## CHAPTER 13 Q\&A

Bankruptcy Link

## General Information \& Tips

- Getting access: To register for Bankruptcy Link access, please send an email request to Rene Hendricks at rhendricks@kstrustee. If you are having issues, you will need to reach out to Epiq directly at 1-888-374-2713.
- Bankruptcy Link pulls it's information directly from CasePower.
- It updates overnight except for end of month, which takes 2 days (this will be on the 20th of the month (for Chapter 13) and the last day of the month (for Chapter 12). If the $20^{\text {th }}$ or last day of the month fall on a weekend or holiday, we process on the nearest business day before that date.
- Only certain tabs have "printable view": Case Receipts, Summary Report and Interim
- The cases included in this presentation are real cases being administered by our office and we have either received permission to use the information or have redacted information that would identify the case.

DISCLAIMER: The information in this presentation is general information that applies to most cases being administered by the Trustee. There may be specialty cases where the information appears differently on Bankruptcy Link. If you have questions about a particular case, send an email to inquiries@kstrustee.com.

## Trustee Listing

Available Trustees for user: kamyx
Trustee Listing
8D


Wichita, KS
Wichita, KS

## Case Search



- You must put in both the case number and debtor last name
- No dashes in the case number
- Last name can be lower case or upper case
- Click View Case Details


## Case Detail



- First screen to appear is Case Detail
- There are six tabs in blue across the top of the screen
- Case Detail
- Claim Listing
- Case Receipts
- Ledger
- Summary Report
- Interim


## Case Detail (con't)



- Case Detail has six sections
- Case Information - case number, name, judge, case type (individual/joint), chapter and attorney
- Case Dates - petition date, 341 date, confirmation date, plan file date, bar dates
- Confirmation Hearing is 401 or TOPEKA
- 341 is TEL341 or 341
- Case Totals - due date, "net" total paid in, delinquency, trustee's fees, total paid to creditors, payment, last payment date and last disbursement date
- Plan Information - months, base (if applicable), unsecured percent, unsecured base (if applicable), pre-confirmation disbursements, over/under median
- Payments and Abatements - payment start date, paid through amounts (if applicable)


## Case Detail: Case Totals

| Case Totals |  |  |  |
| :---: | :---: | :---: | :---: |
| Total Due to Date | 29,990.00 | Total Fees Paid to Date: | 2,900,39 |
| Net Total Paid In: | 30,313.85 | Total Paid Creditios: | 28,223,46 |
| Delinquent | 323.85 | Last Payment Date: | 312712023 |
| Monthly Plan Payment: | 1,255.00 | Last Disbursement: | 312012023 |

- Total Due to Date: Based on plan terms, what they are obligated to pay through the most recent processing period
- Here: March 20, 2023
- "Net Total Paid In": The total they’ve paid through the date you're viewing
- Here - April 5, 2023
- It's not "net" of anything, including T"s fees
- Delinquency: Will show negative if they are paid ahead
- Total Paid to Creditors: Total amount of money we've paid to creditors, including un-disbursed FOH that are allocated


## Case Detail: Plan Information



- Plan months: This should say 60 or 84 (if CARES case). It is the total amount of time in their plan term, not what it is projected to take to complete
- Preconf Disbursements: This tells you if the Trustee is making pre-confirmation distributions. It will either say Y or N.
- Over/Under Median: In a confirmed case, it will say "Over" if they are above median and "Under" if they are below median.
- Base Amount: If it is a base case, the base amount will be here. If it is a 0\%, unsecured base or extension case, it will say 0.00
- Unsecured Percent: If unsecured creditors are getting money for any reason, it should say $100 \%$. This is not what is projected to go to unsecured creditors. If it is a 0\% case, it should say 0\%.
- Unsecured Base: If unsecured creditors are required to get a specific dollar or \% amount, there will be a number or percentage in the Unsecured Base section. Otherwise, it will say 0.00 .


