



## **WISCONSIN EASTERN BANKRUPTCY PLAN INSTRUCTIONS**

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

This will be automatically checked if creditors are listed in section 3.2 of the plan. These are secured creditors that have been set to pay the value and not the full claim amount.

### **1.2 – Avoidance:**

This will be automatically 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.

### **2.1 – Regular payments to Trustee:**

To indicate the monthly payment amount you will enter the desired monthly payment by going to Plan manager, on the details tab and enter this under regular monthly payments, the program will enter the number of months it takes to pay all creditors.

### **2.2 – Payments Disbursement Options:**

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.

### **2.3 Income Tax Refunds:**

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

### **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” tab you will then click the add button.

### **2.5 - The total amount of estimated payments:**

The Program will automatically calculate this amount by adding the totals from section 2.1 and 2.4.

### **3.1 Maintenance of Payments and cure of default:**

This is a Secured Creditor in which the regular payments will be paid directly by the Debtor. You will indicate this by going to Petition, Creditors, secured creditor and click new, enter the creditor information and click plan options, you will then select Direct pay and save. If there is an arrearage amount you will enter that amount on the details tab within the creditor. You will need to go to the plan option tab and click on arrearage and set how this will be paid.

### **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 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.

### **3.4 – Motion to avoid lien pursuant to 11 U.S.C. § 522:**

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 selected the option 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. You can enter the Lien Identification information in the Plan Summary Remarks on the Plan Options tab.

### **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 – Pre-confirmation adequate protection:**

This will be set by going to Petition, Creditor, Select the creditor, click Plan Options, you will set the amount here. You will also need to go to the details tab on Plan Manager and enter the number of months for Adequate Protection.

### **4.1 – General:**

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

### **4.2 – Trustee fees:**

This information is set by going to the plan manager and indicating the percent the program will then multiply the total amount of the payments to give you the estimated amount of the payment to the trustee.

### **4.3 – 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 and enter the amount paid and amount received. If you also receive additional fees here i.e. Filing Fee do not include this amount.

### **4.4 – Priority Claims other than attorney fees and domestic support obligations in § 4.5:**

These will be Priority Creditors and the priority type will be something other than attorney fees and domestic support, go to petition, creditor, priority creditors.

### **4.5 – Priority Claims (DSO):**

These will be Priority Creditors and the priority type will be Domestic Support Obligations, to select box one (1) you will leave the owed to government unit box unchecked, this box will need to be checked for section two (2) and three (3), for part two (2) you will be paying the amount owed in full and for part three (3) you will be paying less than the amount owed.

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

This information is automatically generated by the program, you must go to Plan Manager, Plan Options and select the box that applies (**leave fields blank to use software calculations**), if you would like to override the software generated numbers you can enter them under the section on plan options.

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

This will be a unsecured creditor that has an arrearage claim, go to petition, creditors, unsecured creditor, you must enter an arrearage claim and use the plan option tab to indicate how it will be paid.

### **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 to indicate if payments will be paid directly or by trustee. If there is an arrearage claim you must select the arrearage tab to make your selection there. You can also indicate the Treatment of Arrearage in the Plan summary remarks.

### **6.2 – Post petition claims filed under 11 U.S.C. § 1305:**

This information is set by going to Plan manager, Plan Options and checking the boxes under 6.2.

### **7.1 – Property of the estate will vest in the debtor(s) upon entry of discharge:**

This information is set by going to Plan manager, Plan Options and checking the boxes under 7.1.

### **7.2 – Order of distribution:**

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.

### **Exhibit: Total amount of estimated trustee payments:**

This information is auto populated based on the case information, except for **paragraph “J”** this is entered by going to Plan Manager and clicking Plan Option.