless our file contains at least the original signed **Client Certification**, a copy of the written **Attorney Recommendation**, and the original signed **Attorney Certification**.

	Client Signature on Electronic Filing Documents: The clients have signed the: [ ] **Petition** [ ] **Chapter 13 Plan** [ ] **Schedule C - Property Claimed As Exempt** [ ] **Declaration Concerning Debtor's Schedules** [ ] **Statement of Financial Affairs** [ ] **Verification of Creditor Matrix** [ ] **Statement of Social Security Number(s)** [ ] **Statement of Current Monthly Income and Disposable Income Calculation** (Means Test) [ ] Logan Only: **Statement Concerning Pay Advices and Tax Return (One for each client)**
	PROSPECTIVE CAR OR TRUCK EXPENSE form: If provided for in the budget, clients have read, understand and have signed this form.
Not Needed	~~Client(s) signed three (3) **AFFIDAVITS IN SUPPORT AS TO VALUE OF PROPERTY.**~~
	The **IMPORTANT NOTICE TO CLIENT - CHAPTER 13 CASE - EASTERN DISTRICT** and the large pink **GETTING STARTED IN CH. 13** forms were filled out, explained and signed. I stressed importance of reading this form carefully.
	The clients understand that their **first plan payment** is due on _____ 1, 199___.
	The **MANDATORY COURT APPEARANCE - EASTERN DISTRICT** form was explained and signed.
	The **DECLARATION OF DEBTOR** forms were signed by client(s). **Note**: These are necessary in case we later need to file any amended schedules.
	DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT form. Each client signed (but did **NOT date**) one of these forms. **Note:** There is a separate form for each client. This is Official Form 23. We will date and file this form with the Court, but not until after the client completes the required personal financial management class.
	The **CHAPTER 13 SAMPLE NOTICE OF §341 MEETING OF CREDITORS** form. Using HotDocs, I drafted this handout. I then explained it to the client.
	Final Payment Received At Signing (if any is due): If so, I gave the clients a receipt. I logged the payment into the **BKE BILLING STATEMENT** in the client's "case" in TimeMatters form.
	All Up-Front Money Received: I verify: (1) That all up-front money required by the fee contract has been received and (2) That there are **payments receipts** that add up to the same amount.

	Interrogatories: If we are doing Interrogatories, proposed Interrogatories have been drafted, answered and signed by appropriate client(s), **and** we have made specific arrangements to get paid: Fee = $_____ Arrangements for payment:
Need Attorney Initials Here	**ATTORNEY SIGN-OFF**: I am an attorney and : **FILING RECOMMENDATION:** [ ] I have reviewed the file. [ ] It is still advisable for the client(s) to file bankruptcy under Chapter 13 and I have signed the **Final Attorney Recommendation** to that effect. [ ] I see in the file the following: (1) A copy of the signed **Attorney Recommendation** form. (2) The original signed **Client Certification** form. (3) The original signed **Attorney Certification** form **DOCUMENTS SIGNED:** [ ] I have signed at least the following documents: (1) **Petition** (in 2 places) (2) **Disclosure Of Compensation Of Attorney For Debtor(s)** (aka the Rule 2016 Statement) **HOT and WAIT FILE conditions:** **[ ] All HOT and WAIT FILE conditions have been complied with.** **REAL ESTATE TAXES (3 items):** [ ] **(1) Schedule D:** For each parcel of real property that the client(s) owns, there is listed a corresponding County tax office, which is linked to the description of that property (to put that office on notice of the bankruptcy filing). [ ] **Property Being Retained:** For each parcel of real property that the client(s) owns and intends to retain, the corresponding County tax listing also includes either: "**Included in escrow**" or "**NOT included in escrow**". Note: If there is no mortgage on the parcel, the County tax listing should read: "Not included in escrow". [ ] IMPORTANT: I also checked the file (or called the client) to make sure that the notation for each listing is **correct**. NOTE: Property being retained: If is important that we get this information correct, so that the Chapter 13 Trustee will know how to properly treat the claims filed by the local County offices. For example, if the taxes are "**Included in escrow**", the Trustee knows that all county tax bills, both future and overdue, will be paid by the mortgage company, and therefore that he should not also include them for payment "inside" the plan. Whereas, if the taxes are "**NOT included in escrow**", the Trustee will know that the client is supposed to pay all future county tax bills directly, "outside" the plan, with only "arrears" (the due or overdue part) to be paid "inside" the plan.

Property being "surrendered": No such notation is necessary, other than the notation that the property is being "surrendered". (Note: Taxes due on property being "surrendered" will always get paid out of the sale proceeds when the property is sold at foreclosure.)

[ ] **(2) Schedule J:** Regarding the client's home (as opposed to other real property the client may own), the "escrow" boxes at the top of the form are answered correctly.

[ ] **(3) Chapter 13 Plan:**
Regarding future real estate tax claims:
[ ] "Outside" the plan: There is a County tax office listed for each county in which the client(s) own real property (regardless of whether it is being "retained" or "surrendered").
Real estate tax arrears:
[ ] The only claims listed "inside" the plan for payment are real estate tax arrears (due or overdue), where both of the following conditions are true:
(1) The property is being "retained" AND
(2) The taxes are "NOT included in escrow".