## Case Detail: Payments and Abatements



- This section shows the start date and end for payments
- This field can look very different depending on the case: If there has been an abatement or additional money paid in (tax refund, preference) there may be several rows with "one time" payments. It will also show the monthly payment
- In this example, the debtor was delinquent at confirmation, so we accounted for all payments made through January 20, 2023 with a paid through of $\$ 12,420$ and they began paying $\$ 1,255$ in February 2023.


## Claim Listing



- This tab shows a list of the claims, their class, category, reference number, creditor name, pay sequence, pay method, pay percentage, amount the claim is allowed for, the amount we've paid, the balance due and the disbursements
- There are four colors:
- Red: Ignore - claims ignored for distribution
- Green: Accrue - claims that have a hold

Blue: Direct - claims being paid directly by Debtor
White: Allowed - claims allowed as filed to be paid through plan

- You can organize how you see the information (claim order, creditor name order, pay sequence order) by clicking on the highlighted blue descriptions


## Claim Listing' (con’t)

- Claim Classifications: $1,2,3,8,9$ or "A:
- 1:Secured
- 2: Priority unsecured
- 3: Non-priority unsecured
- 8: Debtor refunds
- 9: Attorney's fees
- A: Administrative. This is typically used for Harmon claims

This screen shot shows the claims listed in claim number order.

| Claims Listing |  |  | Ref\# | Creditor |
| :---: | :---: | :---: | :---: | :---: |
| Accrued | Direct | Ignore |  |  |
| Claim | Class | Category |  |  |
| Listing sortofder: Claim \# - ASC |  |  |  |  |
| 001 | 3 | GEN | 26 | KANSAS DEPARTMENT OF REVENUE |
| 001 | 2 | ST | 11 | KANSAS DEPARTMENT OF REVENUE |
| 001A | 3 | GEN | 38 | KANSAS DEPARTMENT OF REVENUE |
| 002 | 3 | GEN | 27 | LVNV FUNDING |
| 003 | 3 | GEN | 30 | JEFFERSON CAPITAL SYSTEMS |
| 003 | 1 | VEHC | 7 | JEFFERSON CAPITAL SYSTEMS |

## Claim Listing (con’t)

- Category: This is how we categorize the claims. Generally, you'll see:
- ATTY: Attorney's fees
- ATTYCLOSE: Attorney's closing fee
- FILING: Filing fee
- VEHC: Vehicle claims
- FT: Federal taxes
- ST: State taxes
- RET: Real estate taxes
- REONG: Ongoing mortgage claims
- REPREARR: Pre-petition real estate arrearage
- REGAPARR: Real estate GAP arrearage (the 2 postpetition mortgage payments we make per D. Kan. L.B.R. 3015(b).2(f)(2)
- REFEES: Notice of post-petition mortgage fees, charges and expenses
- GEN: General unsecured claims



## Claim Listing (con’t)

- Creditor: Creditor name
- You can organize the screen in alphabetical order by creditor name, as this screen shows
- If you click on the creditor name, shown in blue, it will take you to a separate screen that provides all the relevant information for that creditor
- Claim details
- Check Name $\mathcal{E}$ Address
- Noticing Name \& Address
- Claim Totals
- Claim Disbursements



## Claim Listing (con’t)



## Claim Listing (con’t)

- Pay Sequence: This is how we tell the computer system who to pay first. The lower the number, the sooner it's paid. Generally, you'll see
- 11: Filing fee \& Trustee's fees
- 21: Ongoing mortgage
- 22: Attorney's fees
- 24: Pro-rata secured claims (vehicles, mortgage arrearage)
- 25: Mortgage fees \& expenses
- 27: Priority claims
- 32: Special class claims
- 33: Non-priority unsecured claims
- 50 or 60: Direct pay claims or claims that are no longer being paid by us (surrendered, insurance paid, etc.)



