

Chapter 13 – Mandatory Form Plan Instructions (Revised 05/2014)

1. Download the Mandatory Form Plan to your computer (Open these files in **Adobe Reader 8 (or greater)** or **Acrobat 8 Professional (or greater)**). To get **Adobe Reader** (for free), go to: <http://www.adobe.com/products/acrobat/readstep2.html>). There are two ways to access the Mandatory Form Plan via the Courts' website.
 - a. <http://www.ohsb.uscourts.gov/> → Cincinnati → Mandatory Form Plan

OR
 - b. <http://www.ohsb.uscourts.gov/> → Rules & Forms → PDF Writable Forms → Show the Cincinnati Plan
2. Save the *.pdf document and give it a file name that is meaningful to the case. You may need to modify this *.pdf document and submit it later as an amended plan.
3. Completing the Plan:

Page 1:

- a. Debtor – Enter the name of each Debtor, including fkas, nkas, dbas, fdbas, etc. The form accommodates multiple names. When you enter a sixth name, a scroll bar will automatically appear.

In re: Jane Doe	:	Case No.
Jack Frack	:	
Bill Smith	:	Chapter 13
Fred Flinstone	:	
Barney Rubble	:	Judge

Debtor(s)



- b. Case Number – Enter the case number (if you know it).
- c. Judge's Name – Select the Judge's name (if you know it) from the drop-down list.

Judge

Beth A. Buchanan
Jeffery P. Hopkins
Burton Perlman

- d. Discharge Box – You may only make one selection each for Debtor and (if applicable) Joint Debtor. You may select “is eligible” for one debtor and “is NOT eligible” for the other, or vice versa.

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CHOOSE: (X)

Debtor (Name)/ Joint Debtor

(NAME) is/are eligible for discharge under 11 U.S.C. § 1328(f) and shall receive a discharge when all applicable requirements of 11 U.S.C. § 1328 have been fulfilled.

Debtor (Name)/ Joint Debtor

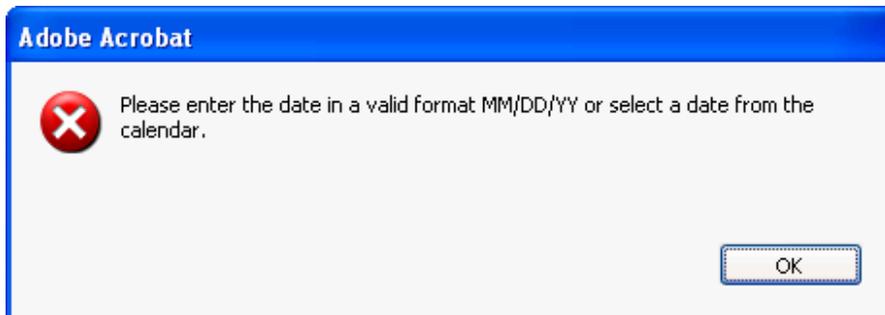
(NAME) is/are NOT eligible for discharge under 11 U.S.C. § 1328(f) and SHALL NOT receive a discharge upon completion of this case. (No discharge because Debtor has received a discharge in a case filed under Chapter 7, 11, or 12 within the four (4) year period preceding the date of the order for relief in this Chapter 13 case or because Debtor has received a discharge in a case filed under Chapter 13 within the two (2) year period preceding the date of the order for relief in this Chapter 13 case. See 11 U.S.C. § 1328(f). List the case number(s) and date(s) below.)

Throughout the Plan:

- Check Boxes – Some sections have only one Check Box and some have multiple Check Boxes. For example, you can select multiple Check Boxes in paragraph 9, but not paragraph 1.C. Please Check or Select the item(s) in each section that is appropriate.
- Dates – You may enter dates in either MM/DD/YY or MM/DD/YYYY format or use the popup calendar by using the  button at the right of the date field.



However, if you enter the date manually or using an incorrect format, you will get an error message and the box will highlight red.