MEANS TEST: VEHICLE OWNERSHIP DEDUCTION ISSUES

[ ] This is an Under Median Income case (Not Applicable)

[ ] This is an Over Median Income case:

[ ] The number of vehicle ownership deductions is the same as the number of vehicles leased or on which "money is owed.

[ ] Proof of lien on title: Since the initial interview, the clients have: (1) leased or purchased another vehicle (with a loan on it), and/or (2) taken out a "title loans" out on one or more vehicles, AND there is proof in the file that there is a "lien" on the title of each such vehicle.

[ ] The file contains a **VEHICLE OWNERSHIP DEDUCTION: ACKNOWLEDGMENT AND DISCLAIMER** form, signed by the client (both clients in a "joint" filing).

[ ] If client took out one or more "title loans", the transfer of a lien on the title to the previously "paid-for" vehicle is set forth on SOFA.

[ ] There is a problem. As of _____, the client(s) do NOT lease or "owe-money-on" the same number of motor vehicles for which is "vehicle ownership deduction" is claimed. Here is the proposed solution:

_____
_____
_____
_____

[ ] As of _____, the problem has been resolved. The

number of vehicle ownership deductions is now the same as the number of vehicles leased or on which "money is owed.

NECESSARY MATCH-UPS: Regarding actual expenses listed on both Means Test and Budget (Schedule I & J)

[ ] Under-Median Income case (Not Applicable).

[ ] Over-Median Income case:

[ ] All actual expenses listed on both forms do match up in amount.

[ ] Some of these expenses do **NOT** match up, but there is a satisfactory explanation for each NON-Match-Up expense located at the bottom of the Means Test Expense Worksheet.

MEANS TEST RESULT:

[ ] I have reviewed the data entered into Form 22, for accuracy and to make sure it is as complete as needed. If need be, I have corrected the data. The result was correctly carried over to and taken into account in formulating the Chapter 13 plan.

FEASIBILITY TEST AND DISPOSABLE INCOME TEST:

[ ] **I verify** that this is a proposed plan AND that this is an situation AND that the Trustee will be **Logan**.

[ ] If any of these 3 conditions is NOT true, without proceeding further, I have directed the processor to re-draft this form from scratch, picking the correct choices, to insure that the correct pre-filing procedures are followed.

SCHEDULE TECHNICALITIES: I see the following:

[ ] On Schedule A or B, a statement indicated the "valuation method" to be fair market value.

[ ] If not, I have requested the correction.

[ ] Sole Proprietorship Business: NO business expenses are listed on Schedule J. Instead, net business income should be listed on Schedule I, with Business Income & Expenses sheet completed appended. Note: This avoids inadvertent double-dipping in computing "disposable income" in "under-median" situation.

[ ] If not, I have requested the correction.

PMSI CLAIMS REGARDING PERSONAL PROPERTY BOUGHT IN LAST 12 MONTHS (OTHER THAN VEHICLES):

[ ] I reviewed the file (including the credit report) to find any "365" PMSI claims regarding personal property (other than vehicles) and then checked (and if need be, changed) the proposed Chapter 13 plan to make sure that all such claims set up to be paid "inside" the plan are being paid "100%".

SOFA CREDITORS ARE ALSO LISTED ON SCHEDULE D, E or F

[ ] All creditors listed on the Statement of Financial Affairs (SOFA) are also listed on Schedule D, E or F

[ ] Same Name & Address: The name and address (if any) are the same on SOFA and the corresponding entry on Schedule D, E or F.

NOTE: This is important. (1) A creditor listed on the SOFA must also be listed on one of the schedules, D, E or F, and (2) We need to list on Schedule D, E or F, the same name and address for the creditor we listed on the SOFA. If not, the creditor's claim may not be discharged in Chapter 13. A debt NOT "provided for" is not discharged in Ch. 13 (11 U.S.C. Section 1328(a)). A creditor who does not get notice of the bankruptcy is not "provided for". Only creditors listed on Schedules D, E, F and G get added to the 'mailing matrix'. A creditor NOT added to the mailing matrix does NOT get notice of the bankruptcy. It makes NO sense to list a name and address for a creditor on SOFA, and then NOT list the same name and address on Schedule D, E or F. Parenthetically: It is good practice, within reason, to also list multiple names and addresses for the creditor.

For example: Discover apparently assigns its claim to Greenwood Trust for purposes of filing suit, and then, if a bankruptcy is filed, it apparently takes the claim back for purposes of filing a proof of claim. In one of our cases, we listed Greenwood Trust on SOFA, but only listed Discover on the schedules. Even though Discover filed a proof of claim for the same claim, it left the client with the uncertainty as to whether the Greenwood Trust claim was discharged. This whole problem would have been averted if we had listed Greenwood Trust and Discover on Schedule F. Bottom line: At the very least , this causes us more work to get things straightened out later on. Even worse, a judge might conclude that the Greenwood Trust debt is NOT discharged, raising issues of negligence on our part.

Another example: Citibank is listed on SOFA, with no corresponding listing for Citibank on any of the schedules. Likely, in Chapter 13, the Citibank debt is NOT discharged. Not being listed on one of the schedules, Citibank's name did not get listed on the 'mailing matrix', and unless we can show that Citibank had actual notice of the bankruptcy in time to have shared in any dividend to the unsecured creditors, Citibank was NOT 'provided for'. Bottom line: Not being 'provided for', it's claim is likely NOT discharged, raising issues of negligence on our part.