## Claim Listing (con’t)

- Method: How we are paying the claims (fixed or pro rata)
- Pay Percent: How the claim is set up to tell the computer system whether it gets money and how much if its only a certain percentage (this case shows a 0\% to unsecured)
- Amount Allowed: Amount allowed to be paid if a claim is filed
- Balance Due: What's left. If it is an ongoing mortgage payment, it will say "continuing" because it survives discharge
- Disbursements: Has a hyperlink so you can see

Disbursements: Has a hyperlink so you
what's been paid on a particular claim

| Claims Listing |  |  | Reff | Creditor | Pay Seq | Method | Pay \% | Amount Allowed | Amount Paid | Balance Due | Disbursements |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Accrued | Direct | Ignore |  |  |  |  |  |  |  |  |  |
| Claim | Class | Category |  |  |  |  |  |  |  |  |  |
| Listing sort order: Payment Sequence - ASC |  |  |  |  |  |  |  |  |  |  |  |
| 881 | 7 | COURT | 3 | CARLb davis trustee | 11 | PRO | 100 | 0.00 | 0.00 | 0.00 | Disbursements |
| F1 | 7 | FILING | 5 | CLERK OF THE BANKRUPTCY COURT | 11 | PRO | 100 | 0.00 | 0.00 | 0.00 | Disbursements |
| 799 | 9 | AtYofrec | 2 |  | 22 | FIX | 100 | 2,263.00 | 2,263.00 | 0.00 | Disbursements |
| 008 | 1 | vehc | 6 | FLAGSHIP CREDIT ACCEPTANCE | 24 | PRO | 100 | 21,761.97 | 7,052.35 | 14,709.62 | Disbursements |
|  | 2 | ST | 7 | KANSAS DEPARTMENT OF REVENUE | 27 | PRO | 100 | 0.00 | 0.00 | 0.00 | Disbursements |
| 799 C | 9 | ATYCLOSE | 60 |  | 30 | PRO | 100 | 350.00 | 0.00 | 350.00 | Disbursements |
|  | 3 | gen | 54 | COMENTY BANK | 33 | PRO | 0 | 0.00 | 0.00 | 0.00 | Disbursements |
|  | 3 | gen | 55 |  <br> ASSOCIATES | 33 | PRO | 0 | 0.00 | 0.00 | 0.00 | Disbursements |
|  | 3 | gen | 56 | WASTE CONNECTIONS | 33 | PRO | 0 | 0.00 | 0.00 | 0.00 | Disbursements |
|  | 3 | gen | 57 | WELLS FARGO FINANCIAL | 33 | PRo | 0 | 0.00 | 0.00 | 0.00 | Disbursements |

## Case Receipts

- This shows the date received, processing period, transaction description, source, check/MO\# amount and batch for all the receipts in the case.
- It has a "printable view"
- TFS payments can be from employer or debtor

Case Receipts

- If employer is not paying through TFS, it will show the employer name
- In Topeka transfer cases, trustee's fees are broken out separately
- Processing period is the $21^{\text {st }}-20^{\text {th }}$. So May processing is April 21, 2023 - May 20, 2023.

| Case Receipts |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Date | Period | Transaction Type | Source |  | Check/MO\# |  | Rec |  | Batch |
| 3/13/2023 | 3/2023 | Receipt | PERS CHECK |  | 1012 |  |  | 524.00 | 23031393 |
| $2120 / 2023$ | 2/2023 | Receipt | PERS CHECK |  | 1010 |  |  | 524.00 | 23022047 |
| 1/11/2023 | 1/2023 | Receipt | PERS CHECK |  | 1008 |  |  | 524.00 | 23011126 |
| 12/9/2022 | 12/2022 | Receipt | PERS CHECK |  | 1006 |  |  | 524.00 | 22120987 |
| 11/15/2022 | $11 / 2022$ | Receipt | PERS CHECK |  | 1003 |  |  | 524.00 | 22111576 |
| 8/23/2022 | 9/2022 | Receipt | PERS CHECK |  | 1048 |  |  | 500.00 | 22082397 |
| 7/2012022 | 712022 | Receipt | PERS CHECK |  | 1043 |  |  | 500.00 | 22072021 |
| Case Receipts |  |  |  |  |  |  |  |  |  |
| Open printable view |  |  |  |  |  |  |  |  |  |
| 3/27/12023 | 42023 | Receipt | BLACK BISON PUB | 5439 |  |  | 579.23 | 2303273 |  |
| 3/10/2023 | $3 / 2023$ | Receipt | BLACK BISON PUB | 5404 |  |  | 579.23 | 2303102 |  |
| 2/24/2023 | 3/2023 | Receipt | BLACK BISON PUB | 5374 |  |  | 579.23 | 230242 |  |
| 2/13/2023 | 212023 | Receipt | RLACK BISON PUB | 5335 |  |  | 579.23 | 2302131 |  |

