

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.

Using the TXSB Modification Calculator

1. Enable the modification plan and calculator by going to Plan Manager – Details tab. Make sure the TXSB plan is selected. Then check the Modified check box. (Note: By selecting the Modified option Jubilee will automatically generate the Chapter 13 Plan Modification form when viewing the plan or generating the PDF document.). You will be prompted to enter the basic details about the Start Month for the Modified Plan.
2. This will enable the “Pre-Modification Payments” section where you will need to enter the following values:
 - a. Total payments the debtor has paid to the trustee – *Debtor Plan Payments to Trustee field*. If you choose Lump-Sum, just enter the total amount paid by the Debtor to the Trustee. If you choose Payments, you can enter the monthly amounts paid by the Debtor to the Trustee.
 - b. Pre-Mod: Trustee’s Fee. If the Auto Calculate option is selected (Recommended), the Pre-Modification Trustee’s fee will be calculated based on the Trustee Commission percentage in the Plan Calculator. If you need to enter the actual Trustee’s Fee, you can uncheck the “Auto Calculate” option and enter the amount for the Pre-Modification Trustee’s commission.
 - c. Total Pre-mod Savings Fund Payments (if applicable) will be entered in the *Total Savings Fund Payments field*.
 - d. Post Modification Payments. These are the payments from the Debtor to the Trustee.
3. You will also need to enter the amounts that the Trustee has disbursed to each of the Creditors within the Plan Options tab for each Creditor in the Creditors, or through the Creditors in Plan Tab in the Plan Manager.
 - a. You can enter either a Lump Sum payment amount paid to the Creditor or you select the Payments radio button to enter specific monthly payments.
 - b. By default, the creditor balance calculated by Jubilee will print in the “Remaining Claim Column” of the Modified Plan but you may choose a radio button option to print the balance in the Post-Confirmation Claim Column.
 - c. Note: If an amount is entered in the “Additional Claims” field, it will print in the Post Confirmation Claims section of the plan for that creditor and add to the overall creditor balance to be paid in the modified plan.

Creditor Assignment for Plan Sections

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

Section 3: Description of Events Causing Need to Modify Plan:

- a. These options are available by clicking on the Plan Options button on the Details tab.

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 - 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

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