



## **GANB PLAN INSTRUCTIONS FOR JUBILEE**

Amended Plan:

This Check box is selected by clicking Plan Manager and checking the Amended check box after checking you will see the input field “Amended Plan Options” where you can enter the Amended Date, Version and Reason for Amending.

### **1.1 - A limit on the amount of a secured claim:**

This will be checked if creditors are listed in section 3.2 of the plan these are secured creditors that you have decided to pay the value and not the full claim amount.

### **1.2 – Avoidance:**

This will be checked if creditors are listed in section 3.4 of the plan these are secured creditors that you are Avoiding the Lien, you will indicate this by going to petition, creditors selecting your creditor, selecting plan options and checking the box for Claim Exempt and Avoid Lien.

### **1.3 - Nonstandard provisions:**

To check the box you must have entered a Plan Provision to do so go to Plan Manager, click tab for Plan Provision and click New to add a provision.

### **1.4 – Domestic Support Obligations:**

To check this box, you will need to enter a priority creditor which has a priority type of Domestic Support obligation, you will need to go to Petition, Creditors, Priority Creditor enter or select the creditor.

### **2.1 – Regular Payments:**

The applicable commitment period is set by the Means Test; Payments to the trustee are entered on the details tab under the plan manager, section title “Payments”, this amount is a monthly payment amount, you will also indicate the frequency of the payments (we will

automatically display the payment amount on the printed plan based on the frequency selected for example \$300.00 monthly payment with a semi-monthly frequency will be displayed as \$150.00 bi-monthly. You will also enter step payments in this section, when entering step payments we will check the box “The amount of regular payments will change” and entered the date that change will occur based on the first payment date and month of the change.

## **2.2 – Method of Payments:**

To indicate how payments will be made to the trustee you will have to check the option by going to Plan Manager and scrolling to the Payment Disbursement Options and check one of the three options, for Payroll deduction you will also need to enter the information on the pay order tab on the Plan Manager.

## **2.3 Income Tax Refunds:**

To indicate the treatment for income tax returns you will need to go to Plan Manager, Detail tab and click on Plan Options here you will be able to indicate your selection.

## **2.4 – Additional Payments:**

To indicate an additional payment, you would need to add the payment under the additional payment tab located under Plan Manager on the detail tab click on “Additional”.

## **2.5 – Intentionally omitted:**

## **2.6 – Disbursement of funds:**

This information is provided by the Court and cannot be changed in the program.

## **3.1 Maintenance of payments and cure or of default:**

This is a Secured Creditor in which the Debtor will be making ongoing payments directly, you must go to petition, creditors, secured creditors and click the Plan Option tab within the creditor, select the button that says, “Direct Pay”. To set how the Arrearage will be paid scroll to the top of the Plan options page and click the arrearage tab you will then be able to set how the arrearage will be handled.

## **3.2 – Request for Valuation:**

This creditor will be secured and have an asset attached, you will also be paying the value of the asset within the term of the plan and have check the button to pay asset value on the plan tab within the creditor selected.

## **3.3 – Secured Claims to be paid in full:**

This creditor will be secured and have an asset attached, you will also be paying the claim and not the value of the asset within the term of the plan.

### **3.4 – Lien Avoidance:**

This creditor will be secured and have an asset attached, you will also be paying the value of the asset within the term of the plan and have check the button to pay asset value and the avoid claim box on the Plan Options tab within the creditor the amount to be avoided will be the difference of the claim and value of properties attached, the description of Judicial Lien or security interest will be entered in the plan summary remarks.

### **3.5 – Surrender of Collateral:**

The creditor in this section must be secured and have selected the surrender option on the plan options tab within the creditor.

### **3.6 – Other Allowed Secured Claim:**

You can enter the percentage by going to Plan Manager, Plan Options her you will find the input field for this section.

### **4.1 – General:**

This information is provided by the Court and can not be changed in the program.

### **4.2 – Trustee fees:**

This information is provided by the Court and cannot be changed in the program.

### **4.3 – Attorney fees: (All sections not listed here cannot be changed by the program).**

#### **Paragraph (a):**

This selection is for Flat fees, go to Petition, General Information and click on the fees tab select Flat Fee from the drop-down menu, we will use the balance due from this section.

#### **Paragraph (d):**

This will be the amount paid to the attorney each month by the trustee, for fixed fee go to Petition, Creditors, Priority Creditors and Add or Open the Attorney Creditor, click the Plan Option tab and add the fixed fee.

#### **Paragraph (e and f):**

This amount can be added by going to Plan Manager and clicking on Plan Options.

#### **4.4 – Priority Claims Other than attorney fees:**

##### **DSO Creditors:**

These will be Priority Creditors and the priority type will be Domestic Support Obligations, this you must select the Direct payment on the plan option tab within the creditor, also the Name and address of Child Support enforcement agency must be entered the the plan summary remarks on the plan option tab.

##### **Other than Attorney Fees and Domestic Support:**

These will be Priority Creditors and the priority type will **NOT** be Domestic Support Obligations or Attorney Fees.

#### **5.1 – Nonpriority unsecured claims:**

These boxes can be selected by going to Plan Manager and clicking on Plan Options.

#### **5.2 – Maintenance of Payments and cure of any default on nonpriority unsecured claims:**

This will be a nonpriority unsecured creditor that is owed an arrearage, you can set the arrearage payment on the arrearage tab within the creditor, click plan options and Arrearage.

#### **5.3 - Other separately classified nonpriority unsecured claims:**

The creditor that is displayed here is a special class unsecured creditor, you must go to the plan options tab within the unsecured creditor and select the box that says, “Specially Classify Unsecured Claim”. If you would like it to be a long-term debt, uncheck that box that says, “Last payment made within the plan length”, you will also be able to enter the basis for the separate classification on this tab.

#### **6.1 – Executory Contracts:**

This is an Assumed Executory Contract, you must go to petition, executory contracts, Plan Option tab within the creditor.

#### **7.1 – Vesting of Property of the Estate:**

This information is provided by the Court and cannot be changed in the program.

#### **8.1 – Nonstandard Plan Provisions:**

This is entered as a Plan Provision, to do so go to Plan Manager, click tab for Plan Provision and click New to add a provision.