## Ledger

- The ledger shows a summary of all funds received and where they were distributed
- It will have the check numbers we've written, the amounts and the claims they were applied to

| Case Transactions <br> Date | Period | Transaction Type | Source | Check/MO \# | Claim \# | Ref \# | Receipt | Batch |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| 2/23/2021 | $3 / 2021$ | Receipt | MONEY ORDER | $19-229403093$ |  | 0 | 500.00 | 21022387 |
| 3/19/2021 | $3 / 2021$ | Receipt | MONEY ORDER | 19194991674 |  | 0 | 500.00 | 21031948 |
| 3/19/2021 | $3 / 2021$ | System Disbursement Check | Distribution | 657948 | 008 | 6 | 77500 | P0607980 |
| $4 / 2012021$ | $4 / 2021$ | Receipt | MONEY ORDER | R209539221860 |  | 0 | 500.00 | 21042073 |
| $4 / 20 / 2021$ | $4 / 2021$ | System Disbursement Check | Distribution | 663552 | 008 | 6 | 325.00 | P0630597 |
| 5/19/2021 | $5 / 2021$ | Receipt | MONEY ORDER | $19-229564641$ |  | 0 | 500.00 | 21051910 |

## Summary Report

- The summary report includes all the information available on previous screens, just organized in a different way
- It has a "printable view"
- The date at the top is the date you are looking at it in Bankruptcy Link

| Open printable view |  |  |
| :---: | :---: | :---: |
| Case Summary Report |  |  |
|  | 4712023 |  |
|  | Payoff Projection for Case Number |  |
|  | Debtor(s) |  |
|  | Current Monthly Payment | 524.00 |
|  | Base Amount | 0.00 |
|  | Interest in Arrears | 0.00 |
|  | Interest Due Next Month | 58.23 |
|  | Trustee Fees Paid | 887.15 |
|  | Total Allowed Debt | 24,374.97 |
|  | Net Receipts | 12,120.00 |
|  | Total Disbursed | 12,120.00 |
|  | Total Interest Paid | 1,917.50 |
|  | Paid Direct | 0.00 |
|  | Total Witheld | 0.00 |
|  | Total Undisbursed | 0.00 |
|  | Available Funds | 0.00 |
|  | Refunded To Debtor | 0.00 |

## Summary Report (con’t)

- The summary report includes:
- Current monthly payment
- Base amount, if applicable
- Interest in arrears (if payments are delinquent)
- Interest due next month - this is what we will be paying for interest in the current month
- Total allowed debt is the allowed filed claims plus amounts to be paid to ongoing

| Current Monthly Payment | 524.00 |
| ---: | ---: | ---: |
| Base Amount | 0.00 |
| Interest in Arrears | 0.00 |
| Interest Due Next Month | 58.23 |
| Trustee Fees Paid | 887.15 |
| Total Allowed Debt | $24,374.97$ |
| Net Receipts | $12,120.00$ | mortgage payments, if any

- Net receipts is what we've received through the date the summary report is pulled