NON-REVESTING LANGUAGE NEEDED IN CONFIRMATION MOTION/ORDER (Pursuant to section 1327(b)) (FOR CASES WITH A TRUSTEE OTHER THAN LOGAN)

[ ] **We do NOT need "Non-Revesting" language.**

[ ] **We DO NEED "Non-Revesting" language because ALL of the following are true:**

[ ] A prior bankruptcy case was dismissed during the last 12 months, and

[ ] There is one or more pending legal proceedings:
- [ ] Foreclosure actions and/or
- [ ] Claim and delivery actions, and

[ ] The client wants to keep the property involved in these proceedings.

If so:

[ ] Letter to Trustee: Using HotDocs, I have drafted a letter to be mailed to the prospective Trustee requesting "non-revesting" in this case. On the letter, I

made sure to pick the correct Trustee and to type in the description of each item at risk if the stay were not extended.

FEDERAL & STATE INCOME TAX RETURNS

[ ] I see in the file for each of the last 4 tax years, either:
(1) A complete copy of the client's Federal and State income tax returns, and/or corresponding "Return Transcripts" for the last 4 years, or the. **OR**
(2) An **AFFIDAVIT OF INSUFFICIENT INCOME.**

[ ] **IF NOT,** I verify that our entire attorney fee of $_____ has been paid up-front before filing.

FEDERAL & STATE WITHHOLDING TAX RETURNS:

[ ] Client did NOT own a business in the last 4 years that had 1 or more employees.

[ ] In the last 4 years, Client owned a business which had 1 or more employees AND I see proof that all Federal and State withholding returns were filed.

[ ] **IF NOT,** I verify that our entire attorney fee of $_____ has been paid up-front before filing.

STATE SALES TAX RETURNS (There is no "Federal" sales tax)

[ ] Client did NOT own a business in the last 4 years that sold things.

[ ] In the last 4 years, Client owned a business that sold things AND I see proof that all State sales tax returns were filed.

[ ] **IF NOT,** I verify that our entire attorney fee of $_____ has been paid up-front before filing.

DOMESTIC SUPPORT OBLIGATIONS ("DSO" documents)(RALEIGH DIVISION (LOGAN) ONLY)

[ ] The clients do NOT appear to owe any child support or alimony, and therefore, no DSO documents are needed

[ ] The clients DO OWE child support or alimony:

[ ] We seem to have a full copy of (1) Every agreement (usually a Separation Agreement) and/or Court Order which requires the client to pay alimony and/or child support, as well as the name and mailing address of the person client is supposed to pay.

[ ] We do NOT seem to have all of these documents and information:

[ ] This is NOT A HOT FILE and I have requested the processor to check with the client and get these documents and information before filing.

[ ] This is a HOT FILE: Since this is a HOT FILE, I am OK to proceed with the filing, but

[ ] I have spoken with the client and made it clear that we must have a copy of all such documents and the name and address of the person client pays (but only those documents and

information in the client's possession or control) before the Court date (341 Meeting), if the client does not want to take a chance on having his or her case kicked out of court, OR

[ ] I have asked the processor to call and have the same conversation with the client.

IMPORTANT NOTE: Clients are only required to provide documents or information in client's possession or control. For example, if the client pays through a governmental agency and does not have the address or contact information for the person who gets paid, that is OK. We will simply provide the name and address of the governmental agency, and provide a copy of any documents that clients have.

JUDGMENTS:

[ ] Clients do NOT own any real estate.

[ ] Clients own real estate, however, it is being surrendered.

[ ] Clients own and want to keep real estate in the following Counties:

_____

I have reviewed the file for possible judgment liens: In doing so, I checked at least the following: (1) DEBTS page for any indication of judgments, (2) IMPORTANT QUESTIONS page re: judgment question, (3) The whole file for copies of any pleadings, motions or judgments, (4) The BANKRUPTCY QUESTIONNAIRE, items 4(a) & 4(b), and (5) Credit reports, in the Public Information section (if there is one).

[ ] Judgment Search DONE: Check here if there is in the file a judgment search report covering all Counties in N.C. where the client(s) own real property.

Conclusion:

[ ] There appear to be NO judgment liens, or

[ ] There are judgment liens that should be avoided, and

[ ] **I have set up a "522F Motion To Avoid Judgment" ToDo in TimeMatters,** for 1 year, plus 1 day after the today.

UNSECURED MORTGAGE STRIP OFF (In Re: Kidd AP):

[ ] There is NO NEED to strip off a mortgage in this case.

[ ] There is a NEED to strip off a mortgage, and

[ ] **I have set up a "Strip Off Unsecured Mortgage" ToDo in TimeMatters,** and have entered all necessary information, and

[ ] The necessary recorded deed and all deeds-of-trust are in the file, or

[ ] The real estate is located in a County where documents are available "online", or

[ ] I have drafted and sent to the clients a letter requesting all pertinent "recorded" documents.

Copy of Documents for Client: I have **copied** and have **given (or mailed to)** the client(s) a copy of the following documents:

(1) **Petition, Plan and all Schedules** being filed with the Court.

