



District of Columbia Chapter 13 Plan Instructions

The Hearing date can be added in the Overview in the Date box.

To check the boxes for Amended Plan or Modified Plan, check the corresponding boxes in the Plan Manager. If you do not check either of them, Original Plan will be checked.

1 General Provision

A. To check DOES contain non-standard provision, enter the provision in the Plan Manager, Plan Provision tab.

B. To check DOES limit the amount of secured claim based on value, you will enter a secured claim and select in the Plan Options of the secured creditor, "Pay through Plan" and "Asset Value".

C. To check DOES avoid security interest or lien, you will enter a secured claim and select in the Plan Options of the secured creditor, "Pay through Plan", "Asset Value", and check "Claim Exempt & Avoid Lien".

3 Plan Terms

A. Enter the monthly payment in the Plan Manager under Regular Monthly Payments.

B. Enter the Variable monthly payment in the Plan Manager under Regular Monthly Payments.

To select how the plan payments will be made, in the Plan Manager Details Tab under Payment Disbursement Options, check the box that corresponds with the payment type.

Income Tax Returns and Refund - Plan Manager - Details tab - Plan Options button

Additional Payments - enter the additional payments in the Plan Manager - Details tab under the subtab Additional (next to the Regular Monthly Payment option).

4 Treatment of Claims

A. Priority Creditors- Enter these creditors under Petition, Creditors (Schedule D, E/F), Priority (Schedule E).

To select the following options, go to Plan Manager, Plan Options:

- All allowed claims entitled to priority under 11 U.S.C. § 507(a)(3) – (10) will be paid in full unless a non-standard provision in Section 10 provides otherwise.
- Unless a non-standard provision in Section 10 provides otherwise, allowed claims entitled to priority under 11 U.S.C. § 507(a)(3) – (10), other than § 507(a)(8), will be paid in full, with post-confirmation interest of _ per annum.

B. Secured Creditors - Enter these creditors under Petition, Creditors (Schedule D, E/F), Secured (Schedule D)

ii. Cure of Default and Maintenance of Payments on Claims Secured by the Debtor's Principal Residence. Enter a secured creditor, the collateral will be Principal Residence, with an amount of claim and an amount of arrearage enter. In the Plan Option tab, claim subtab, select under Plan Intentions "Pay Outside Plan (Direct Pay)". Under Additional Options, you can select if the unsecured portion will be discharged and will be selected in 4.B.vii. In the Arrearage subtab you will select under Plan Intentions "Pay through Plan". You can enter the interest rate for the creditor to be paid in the plan. Select Pay Method. Pro Rata or Fixed Payment. No. of Months will be determined by the Plan Calculator and inserted automatically.

iii. Cure of Default and Maintenance of Payments on Allowed Claims Secured by Property OTHER THAN the Debtor's Principal Residence.

Enter a secured creditor, collateral will be Real Property (NOT Principal Residence) with an Amount of Claim and an Amount of Arrearage entered. In the Plan Option tab, Arrearage subtab, select under Plan Intentions "Pay Through Plan". Claim will be paid Outside of Plan (Direct Pay) and under Additional Options you can select if the unsecured portion will be discharged and will be selected in 4.B.vii. In the Arrearage subtab you will select under Plan Intentions "Pay through Plan". You can enter the interest rate for the creditor to be paid in the plan. Select Pay Method. Pro Rata or Fixed Payment

iv. Allowed Claims Described in the Final Paragraph of § 1325(a) of the Bankruptcy Code to be Paid in Full Through the Plan. These are secured 910 claims. In the in the Detail tab, enter the Date Incurred (less than 910 days from filing for vehicles and 1 year for any other secured property). In Plan Options tab under Plan Intentions, you will select "Pay Though Plan". Under Amount to be Paid as Secured,

select "Claim Amount". You can enter the interest rate for the creditor to be paid in the plan. Select Pay Method. Pro Rata or Fixed Payment. You can also enter select to pay Adequate Protection by checking the box under Adequate Protection. You can select either percentage of the value of the collateral or a fixed payment, by selecting manual amount and/or Direct Payment

v. Other Allowed Secured Claims to be Paid in Full Through the Plan. Enter a Secured creditor, attach collateral. Select "Pay through Plan". You can enter the interest rate for the creditor to be paid in the plan. Select Pay Method, Pro Rata or Fixed Payment.

vi. Surrendered Collateral - Enter a secured creditor with the collateral marked as surrendered in the property schedule. In the Plan Options tab select "Surrender Asset".

Vii. Secured Claims That Are to be Paid Outside of the Plan. Secured claims with "Pay Outside Plan (Direct Pay)" select under Plan Intentions in the Plan Options tab.

Viii. Trustee's Adjusted of Payments

D. Unsecured Claims Not Entitled to Priority - Selections will be may automatically by the program. Interest rate paid to the unsecured can be entered at the bottom of the Details tab in the Plan Manager

- More than one class of unsecured creditor - Go to the Plan Options of the unsecured creditor and check the box "Special Classify Unsecured Claim". The Class of Unsecured Claims will default to the Type of NonPriority Claim of the creditor under Claim Details. To over-write the fault, go to the Plan Options, and enter the description in the box labeled Class of Unsecured Claims. The treatment will default to what you select under Pay Method. To over-write the Treatment default enter the Treatment in the Plan Summary Remarks.

6 DETERMINATION OF AN ALLOWED SECURED CLAIM UNDER 11 U.S.C. §506 AND AVOIDANCE OF LIENS 11 U.S.C. § 522(f).

A. Avoid a Lien (or Portion Thereof) Based on Valuation Under 11 U.S.C. § 506 by Separate Motion or Objection to Claim. - Enter a secured creditor, in Plan Options you will "Pay Through Plan". Claim will have been incurred longer that 910 days. This will be a CRAMDOW claim. You will pay the value of the collateral.

B. Value a Claim or Avoid a Lien (That Impairs an Exemption) Under 11 U.S.C. § 522(f)- Enter a secured creditor, Collateral would be exempted, in Plan Options you will "Pay Through Plan". Under Secured Creditor Options, check box labeled "Claim Exempt & Avoid Lien".

8 EXECUTORY CONTRACTS AND UNEXPIRED LEASES.

None will be select if no executory contracts or leases have been entered

All executory contracts and leases are reject will be selected if all contract or leases are rejected.

The executory contracts and unexpired leases listed below are rejected will be selected if there contracts that are rejected or if there are contracts or leases remaining are assumed or not assumed nor rejected.

Preservation of Certain Leases and Executory Contracts - the lease or contract will be marked as unknown.

10 NON-STANDARD PROVISIONS.

To enter a non-standard provision, go to Plan Manager, Plan Provisions. Select New and enter the title and description of the plan provision.