## Summary Report (con’t)

- Total disbursed is everything we've paid out in the case
- Total interest paid is all the interest we've paid on the claims being paid interest
- Paid direct should say \$0
- Total withheld is a field we do not use and we've asked Epiq to remove it. The number reported there is not used for administration
- Total undisbursed is the funds on hand

| Total Disbursed | $29,119.09$ |
| ---: | ---: |
| Total Interest Paid | $1,817.05$ |
| Paid Direct | 0.00 |
| Total Withheld | $2,389.52$ |
| Total Undisbursed | $1,194.76$ |

## Summary Report (con’t)

- Available funds is funds on hand (FOH).
- Refunded to debtor is total amount we've refunded to debtor during the case.
- Payoff per base says "contact Trustee." This is because cases have to be audited before payoffs can be given. We have asked Epiq to add this information and a disclaimer.
- Needed to complete claims is the balance of the claims accounting for FOH and Trustee's fees due. If the debtor is current, it only includes interest and ongoing mortgage payments for 1 month, not the entire life of the plan.
- Delinquency is current delinquency
- Estimated months left is how long the system is projecting it will take for the case to finish

| Available Funds | 757.77 |
| ---: | ---: |
| Refunded To Debtor | 984.60 |
|  | Payoff Per Base |
| Needed To Complete Claims | Contact Trustee |
| Delinquent | $98,057.06$ |
| Estimated Months Left to Payoff Case over the life of |  |
| the case | -292.30 |

## Interim Statement

- The interim statement is an entire summary of the case
- It has a printable view
- Trustee sends interim statements annually in the month of case filing
- Interim statement is all the same information, except it has
- Months on schedule
- Actual payments
- Interest rate on secured claims



## Interim Statement (con't)

- Months on schedule is the remaining months left on a 60 or 84 month plan term. If the months to payoff is more than the months on schedule, it's an easy way to tell the case isn't feasible

```
PLAN:
60
MONTHS TO PAYOFF: 1
MONTHS ON SCHEDULE: 16
```

- Feasible (case almost done)
- Not feasible (case $\$ 12,000$ behind)

| PLAN: | 84 |
| :--- | :---: |
| MONTHS TO <br> PAYOFF: | 61 |
| MONTHS ON <br> SCHEDULE: | 36 |

## Interim Statement (con't)

- The interim statement has a claim summary at the bottom
- There is a double row across the top that has:
- Claim
- Creditor Name
- "Disb" which is the pay method
- Class/Pay\%
- Last Distribution/Interest Rate
- Fix Pay/Arrears
- Original Claim/Interest Begin
- Approved/To Be Paid
- Principal Paid/Interest Paid
- Principal Due/Interest Due
- It starts with the scheduled creditors who have not filed claims and then goes in order of claim number
- If there is no claim number, it is a scheduled creditor with no filed claim


