



Jubilee Instructions for MNB Chapter 13 Plan

- 1.1 Automatically selected when Creditor is in Parts 9 or 17 (cram down)
- 1.2 Automatically selected when Creditor is in Part 17 - Avoidance of security interest or lien
- 1.3 Automatically selected when a Nonstandard provision is added by going to Plan Manager – Plan Provisions tab.

- 2.1 This amount is populated from the total pre modification payments the debtor has paid the trustee when the Modified option is selected.
- 2.2 Plan payment amounts and dates entered by going to Plan Manager – Details tab.
- 2.3 ACP - 36 or 60. Selected from the Mean Test.
- 2.4 Additional payments to Trustee - Enter by going to Plan Manager – Details tab - Plan Options button.
- 2.5 Total payment (automatically calculated)

Part 3. PAYMENTS BY TRUSTEE: (automatically calculated)

Part 4. ADEQUATE PROTECTION PAYMENTS (§ 1326(a)(1)(C)): The Pay Adequate Protection option will first need to be enabled by going to Plan Manager – Details tab. Next, open each creditor that needs adequate protection and select the Pay Adequate Protection checkbox on the Plan Options tab.

Part 5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES (§ 365): Assumed Executory Contracts/Leases to be paid direct by Debtor

Part 6. CLAIMS NOT IN DEFAULT: All Creditors not in Default and to be paid direct by Debtor

Part 7. HOME MORTGAGES IN DEFAULT (§§ 1322(b)(5) AND 1322(e)): Secured Creditor that is linked to Real Property marked as Principal Residence. Arrearage amount will need to be entered in the "Amount of Arrearage" field within the Mortgage Creditor. The Mortgage can be set as Direct Pay on the Plan Options – Claim tab and the payment terms for the arrearage can be set on the Plan Options – Arrearage tab.

Part 8. CLAIMS IN DEFAULT (§§ 1322(b)(3) AND (5) AND 1322(e)): Within the Creditor, the arrearage amount will need to be entered in the "Amount of Arrearage" field. On the Plan Options – Claim tab the creditor can be set to Direct Pay and on the Plan Options – Arrearage tab the payment terms can be set to paid through the plan.

Part 9. SECURED CLAIMS SUBJECT TO MODIFICATION ("CRAMDOWNS"): On the Plan Options tab within the Secured Creditor, the Amount to be paid through Plan will need to be set as "Lessor of" or "Asset Value" if the value is less than the claim amount.

Part 10. SECURED CLAIMS EXCLUDED FROM § 506 AND NOT SUBJECT TO MODIFICATION ("CRAMDOWNS"): On the Plan Options tab within the Secured Creditor, the Amount to be paid through Plan will need to be set as "Claim Amount".

Part 11. PRIORITY CLAIMS (not including claims under Part 12): All Priority Claims that are not set as Domestic Support Obligation.

Part 12. DOMESTIC SUPPORT OBLIGATION CLAIMS: Priority Creditors with the Type of Priority set as Domestic Support Obligation.

Part 13. SEPARATE CLASSES OF UNSECURED CLAIMS: Description of special class entered in the Plan Manager/Plan Options button.

Part 14. TIMELY FILED UNSECURED CLAIMS: (automatically calculated)

Part 16. SURRENDER OF COLLATERAL AND REQUEST FOR TERMINATION OF STAY: Secured Creditor attached to property and the Surrender Asset option is selected within the Creditor on the Plan Options tab.

Part 17. NONSTANDARD PROVISIONS: Can be entered by going to Plan Manager – Plan Provisions tab.



MNB Plan Modification Instructions

Within the Plan Manager, you will need to check the Modified box which will enable additional fields which will need to be set for the plan calculations:

1. Modification Date
2. Starting Month for Modification
3. Pre-Modification Payments (can be entered as a lump sum amount or monthly). Also, an option to enter additional text for section 2.1 is located under Plan Options.
4. Post Modification Payments

Next, you can enter pre modification disbursements for each of the creditors by going to Petition – Creditors – open the creditor – Plan Options tab. The new fields you will need to enter are:

1. Pre-Modification Payments (can be entered as a lump sum amount or monthly).
2. Post Modification Payments
3. Optional:
 - a. Start Month Override. If this field is left blank, then Jubilee will use the Starting Month for Modification as the Beginning in month # field for the creditor. If you enter a number, your number will be used instead.
 - b. Payment Notation: This field will allow you to enter custom text that prints for the creditor (i.e. “*3,000 has been paid”).
 - c. Adequate Protection Payments Description: If the creditor has adequate protection payments enabled, this field will allow you to enter custom text that prints for the creditor (i.e. “*\$1,000 paid”).