	(2) **IMPORTANT NOTICE TO CLIENT.** (3) **GETTING STARTED IN CH. 13** form (4) **SAMPLE NOTICE TO DEBTOR** (5) **CHAPTER 13 SAMPLE NOTICE OF §341 MEETING OF CREDITORS** (6) **MANDATORY COURT APPEARANCE** form (7) **NOTICE TO CLIENT** (Re: transfer of case to Raleigh - Do NOT use for Raleigh signing)
NEW ☞ **ONLY APPLIES TO LOGAN CASES**	**Gave Client A <u>Manila Envelope</u> To Use To Keep Paycheck Stubs and Other Income Info Regarding Income Received After Filing Date (To Bring to Court Date)** [ ] On an empty manila envelope (8 ½" x 11" or bigger), I wrote the following words: "**For Paycheck Stubs (To Bring To Court Date)**". [ ] At the final signing, I gave the manila envelope to the client(s), and [ ] <u>Regarding income received after date of filing</u>: I instructed client to keep putting all new paycheck stubs in this envelope. I ALSO instructed the client to put into the envelope any papers regarding income received from other sources. [ ] <u>To bring to Court Date</u>: I instructed client to bring the envelope to his or her Court date, in case the Chapter 13 Trustee needs to see any of the documents.
	Gave Back To Client All Documents With Original Signatures: <u>Of the documents the client gave us</u>, I made a copy for our file of those containing the client's <u>original</u> signatures. **I gave the "originals" back to the client.**
	Vehicle Turnover: Where the plan is to get back a recently repossessed vehicle and **while the client(s) were still present**, I called the creditor and informed of filing and filled out the **TURNOVER WORK REQUEST**.

TO DO AFTER THE SIGNING

	Eplan.pdf Preparation: With the Worksheet updated and correct, I then saved to the client's 3 1/2" disk a copy of the "Final Chapter 13 Plan in ".pdf" format, naming it "Eplan.pdf". <u>Note</u>: Here are the steps involved: 1) Make sure you have the client's 3 1/2" computer disk in the "A:" drive. 2) Make sure you have the client's Excel spreadsheet open in Excel (on Citrix) 3) You must first bring the "Final Ch.13 Plan" for the client(s) up on the screen. To do this, click on the tab at the bottom. entitled "Final Ch. 13 Plan". 4) Next, at the top of the page, click on "Create PDF!". 5) Then, click on "Create PDF" (NOT "Create PDF and Email". NOT "Create PDF from Entire Workbook".) 6) This will open a "Save As" dialog box. In the "Filename" field, type in "Eplan". 7) Then, click on "Save". Done. <u>Note of caution</u>: The first few times you do this, I recommend you "browse" to the "A" drive and double-click on the eplan.pdf file. This should open it, so you can check to make sure you have the correct file. We do NOT want to accidentally file the wrong file. "<u>An ounce of caution will save a pound of cure</u>."

	★★★ Make sure your settings for the "Create PDF" program are correct: **This is crucial**. Click on "Create PDF! Click on settings. Click on "General" tab. Set the "Standard" "Paper Size" to "Letter 8 1/2 x 11 inches". Next, on the same page, change the "Scale" setting to "80" (so it will be 80%). Next, while on this page, "unclick" the box to the left of the words "View Resulting PDF". Next, click on "PDF Settings" tab. Under "Destination" pick "Save in named folder; prompt filename". Then, on the next line, click on "Browse" and browse until you see the drive named "A$ on 'Client' (A:)". Click on to highlight the "A$ on 'Client' (A:)". Then, click on "OK". An "A:\" should show up on the box to the left of the "Browse" button. Done. Technical difficulties? Call John Orcutt at home at 919-878-7360 or at work at the Raleigh office.
	Converting Edocs.wpd to Edocs.pdf: Immediately after the signing, I opened up the final, most up-to-date Edocs.wpd file in WordPerfect, and while still in WordPerfect, with this form open on the screen, and with the client's 3 ½" computer disk still in drive "A", I did the following: [ ] I clicked on the File menu choice. [ ] I then clicked on the "Publish to PDF" choice. [ ] I then clicked on the "Browse" button and navigated to the "A:" drive. [ ] In the File Name box, and **crucially important** I named and saved the file as **Edocs.pdf** . **CRUCIALLY IMPORTANT**: If, for any reason, you later need to make any changes to this document, you MUST first make your changes in WordPerfect to the Edocs.wpd file, AND then "republish" it as Edocs.pdf. **IT IS NOT ENOUGH TO UPDATE THE EDOCS.WPD FILE.** ★★★: **Make sure you put Edocs.pdf on the same 3 1/2" computer disk as the 'Eplan.pdf' file, if any, that you create. Otherwise, you will get an error when you try to submit the case for eFiling.**
	Verification of Most Up-to-date files: I verify that the Best Case program contained on Citrix AND the Efiller.wpd and Edocs.wpd **(and Eplan.pdf file, if any)** files located on the client's 3 ½" computer disk contain the final, most up-to-date information about the client(s). _____ Signature of Processor
NEWER ☞	**POWER OF ATTORNEY Transmittal to ECF Clerk:** If this case is being filed using a Power of Attorney: [ ] I scanned and emailed to the ECF Clerk a copy of the fully completed, signed and certified Power of Attorney. The email address is **dfleenor@johnorcutt.com.** [ ] On my email, on the "Subject" line, I typed in the **full names of the client(s)** and in the body of the email, I typed in **"Power of attorney for filing: Rest of filing to follow"** [ ] I saved a copy of my email in the client's "case" in TimeMatters. [ ] I made sure that the a copy of the completed, signed and certified Power of Attorney has been scanned and saved in under the "Power of Attorney" category in the "Docs" section of the client's "case" in TimeMatters. If not, I scanned and saved a copy there.