## Interim Statement (con't)

| CLAIM | CREDITOR NAME | DISB | $\begin{aligned} & \text { CLASS } \\ & \text { PAY\% } \end{aligned}$ | LAST DISB INT.RATE | FIX PAY ARREARS | ORG CLAIM INT BEGIN | APPROVED <br> TO BE PAID | PRIN PAID INT PAID | PRIN DUE int due |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FT COLLINS SPINAL SURGERY |  | PRO | UNS |  | 0.00 | 0.00 | 0.00 | 0.00 | Not Filed |
|  |  |  | 100.00 |  | 0.00 |  | 0.00 | 0.00 | Not Filed |
| SURGERY CENTER OF FT COLLINS |  | PRO | UNS |  | 0.00 | 0.00 | 0.00 | 0.00 | Not Filed |
|  |  | 100.00 |  | 0.00 | 0.00 |  | 0.00 | Not Filed |
|  | BECKET \& LEE |  | PRO | UNS |  | 0.00 | 0.00 | 0.00 | 0.00 | Not Filed |
|  | CAPITAL ONE | 100.00 |  |  | 0.00 | 0.00 |  | 0.00 | Not Filed |
|  | hSBC AUTO FINANCE | PRO | UNS |  | 0.00 | 0.00 | 0.00 | 0.00 | Not Filed |
|  |  |  | 100.00 |  | 0.00 |  | 0.00 | 0.00 | Not Filed |
|  | BIG C'S TIRES | PRO | UNS |  | 0.00 | 0.00 | 0.00 | 0.00 | Not Filed |
|  |  |  | 100.00 |  | 0.00 |  | 0.00 | 0.00 | Not Filed |
|  | RADIOLOGY IMAGING ASSOC | PRO | UNS |  | 0.00 | 0.00 | 0.00 | 0.00 | Not Filed |
|  |  |  | 100.00 |  | 0.00 |  | 0.00 | 0.00 | Not Filed |
|  | ACCOUNT RECOVERY SPECIALISTS INC | PRO | UNS |  | 0.00 | 0.00 | 0.00 | 0.00 | Not Filed |
|  |  |  | 100.00 |  | 0.00 |  | 0.00 | 0.00 | Not Filed |
|  | PIKES PEAK ANESTHESIAASSOC | PRO | UNS |  | 0.00 | 0.00 | 0.00 | 0.00 | Not Filed |
|  |  |  | 100.00 |  | 0.00 |  | 0.00 | 0.00 | Not Filed |
|  | NORTH COLORADO ANESTHESIA | PRO | UNS |  | 0.00 | 0.00 | 0.00 | 0.00 | Not Filed |
|  |  |  | 100.00 |  | 0.00 |  | 0.00 | 0.00 | Not Filed |
|  | KOHLS | PRO | UNS |  | 0.00 | 0.00 | 0.00 | 0.00 | Not Filed |
|  |  |  | 100.00 |  | 0.00 |  | 0.00 | 0.00 | Not Filed |
|  | RT SPORTING GOODS | PRO | UNS |  | 0.00 | 0.00 | 0.00 | 0.00 | Not Filed |
|  |  |  | 100.00 |  | 0.00 |  | 0.00 | 0.00 | Not Filed |
|  | AUDUBON SURGERY CENTER | PRO | UNS |  | 0.00 | 0.00 | 0.00 | 0.00 | Not Filed |
|  |  |  | 100.00 |  | 0.00 |  | 0.00 | 0.00 | Not Filed |
| 001 | KANSAS DEPARTMENT OF REVENUE 2008 \& 2011 INCOME TAXNON-DISCHARG | PRO | UNS |  | 0.00 | 2,650.75 | 2,650.75 | 0.00 | 2,650.75 |
|  |  |  | 100.00 |  | 0.00 |  | 2,650.75 | 0.00 | 0.00 |

## Interim Statement (con't)

- Here, you can see:
- Flagship Credit Acceptance claim 8 is to be paid in full pro rata.
- It has a secured claim and is set up to receive distributions (the 100.00)
- The last distribution was in March 2023
- The interest rate is $4.75 \%$
- There are not fixed payments and there is no arrearage on the claim

| CLAIM | CREDITOR NAME | DISB | $\begin{aligned} & \text { CLASS } \\ & \text { PAY\% } \end{aligned}$ | LAST DISB INT.RATE | FIX PAY ARREARS | ORG CLAIM NT BEGIN | APPROVED <br> TO BE PAID | PRIN PAID INT PAID | PRIN DUE INT DUE |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 008 | FLAGSHIP CREDIT ACCEPTANCE | PRO | SEC | 03/2023 | 0.00 | 21,761.97 | 21,761.97 | 7,052.35 | 14,709.62 |
|  | TO BE PAID IN FULL |  | 100.00 | 4.75 | 0.00 | 1/28/2021 | 21,761.97 | 1,917.50 | 58.23 |

