

TXSB Chapter 13 Plan Instructions

These assignments relate to both the TXSB Standard Chapter 13 Plan and the TXSB Modification.

Section 5: Priority Claims for Domestic Support Obligations

- a. Priority Creditors with type Domestic Support Obligations print in this section.

Section 6: Priority Claims (Other than DSO)

- a. Priority Creditors – All types except Domestic Support Obligation.

Section 7: Secured Claims for which Collateral is Surrendered

- a. Secured Creditor where Surrender Asset is set on the Plan Options tab.

Section 8A: Secured Claim for Debtors Principal Residence

- a. Secured Creditor attached to Real Property defined as Principal Residence. If an amount is entered in the *Amount of Arrearage field*, then an arrearage tab will be enabled on the Plan Options tab where you can specify the payment terms of the arrearage.
- b. The Plan Options tab in the Creditors will include a total of 5 tabs; Claim, Arrearage, Escrow, Escrow Arrearage, Rule 3002.1(c)
 - a. Claim: This tab is used to specify how the Primary Mortgage Creditor will be paid through the Chapter 13 Plan. If the Mortgage Payment will be paid through the Trustee, the creditor will need to be set as Pay Through Plan, Last payment made within plan length will need to be unchecked, and the option for Fixed Payments will need to be enabled with the monthly mortgage payment entered.
 - b. Arrearage: The arrearage amount will print in the Cure Claim section of the plan. The payment method can be either Fixed or Pro Rata.
 - c. Escrow: The Escrow amount for the duration of the plan will need to be entered in the Total Escrow Amount field. It is recommended to set the payment method to Fixed with the monthly Escrow amounts entered rather than Pro Rata distributions.
 - d. Escrow Arrearage: The total Escrow arrearage amount needs to be entered in the *Amount to be Paid field*.
 - e. Rule 3002.1(c): The total amount of this claim needs to be entered in the *Amount to be Paid field*. This amount will print in the Rule 3002.1(c) section of the plan.

Section 8B: Refinance

- a. The creditor will need to be manually assigned to this section by unchecking the “Auto Assign” option on the Plan Options tab. Assigning a creditor into this section enabled the data fields for the refinancing options.

Section 8C: Lien Avoidance

- a. The creditor will need to be manually assigned to this section by unchecking the “Auto Assign” option on the Plan Options tab.

Section 9: Debt Incurred within 910 Days...

- a. The creditor will need to be manually assigned to this section by unchecking the “Auto Assign” option on the Plan Options tab.

Section 10: Secured Debts on which There is No Default and to be Paid Direct

- a. Secured Creditor where the Pay outside of plan (Direct Pay) option is set on the Plan Options tab.

Section 11: Other Secured Claims

- a. This is the default section for Secured Creditors that are not automatically assigned to the other sections.

Section 14: Secured Claims Satisfied by Transfer of Real Property

- a. The creditor will need to be manually assigned to this section by unchecking the “Auto Assign” option on the Plan Options tab.

Section 15: Secured Claims on Which Lien is Avoided

- a. The creditor will need to be manually assigned to this section by unchecking the “Auto Assign” option on the Plan Options tab.

Section 16: Specially Classified Unsecured Claims

- a. Unsecured Creditor with the option selected for “Specially Classified Unsecured Claim” on the Plan Options tab.

Section 18: Executory Contracts

- a. Assumed Executory Contracts with an arrearage amount entered. The “Remaining Cure to be Made Directly...” is entered on the Plan Options – Arrearage tab in the *Monthly Contract Amount field*.

Section 22: Emergency Savings Fund

- a. The Monthly Emergency Savings Fund amount is entered on the Details tab of the main Plan Manager.

Section 23: Reserves

- a. The Monthly Reserve amounts are entered on the Details tab of the main Plan Manager. Each Reserve type is located on an individual tab next to the Regular Monthly Plan Payments section.