Electronic Filing: I have done all of the following:

[ ] **All of the steps listed above on this checklist have been completed.**

[ ] **HOT FILE**: If this is a HOT FILE, this file was finished and is about to be submitted to the Electronic Filing clerk on or before a date that fully complies with the instructions set forth on the **INTERVIEWER'S FORM**.

[ ] **WordPerfect documents**: The client's 3 ½" computer disk contains the newest, most up-to-date version of the following files: (1) **EFiller.wpd**, (2) **Edocs.wpd**, and most importantly, (3) **Edocs.pdf** files. ★

[ ] **Best Case documents**:

[ ] I have saved to the client's 3 ½" computer disk the newest, most up-to-date version of the client's BestCase information.

[ ] **Best Case on Citrix** contains a copy of the most up-to-date information on the client. This was accomplished in one of the following ways:

[ ] I input all information directly onto the Citrix version of Best Case.

or

[ ] Although, I input all information on the version of Best Case installed on my local computer, after I finished entering the final, most up-to-date information, I **uploaded** the information to the Citrix version of Best Case.

[ ] **ECF Request form**: With the client's 3 ½" computer disk in my "A:" drive, I clicked on the **charlawtte.com** link on the staff web page to start the electronic filing sequence. The complete address is: http://www.charlawtte.com/law . I then completed this form, using the following directions:

[ ] I logged-in with my username, password, and math captcha challenge. (It stops spam by asking you random math questions like 14+2 and you type 16). I clicked on one of the ECF Request links to go to the form.

[ ] **Type Of Filing**: I choose either "Single" or "Joint" filing, whichever applies.

[ ] **Client Names and the last four digits of their Social Security Numbers**: I typed in the client's first and last name and the last four digits of his/her social security number, where indicated, or, in the case of a "joint" filing, the first and last names and the last four digits of the social security numbers of both clients.

NOTE: Make sure you type in this information correctly. For quality control, the ECF Clerk will compare this information against the information in BestCase.

[ ] **Where Does This Case Need To Be Filed**: Since you are reading the Eastern District directions, choose that.

[ ] **Which chapter is this petition**: Since you are reading the Chapter 13 instructions, pick Chapter 13.

[ ] **Is an eplan.pdf is contained on the client disk?** If yes, click yes and then click "Choose file" to navigate with windows explorer to the location of the client eplan. (Example: A:\eplan.pdf on your A: diskette drive in or connected to your computer)

[ ] If "No" and you want it to be there, then alt-tab and go back to Citrix to make it and put it on the client disk to continue, otherwise: **Enter an explanation**

for the ECF Clerk as to why this Chapter 13 case should be filed without an eplan.pdf.

[ ] **Do you verify that all up-front money due as required by the fee contract has been received?** All up-front money needs to have been received in the amount our office has required for this particular case. (This can vary from nothing for a "Zero Money Down" case all the way to paid in full for all of the Chapter 13 filing and attorney fees.)

[ ] **Do you verify that there are receipts in the file for all up-front money?**

[ ] **Was money received from the client(s) at the signing appointment?** If money was received, then use the fields that show below the question to indicate how much and when money was received from the client's signing appointment.

- [ ] **Amount Received (Example: 127.35)** Type in the dollar amount received.
- [ ] **Date money received:** Type in the date you received the funds, or use the calendar icon for a pop-up calendar and click on that day.

[ ] **Do you verify that the Citrix version of BestCase contains the final, up-to-date information for this client?** All of your changes and updates should have been completed in BestCase because the ECF Clerk will be using that information and it must be in its final version for filing.

[ ] **Credit Counseling** Verify that the client credit counseling was through Hummingbird and you have a certification for each client or that the counseling was through a non-Hummingbird company and you have faxed or scanned/emailed (dfleenor@johnorcutt.com) the client certification(s) to the ECF Clerk.

[ ] **Is this case being signed by Power of Attorney?** If so, then click "Yes" and verify that you have done the procedures below.

- [ ] **Have you scanned the Power of Attorney into BKExpress using Adobe and Tmsave?**
- [ ] **Have you scanned and emailed the Power of Attorney to the ECF Clerk (or emailed the copy now inside BKExpress)?** If you need additional instructions on the Power of Attorney steps, then refer to the section labeled "POWER OF ATTORNEY Transmittal to ECF Clerk:"

[ ] **Have all steps on the Bankruptcy Signing Checkoff sheet necessary to prepare this case for electronic filing have been completed?** I checked the box to verify that all of the steps listed above on this Bankruptcy Signing Checklist, necessary to prepare this case for electronic filing, have been completed.