## Interim Statement (con't)

- Here's a cramdown car
- Jefferson Capital Systems is to be paid to a value of $\$ 500$ at $4.75 \%$ with the balance unsecured
- It is set up with pro rata payments and has a secured and unsecured portion
- Last distribution was March 2023
- Interest rate 4.75\%
- No fixed payments or arrearage
- Original claim is unsecured portion for one row and the secured portion for the other
- Interest began 5/13/21
- Principal paid is $\$ 194.86$
- Interest paid is \$37.14
- Principal due is $\$ 305.14$
- Interest due this month is \$1.21

| CLAIM | CREDITOR NAME | DISB | $\begin{aligned} & \text { CLASS } \\ & \text { PAY\% } \end{aligned}$ | LAST DISB INT.RATE | FIX PAY ARREARS | ORG CLAIM INT BEGIN | APPROVED TO BE PAID | PRIN PAID INT PAID | PRIN DUE INT DUE |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 003 | JEFFERSON CAPITAL SYSTEMS | PRO | UNS |  | 0.00 | 4,723.30 | 4,723.30 | 0.00 | 4,723.30 |
|  | AMERICAN CREDIT |  | 100.00 |  | 0.00 |  | 4,723.30 | 0.00 | 0.00 |
| 003 | JEFFERSON CAPITAL SYSTEMS | PRO | SEC | 03/2023 | 0.00 | 500.00 | 500.00 | 194.86 | 305.14 |
|  | BAL UNS/AMERICAN CREDIT |  | 100.00 | 4.75 | 0.00 | 5/13/2021 | 500.00 | 37.14 | 1.2128 |

## Interim Statement (con't)

- Here is an ongoing mortgage claim: U.S. Bank is to be paid ongoing fixed payments, pre-petition arrearage, GAP arrearage with $5 \%$ interest and post-petition fees, charges and expenses

| CLAIM | CREDITOR NAME | DISB | CLASS PAY\% | LAST DISB INT.RATE | FIX PAY ARREARS | ORG CLAIM <br> INT BEGIN | APPROVED <br> TO BE PAID | PRIN PAID INT PAID | PRIN DUE <br> INT DUE |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 006 | US BANK ONG RE PYMT | FIX | $\begin{array}{r} \text { SEC } \\ 100.00 \end{array}$ | 03/2023 | $\begin{array}{r} 460.46 \\ 0.00 \end{array}$ | Continuing | Continuing Continuing | $\begin{array}{r} 9,669.66 \\ 0.00 \end{array}$ | Continuing 0.00 |
| 006A | US BANK PRE PET ARREARS | PRO | $\begin{array}{r} \text { SEC } \\ 100.00 \end{array}$ | 03/2023 | $\begin{aligned} & 0.00 \\ & 0.00 \end{aligned}$ | 4,396.51 | $\begin{aligned} & 4,396.51 \\ & 4,396.51 \end{aligned}$ | $\begin{array}{r} 1,897.85 \\ 0.00 \end{array}$ | $\begin{array}{r} 2,498.66 \\ 0.00 \end{array}$ |
| 006B | US BANK GAP RE ARREARS | PRO | $\begin{array}{r} \text { SEC } \\ 100.00 \end{array}$ | $\begin{array}{r} 03 / 2023 \\ 5.00 \end{array}$ | $\begin{aligned} & 0.00 \\ & 0.00 \end{aligned}$ | $\begin{array}{r} 966.96 \\ 5 / 13 / 2021 \end{array}$ | $\begin{aligned} & 966.96 \\ & 966.96 \end{aligned}$ | $\begin{array}{r} 373.32 \\ 78.01 \end{array}$ | $\begin{array}{r} 593.64 \\ 2.47 \end{array}$ |
| 006C | US BANK POST PET FEES INSURANCE ADVANCE | PRO | $\begin{array}{r} \text { SEC } \\ 100.00 \end{array}$ |  | $\begin{aligned} & 0.00 \\ & 0.00 \end{aligned}$ | 92.00 | $\begin{aligned} & 92.00 \\ & 92.00 \end{aligned}$ | $\begin{aligned} & 0.00 \\ & 0.00 \end{aligned}$ | $\begin{array}{r} 92.00 \\ 0.00 \end{array}$ |

