



PRB PLAN INSTRUCTION FOR JUBILEE

Amended: (Check if this is a Pre or Post Confirmation Amended Plan Proposed by)

These check boxes are located on the plan manager screen on the right-hand side under plan options.

Chapter 13 Plan Date:

This information is entered under Plan Manager - details tab.

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.

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 3.2 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.

PART 2 – PLAN PAYMENTS AND LENGTH OF PLAN

2.1 – Payments to Trustee:

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, comments will also be made next to your payment amount in this section.

2.2 – Regular Payments to the Trustee:

You will select how the payments will be made on the details tab on the Plan Manager under Payment Disbursements.

2.3 – Income Tax Refunds:

This information cannot be changed by the program.

2.4 - Additional Payments:

Additional payments can be entered on the details tab under the plan manager section “Payments” by clicking the additional payments tab.

PART 3 – SECURED CLAIMS

Prepetition Arrears to be paid through this plan:

3.1 – Maintenance of Payment and Cure of default:

This is a Secured Creditor with or without an arrearage and the debtor intends to pay it in full, the program will check the “Disbursed by” checkbox automatically, you must go to petition, creditors, secured creditors and click the Plan Option tab within the creditor, select the direct pay option or pay through plan and then click on the arrearage tab to indicate how the arrears will be paid, if any.

3.2 – 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.

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, 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”.

3.4 - 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.

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

3.6 – Pre-confirmation adequate protection payments:

To make adequate protection payments you will need to go to the secured creditor, within the creditor that you would like to make the payments to you will click the plan tab, on the plan tab you will select the check box for adequate protection you will either set a manual amount or pay a percentage. You will then go to, plan manager and select adequate protection and select if this will be paid until the attorney's fees have been paid or until confirmation, if you select confirmation you will need to set the number of months until confirmation.

3.7 - Secured Claims (Other):

This is a Secured Creditor that is attached/ secured by property and will be being paid through the plan, this creditor will not have post-petition arrears, you must go to petition, creditors, secured creditors and click the Plan Option tab within the creditor, you will need to unselect the select auto check box to plan section and manually select section 3.7.

PART 4 – PRIORITY CLAIMS

4.1 - General:

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

4.2 - Trustee fees:

This information is provided by the Court and cannot be changed in the program. However, the amount used by the calculator can be edited, please verify the 10% on the details tab under Plan Manager.

4.3 - Attorney fees:

Flat Fee:

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. You can also check the override under plan option on the details tab under Plan Manager.

Fee Application:

You can select this option by going to the details tab on the Plan Manager Screen and click on Plan Option here you will see the option to enter this information.

Other:

4.4 - Priority Claims Other:

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

4.5 - 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.

4.6 – Post Confirmation property Insurance Coverage:

To select this option in a secured creditor you will open the creditor and go to the plan options tab within the creditor, scroll to the bottom and check the “Yes” box under additional options this will allow you to enter the insurance company information. If this is a Priority Creditor you will need to create the creditor as the insurance company and on the plan tab within the creditor unselect auto assign for the plan section and manually set it to section 4.6.

PART 5 – NONPRIORITY UNSECURED CLAIMS

5.1 – Nonpriority unsecured claims:

This information is calculated in the plan calculator, you must go to Plan Manager and click on the plan options button to make a selection as to what boxes you would like to use the data, leave the other fields blank and the software will computer the totals or the amount can be overridden by entering an amount in the fields provided

5.2 – Maintenance of Payments and cure defaults:

This will be an Unsecured Creditor with or without arrears that the contractual payment is due after the end of the plan. You will go to petition, creditors, open the unsecured creditor and click on the plan tab here you will check the box that says “Specially Classify Unsecured Claim”, If you would like it to be a long-term debt, you will need to select fixed payments and also uncheck that box that says, “Last payment made within the plan length”, you will need to manually assign this creditor to section 5.2 of the plan and go to the arrearage tab if any to indicate how that will be paid..

5.3 - 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

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 will also indicate the Treatment of Arrearage in the Plan summary remarks.

PART 7 –VESTING PROPERTY OF THE ESTATE

7.1 – Property of the estate will vest in the Debtor(s) upon:

To check the applicable boxes go to the Plan Options button on the details tab on the Plan Manager screen, this will be located at the bottom.

7.1 – Plan distribution order:

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.