



MAB PLAN INSTRUCTIONS FOR JUBILEE

Original:

This box is automatically selected by the program.

Amended:

This Check box is selected by clicking Plan Manager and on the Details Tab you will check the Amended box, this will open a dialog so you can enter the version.

Post Confirmation:

This Check box is selected by clicking Plan Manager and on the Details tab checking the Modified check box after checking you will see the input field "Plan Modification Options" where you will need to check the box for Post Confirmation Modification. To enter the date of order confirming the plan you will go to Overview (this is on the left-hand tool panel at the top) once on the overview you will see Dates on the left hand, click the pencil next to "CONFIRMED" and enter the date.

PART 1 - NOTICES

Notices:

This information cannot be changed by the program.

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

This will be checked if creditors are listed in section 3.B.1 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.B(3) 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.

PART 2 – PLAN LENGTH AND PAYMENTS

A - Length of Plan:

This information is pulled from the Means test for the first two boxes, the third box can be manually entered by going to Plan Manager, details tab and clicking on the plan options button.

B - Proposed Monthly Payments:

Payments to the trustee are entered on the details tab under the plan manager section “Payments”, this amount is a monthly payment amount. You will also enter step payments in this section, you will do this by indicating what months you would like to make each payment amount.

C - Additional Payments:

Additional payments can be entered by clicking the additional payments tab on the details page of the plan manager.

PART 3 – SECURED CLAIMS

Prepetition Arrears to be paid through this plan:

Secured Claims Principal Residence:

This is a Secured Creditor that is attached to the Debtor(s) principal residence and the Debtor(s) will be making the ongoing payments directly, this creditor will have post-petition arrears, you must go to petition, creditors, secured creditors and click the Plan Option tab within the creditor, select the direct pay option and then click on the arrearage tab to indicate how the arrears will be paid.

Secured Claims (Other):

This is a Secured Creditor that is **NOT** attached to the Debtor(s) principal residence and the Debtor(s) will be making the ongoing payments directly, this creditor will have post-petition arrears, you must go to petition, creditors, secured creditors and click the Plan Option tab within the creditor, select the direct pay option and then click on the arrearage tab to indicate how the arrears will be paid.

Maintenance of Contractual Installment Payments (To be Paid Directly to Creditors):

This is a Secured Creditor that the Debtor(s) will be making the ongoing payments directly to the creditor, you must go to petition, creditors, secured creditors and click the Plan Option tab within the creditor, select the direct pay option.

Modification of Secured Claims

Request for Valuation/Modification of Undersecured Claims:

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.

Secured Claims Excluded from 11 U.S.C. § 506:

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, you must go to petition, creditors, secured creditors and click the Plan Option tab within the creditor, select the fixed payment box, you must also check the box “§1325(a) “hanging Paragraph” Applies”.

Lien Avoidance:

This is a secured creditor, the creditor must be attached to property and be paying the value and not the claim you will also go to the Plan Options tab within the creditor and check the box that Claim Exempt and Avoid Lien, you can also set how any secured portion of the claim can be paid.

EXHIBIT 4: The information for the order is enter by going to the Property that is being Avoided and clicking the Plan Options tab.

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. This must also be indicated in the Non-Standard Provisions (See part 6).

PART 4 – PRIORITY CLAIMS

Domestic Support Obligations:

These will be Priority Creditors and the priority type will be Domestic Support, you must go to the plan option tab within the creditor to set how the creditor will be paid.

Other Priority Claims (Except Administrative Expenses):

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

Administrative Expenses:

Attorney fees:

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.

Other:

These will be Priority Creditors and the priority type will be Administrative Priority.

Trustee fees:

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

PART 5 – NONPRIORITY UNSECURED CLAIMS

Any allowed nonpriority unsecured claim(s) other than those set forth in Part 5.F will be paid as stated below. Only a creditor holding an allowed claim is entitled to a distribution.

Fixed Amount:

This information is calculated in the plan calculator and can be overridden by going to Plan Manager and clicking the plan options button.

Fixed Percent:

This information is entered by going to Plan Manager and clicking the plan options button.

General unsecured creditors:

Unsecured or Undersecured:

The creditors here will be creditors that are listed in Part 3.B or 3.C in which the claim has an unsecured or undersecured amount remaining.

Non-dischargeable Unsecured Claim:

This will be an Unsecured Creditor and you will go to petition, creditors, open the unsecured creditor and click on the plan tab here you will check the box that says “Non-dischargeable”, If you would like it to be a long-term debt, you will need to also check the check box for Specially Classified and then uncheck that box that says, “Last payment made within the plan length”.

Claims Arising from Rejection of Executory Contracts or Leases:

This will be and Executory Contract and the Election must be Rejected, this can be entered by going to Petition, Executory Contract.

Total to be paid to Nonpriority Unsecured Creditors:

This information is automatically computed based on what has been previously entered.

Separately Classified 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.

PART 6 – EXECUTORY CONTRACTS

Real Property Leases:

This is an Assumed Executory Contract that has an arrearage and the type of Contact is "Residential Lease".

Motor Vehicle Leases:

This is an Assumed Executory Contract that has an arrearage and the type of Contact is "Auto Lease".

Other Contract or Leases:

This is an Assumed Executory Contract that has an arrearage and the type of Contact is NOT "Residential Lease" or "Auto Lease".

PART 7 – POSTCONFIRMATION VESTING PROPERTY OF THE ESTATE

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

PART 8 – 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.

EXHIBIT 1:

All amounts are calculated automatically by the program, if the Amended or Modified check box is selected, we will automatically clear I & J and enter data in section K through N, for Amended Plans the data for Section K can be entered by going to the Plan Options tab on the Plan Manager for Post Confirmation this amount is calculated based on the premodification payments entered (You must use Monthly Payments and not Lump Sum payments). The Amended date is enter in the amended section or the modified section (post confirmation) on plan manager.

EXHIBIT 2:

This information is calculated from the creditor information entered.

EXHIBIT 3:

This information is computed based on the creditor information it will prepare a separate form for each lien being avoided.

EXHIBIT 4:

The information for the order is enter by going to the Property that is being Avoided and clicking the Plan Options tab.