## Interim Statement (con't)

- You can see the ongoing mortgage payment is $\$ 460.46$ under the "fix pay" row because it is a fixed payment
- It says "continuing" under the original claim, approved/to be paid and principal/interest due for the ongoing mortgage portion because this claim is being paid during the case with fixed payments, does not accrue interest and will survive discharge



## Interim Statement (con't)

- Here is a tax claim with a priority and unsecured portion
- KDOR is to be paid in full on its priority portion and also has an unsecured portion
- Although the title row doesn't say it, you can see the claim notes under the creditor name, which include the tax years
- No interest is to be paid on either portion of the claim

| CLAIM | CREDITOR NAME | DISB | $\begin{aligned} & \text { CLASS } \\ & \text { PAY\% } \end{aligned}$ | LAST DISB INT.RATE | FIX PAY ARREARS | ORG CLAIM INT BEGIN | APPROVED TO BE PAID | PRIN PAID INT PAID | PRIN DUE <br> INT DUE |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 001 | KANSAS DEPARTMENT OF REVENUE | PRO | $\begin{array}{r} \text { UNS } \\ 100.00 \end{array}$ |  | 0.00 | 2,650.75 | 2,650.75 | 0.00 | 2,650.75 |
|  | 2008 \& 2011 INCOME TAX NON-DISCHARG |  |  |  | 0.00 |  | 2,650.75 | 0.00 | 0.00 |
| 001 | KANSAS DEPARTMENT OF REVENUE | PRO | PRI |  | 0.00 | 4,530.45 | 4,530.45 | 0.00 | 4,530.45 |
|  | 2014-2020 INCOME TAX |  | 100.00 |  | 0.00 |  | 4,530.45 | 0.00 | 0.00 |

## How to Check for Balances Due

- In a base case, go to the Interim Statement and scroll to the bottom it will show "Needed to Complete Base"

|  | ADMIN | ATTY | SECURED | PRIORITY | UNSEC. | OTHER |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| CLAIM AMOUNT: | 0.00 | 2,050.00 | 19,542.57 | 9,580.39 | 30,819.25 | 0.00 |  |  |
| PAID BY TRUSTEE: | 0.00 | 1,700.00 | 11,062.75 | 2,779.24 | 0.00 | 0.00 |  |  |
| PAID BY 3rd PARTY: | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |  |  |
| SUB TOTAL: | 0.00 | 350.00 | 8,479.82 | 6,801.15 | 30,819.25 | 0.00 | DUE CREDITORS: | 46,934.11 |
| INTEREST DUE: | 0.00 | 0.00 | 23.43 | 0.00 | 0.00 | 0.00 | EXPECTED ADMIN: | 3,402.20 |
| CONTINUING: | 0.00 | 0.00 | 460.46 | 0.00 | 0.00 | 0.00 | LESS AVAILABLE: | 1,733.44 |
| BALANCE DUE: | 0.00 | 350.00 | 8,963.71 | 6,801.15 | 30,819.25 | 0.00 | APPROX BALANCE: | 48,602.87 |
| 1st PAYMENT DUE: | 06/13/2021 |  | SCHEDULE: | 29,990.00 |  |  |  | 77,680.00 |
|  |  | ACTUAL | PAYMENTS: | 30,893.08 |  |  | ded to Complete Base | 46,786.92 |

## How to Check for Balances Due (con't)

- For non-base cases (0\% to unsecured, unsecured base or extension), go to Summary Report and it's listed under "Needed to Complete Claims"
- This amount is balance due for secured, priority \& administrative claims in a $0 \%$, the balance due on the unsecured base in an unsecured base case or the balance due on the claims in an extension case

- NOTE: Ifthe debtor is current, it only includes interest and ongoing mortgage payments for 1 month, not the entire life of the plan. If the debtor is delinquent, it includes past due payments and past due interest through the current month.