[ ] **Special Instructions or Comments to the ECF Clerk.** If there is any information you need to convey to the ECF Clerk about this case then enter it into this box, otherwise leave it blank and continue.

[ ] **Check below if this is a Wait file that can NOT be filed until a certain date.** Click "Wait"

- [ ] **What was the earliest date this case could have been filed. This must be in the past, otherwise do NOT send this ECF Request until that day.** Do not submit an ECF Request until the "Wait" date has been reached. This feature absolutely not to be used like sending a post-dated check. It is not the ECF Clerk's role to manage and keep track of several Wait files.

[ ] **Check below if this is a Hot file that must be filed by a certain date.** A hot file is one which must be filed by a specific date in time because of

negative consequences to the client for waiting beyond that date.

[ ] **Date this case must be filed by:** Type in the date, or use the calendar icon for a pop-up calendar and click on the day.

[ ] **EMERGENCY FILING (Substantial threat of immediate repossession OR Foreclosure sale has already taken place)**: This is our highest priority. If there is a substantial threat of immediate repossession of a vehicle or a mobile home **OR** a foreclosure sale has already taken place, in which case a case number is needed ASAP, I checked the ***EMERGENCY*** box above, to put the Electronic Filing Clerk on notice that this file needs to be filed immediately. Sending an ECF Request with an Emergency flag will cause the ECF Clerk to stop whatever (s)he is doing and give this case the highest priority in filing it as soon as possible.

[ ] **Click here to attach the client's edocs.** This is required for both Chapter 7's and 13's. Click "Choose file" to navigate with windows explorer to the location of the client edocs. (Example: A:\edocs.pdf on your A: diskette drive in or connected to your computer)

[ ] **ECF Request form correct and complete**: Having verified that all the information contained on the ECF Request form are correct and complete, I clicked on the **Submit ECF Request** button (which transmits the information to the Electronic Filing Clerk).
Note: If there are any errors, before you click on the **Submit** button, you may correct them. If there are any "Required" fields (those with *'s next to the question) the form will not be sent until they are properly answered.

[ ] I then saw the confirmation page for the ECF Request being sent. **"Your ECF Request will be submitted to the ECF Clerk. DO NOT use the "Back" button on your browser. Use the "Go back to the form" link below to return to the form if you have another to submit."** Also, a receipt email is sent from the server to you and it will show the information included in the ECF Request.
Note: If this does NOT appear or there is an error message, immediately call Dave Fleenor [tel. no. (919) 544-0778] or Shawn Orcutt [tel. no. (919) 600-3956], if there is some sort of technical problem. A common problem can be the diskette. A quick solution is to place the client edocs.pdf and eplan.pdf on a different diskette.

TO DO AFTER FILE SUBMITTED TO ELECTRONIC FILING CLERK

Electronic Filing Follow Up:

[ ] **EMERGENCY FILING (Substantial Threat Of Immediate Repossession OR Foreclosure Sale Has Already Taken Place)**: **In 1 hour**: I called the Electronic Filing Clerk (EFC) at **(919) 882-3882** to make sure: (1) that the EFC Clerk received the file for Electronic Filing, (2) that the file was immediately submitted to the Court, and (3) that confirmation of the filing has been received by the EFC. **(Confirmation proves that the file is filed with the Court. It does NOT mean that a Case Number has been assigned.)** I understand that the EFC Clerk is not always at his seat, ready to file a case. For instance, he may be out sick, eating lunch, having phone problems, running an errand, or making his daily trip to the Raleigh office. **Therefore, if I cannot get in touch with the EFC Clerk, I will call John Orcutt at 919-413-3133 or Kim Gilbert at (919)946-0805.**

NEW ☞	[ ] **Electronic Filing With The Court Complete:** I have checked my Email and have received back from the Electronic Filing Clerk confirmation that the case was filed with the Court and the **Case Number**. The **Case Number** assigned by the Court is: Case Number: _____ ★★★ **HOT FILE:** In the case of a Hot File and the Hot File date is today or tomorrow (as opposed to 2 or more days out), if you don't hear back from the ECF Clerk within **2 hours**, please call the ECF Clerk at **(919) 882-3882** to make sure he got your submission. **NOT HOT FILE:** If you don't get Email confirmation of the filing from the Electronic Filing Clerk (EFC) by the end of 2 full working days after you submitted the ECF_ Filing Request, please call the EFC Clerk to check on the status of the filing.

TO DO IMMEDIATELY AFTER RECEIVING THE CASE NUMBER:

NEW ☞ ☞	**"$0 MONEY-DOWN" CASE:** (Including case where client paid something, but where we "advanced" the rest of the costs.) [ ] I checked the **BKE BILLING STATEMENT** for accuracy. [ ] In addition to the total attorney fee, an itemization of costs and a listing of all payments (if any) made by the client, it contains a "**Credit**" entry for the total filing fee and costs (minus any amount paid by the client) (The "description should read: "**Cost Credit - [Costs advanced by attorney]**"). [ ] It also contain an entry for "**Other**" attorney fees in the same amount as the "credit" (The description should read "**Attorney Fee for [Reimburse costs advanced]**". NOTE: See the 2CR "Case Opening Checklist" in HotDocs for instructions on how to correctly create the **BKE BILLING STATEMENT** for this type of situation. [ ] I printed out a copy of the **BKE BILLING STATEMENT** and turned it into the person in my branch office assigned to accept money, for transmittal to bookkeeping (Al and Connie Orcutt). [ ] An entry was put on the **CONTROL SHEET** (which is kept by the person who accepts money) regarding this case, listing the (1) Client's last name, (2) That this is a "$0 Money-Down" case, and (3) The amount of costs "advanced". [ ] I then signed my name on the **CONTROL SHEET**, certifying to the accuracy of the information provided. [ ] I then sent an email to zeromoneydownbk@gmail.com , and in the "subject" line, I listed the following: (1) Client's last name, (2) The Case Number, and (3) Amount of costs we "advanced" in this case. By sending this email, I am certifying: (1) The accuracy of the information and (2) The fact that I have turned in to the person assigned to accept money a copy of the **BKE BILLING STATEMENT**.
	Vehicle Turnover Situation: I immediately emailed and hand-delivered the completed **TURNOVER WORK REQUEST** to Raleigh office, Attn: the Post-legal dept. I also called the Raleigh office to inform them of the pre-filing repossession and the need for the turnover and to make sure they got my fax.

	Stopping Wage Garnishment by AAFES or AER: If AAFES or AER are creditors, I **faxed (or scanned/emailed)** them a notice of this filing today, using the specially created fax form letters, and have placed in the file the fax confirmation or a copy of the email.
	Stopping <u>Other</u> Wage Deductions: If, prior to filing, monies were being taken out of the client's paycheck to pay a loan (usually a credit union loan), I have mailed or emailed the creditor a **NOTICE OF BANKRUPTCY** letter (using Hot Docs form), keeping a copy of the letter or email for our file.
	Stopping Repossession, Threatened Or Likely: I **called** and informed all possible secured creditors of the filing. I also filled out the **PROOF OF TELEPHONE NOTICE TO CREDITOR OF BANKRUPTCY FILING** form. I also mailed, faxed or scanned/emailed the creditor a **NOTICE OF BANKRUPTCY** letter (using Hot Docs form). I kept a copy for the file, together with any fax confirmation or a copy of the email.
	Stopping Pending Foreclosure: I **called** and informed the attorney for the secured creditor of the filing. I also filled out the **PROOF OF TELEPHONE NOTICE TO CREDITOR OF BANKRUPTCY FILING** form.
	Stopping Garnishment or Threat of Levy by the IRS or N.C. Dept of Revenue: I **called** and informed the agency of the filing. I also filled out the **PROOF OF TELEPHONE NOTICE TO CREDITOR OF BANKRUPTCY FILING** form. I also mailed, faxed or scanned/emailed the agency a **NOTICE OF BANKRUPTCY** letter, and have kept a copy for the file, along with any fax confirmation or a copy of the email.
	IMPORTANT: ★★★★★★ **MOTION TO EXTEND THE AUTOMATIC STAY NEEDED?** If so, I have given this file to an attorney to do the motion, along with a note to tell the attorney that this motion needs to be filed immediately.

TO DO ASAP AFTER RECEIVING THE CASE NUMBER:

	NON-HUMMINGBIRD CREDIT COUNSELING CERTIFICATION: (In most cases, this step will NOT be applicable.) [ ] I scanned the certification(s) and saved them as "cccert.pdf" on the client's 3 1/2" disk. [ ] Using the BestCase ECF Express, I efiled the Non-Hummingbird certifications with the Court. [ ] I printed out and put in client's file the resulting Notice of Electronic Filing.
	~~**NON-REVESTING AT CONFIRMATION LETTER TO TRUSTEE (If any): (TRUSTEE <u>OTHER THAN LOGAN</u>)**~~ ~~[ ] There is in the file a Non-Revesting request letter to mail out to the Trustee.~~ ~~[ ] I checked the case filing notice to make sure the Trustee assigned to handle this case is the same one named in the letter.~~ ~~[ ] If not, I re-ran the "Non-Revesting" HotDoc to draft the letter with the correct Trustee name and address.~~ ~~[ ] On the letter, I either typed in or printed the: (1) Date, and (2) The case number~~ ~~[ ] I then got an attorney to sign the letter.~~ ~~[ ] I made a copy of the letter for our file.~~ ~~[ ] I mailed the original to the Trustee.~~

	~~[ ] There is NO Non-Revesting letter to send out, as confirmed by the Attorney Sign Off section of this form.~~
IF LOGAN IS THE TRUSTEE	**LOGAN CASES Only**: Documents That Must Be Emailed To Trustee Logan: [ ] When to Email to Logan: I waited until the day AFTER we obtained the bankruptcy case number. Reason: The case will not be set up in Logan's computer system until the day following the filing of the case. Until then, Logan's system will not recognize the case or the case number. [ ] Crossed Out Privacy Info: I checked all paycheck stubs and other evidence of income and the client's "last filed" Federal tax return (in most cases, this will be the one filed for last year), or a corresponding "tax transcript" to make sure that the following information was "blacked" out: (1) All but the last four(4) digits of the Social Security Number, and (2) The names of all minor children. [ ] Scanning & Emailing: For each client, I scanned all of the following documents: (1) **STATEMENT CONCERNING PAYMENT ADVICES AND TAX RETURN,** (2) All available payment advices received in the last 60 days, **NEW** ☞(3) The client's **Federal and State** income tax returns (plus all attachments)(or a corresponding IRS "tax transcript"), if the client filed one, **NEW** ☞(4) **DEBTOR REQUEST FOR PAYROLL DEDUCTION** form(s) or **PAYROLL DEDUCTION DECLINATION FORM(s).** **NEW** ☞(5) **Domestic Support documents**: If the client owes any alimony or child support, all agreements or Court Orders requiring the client to pay **alimony** or **child support**. Note: If the client has not yet filed a Federal and State income tax return for last year, we have to, instead, include the "last filed" Federal and State returns (or at least a tax transcript from the IRS for the same tax year), if there was one filed in the last 4 years. Further Note: The scanning program will automatically name the scanned file "Untitled.pdf". This is OK. [ ] After the scanning is complete and while still in the scanning program, on the menu at the top, I clicked on "file", then "email". Note: This will open the Outlook Express email program. It will also automatically insert as an attachment the "Untitled.pdf scanned file. Note: The following email addresses should be located in the "Address Book" that comes with the email program. If not, please add them. Please double-check to make sure you type them in accurately. [ ] To line: I filled in the "**To..**" line as follows: "**341docs@ralch13.com**" [ ] Cc line: I filled in the "**Cc..**" line as follows: "**postlegal@johnorcutt.com**" Note: Doing so will make sure that our PostLegal department in Raleigh has proof of your email transmittal. (It is no longer necessary for you to print out a copy of your email for the file.

	NEW ☞[ ] Subject line: On the **"Subject:"** line, I deleted the words "Untitled.pdf", and added the following: Client's bankruptcy case number, **followed by a space**, followed by the client's last name. Notes:(1)The "space" is important. It must be included. _____(2)Format to use: "99-99999 (Client's last name)" (Example: Case no "10-00123-8-JRL for client "Smith" would become "10-00123 (Smith)" _____(3)The case number must be shortened to include ONLY the first 7 numbers. Do NOT include the extra number or the initials of the judge. [ ] Body of email: NOT NEEDED. Leave it blank. (No one will ever read it.) ☜ **NEW** [ ] I then clicked on the "Send" button. [ ] Paperclip together the originals, including the Statement, Pay Advices (or other evidence of income), the 'last filed' Federal tax return (or corresponding tax transcript), and the payroll deduction forms (Request or Declination versions). That is, keep these documents separate from the other documents in the file. The reason? We may need them again later, and it's just easier if we don't have to separate them out again from the file.
IF TRUSTEE IS BROWNING OR STEARNS	**TRUSTEES BROWNING AND STEARNS (Divisions other than Raleigh and Fayetteville)** FYI: We are not required to send these Trustees any documents. Therefore, you will see no statement concerning Payment Advices or Tax Returns.

Chapter 13 - Electronic Filing Document Preparation Checklist

Documents Necessary For Filing Case	Court	ED	MD
Voluntary Petition	*		
Chapter 13 Plan (Page 1 of 2)	*		
Chapter 13 Plan - Debts Sheet (Page 2 of 2)	*		
Schedule A - Real Property	*		
Schedule B - Personal Property	*		
Schedule C - Exemptions	*		
Schedule D - Secured Debts	*		
Schedule E - Priority Debts	*		
Schedule F - Unsecured Debts	*		
Schedule G - Executory Contracts	*		
Schedule H - Co-Debtors	*		
Schedule I - Current Income of Individual Debtor(s)	*		
Schedule J - Current Expenditures of Individual Debtor	*		
NEW Business Income & Expense Addendum (Debtor with sole proprietorship)	*		
NEW Disposable Income Calculation (Under Median Case Only	*		
Form B22 - Re: Means Test	*		
NEW List of Separate Expenses (Non-Filing Spouse)	*		
Statement of Social Security Number(s)	*		
Summary of Schedules	*		
Declaration Concerning Debtor's Schedules	*		
Statement of Financial Affairs	*		
Disclosure of Compensation of Attorney for Debtor(s)	*		
Application for Base Fee	*		
Creditor Mailing Matrix (1 column centered)			
Creditor Mailing Matrix (3 column style)	*		
Verification of Creditor Matrix	*		
Debtor Request For Payroll Deduction	To T'ee		
Power of Attorney w/Certification (if applicable)	*		
Sample Notice to Debtor **and** Sample §341 Meeting of Creditors Notice			
Credit Counseling Certification (1 for each client)	*		
Application for Credit Counseling Certification And Affidavit of Identification			
Statement Concerning (Payment Advices and/or) Tax Return			
Debtor's Cert. Of Completion of Instructional Course Concerning Personal Financial Management			
Mandatory Court Appearance			
Chapter 13 - Important Notice to Client			
Getting Started in Chapter 13			
Bankruptcy Signing Checkoff			
Affidavits of Value (3 of them)			
Notice To Client (File Transfer to Raleigh)(Do NOT use in Raleigh office.)			
Blue Change of Address cards (3 of them)			
Interrogatories (If client present now, but not going to be for §341 Meeting of Creditors Mtg.)			
Client Certification (Re: Atty Recommendation)			
Attorney Recommendation (Should already be in file)			
Attorney Certification (Should already be in file)			