January 1, 2013

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- c. Mathematical Calculations – Where possible, the form will do mathematical calculations automatically. For example, for an ABOVE median income Debtor in paragraph 1.A, if you enter the Debtor’s disposable income (D/I) in the first box, it will automatically multiply by sixty (60) to fill the second box.
- d. Plan Payments:

Plan Payments is a unique input field. It is free format, allows multiple lines of data, and is for entering step-payments. See below.

B. PLAN PAYMENT

Debtor's first Plan payment is due within thirty (30) days of the filing of the bankruptcy petition. Debtor shall pay to the Trustee all projected disposable income in the amount of \$ 500 from January 2013 through August 2014, then \$750 when the Debtor's 401(k) is paid off in September 2014 through the end of the applicable commitment period
 each month for approximately **thirty-six (36) to sixty (60)** months, but not to exceed five (5) years.

- e. Tables – There are several tables which, if applicable to your case, require the entry of data. There are four buttons associated with each table:

The button adds another row to the table.

<input type="button" value="A"/>	Creditor	Collateral Description	Last Four Digits of Acct. No.	Monthly Payment	Proposed Amount of Allowed Secured Claim	<input type="button" value="S"/>	<input type="button" value="C"/>
<input type="button" value="X"/>	ABC Bank, Inc.	2013 Automobile Model	1234	\$250.00	\$25,000.00	<input type="button" value="S"/>	<input type="button" value="C"/>
<input type="button" value="X"/>						<input type="button" value="S"/>	<input type="button" value="C"/>

The button deletes a row from the table.

<input type="button" value="A"/>	Creditor	Collateral Description	Last Four Digits of Acct. No.	Monthly Payment	Proposed Amount of Allowed Secured Claim	<input type="button" value="S"/>	<input type="button" value="C"/>
<input type="button" value="X"/>	ABC Bank, Inc.	2013 Automobile Model	1234	\$250.00	\$25,000.00	<input type="button" value="S"/>	<input type="button" value="C"/>

The button highlights the entry in yellow.

<input type="button" value="A"/>	Creditor	Collateral Description	Last Four Digits of Acct. No.	Monthly Payment	Proposed Amount of Allowed Secured Claim	<input type="button" value="S"/>	<input type="button" value="C"/>
<input type="button" value="X"/>	ABC Bank, Inc.	2013 Automobile Model	1234	\$250.00	\$25,000.00	<input type="button" value="S"/>	<input type="button" value="C"/>

The button highlights the entry in yellow and strikes through any text in the line.

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	Creditor	Collateral Description	Last Four Digits of Acct. No.	Monthly Payment	Proposed Amount of Allowed Secured Claim		
A							
X	ABC Bank, Inc.	2013 Automobile Model	1234	-\$250.00	-\$25,000.00	S	C

Note that the fields within each table that require entry of text will allow multiple lines of data. Those fields within each table that require dates, dollar amounts of payments or percentages will automatically format the entry to conform to the kind of data you are entering.

Enter only numbers in the fields requiring dollar amounts, interest rates or percentages. Do NOT enter commas, dollar signs or percentage signs; these will format automatically.

- f. Indicating Changes in Amended Plans – Any changes from the original plan must be highlighted. Click the button on the form to highlight your changes. Clicking the button again removes the highlighting. **Only highlight items that are changes from the original plan (or the most recently amended plan).**

\$ Highlighting indicates a change from the original plan.

- g. Indicating Removed Items in Amended Plans – Any removed items from the original plan must be stricken. Click the button on the form to highlight and strikethrough any items being removed from your original plan. Clicking the button again removes the highlighting and strikethroughs.

ABC Bank, Inc.	\$100	5.00%	S	C
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- h. Certificate of Service – There are two options on the certificate of service. If your plan was filed with the petition or within seven (7) days thereafter, the Court will serve the plan and the certificate of service will not appear.

This Plan was filed with the petition or within seven (7) days thereafter. Accordingly, the Court will serve the Plan. See LBR 3015-1(b).

This Plan was not filed with the petition or within seven (7) days thereafter. Accordingly, the Debtor will serve the Plan. See LBR 3015-1(b).

If your plan was not filed with the petition or within seven (7) days thereafter, you are responsible for completing the certificate of service and serving the plan.

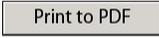
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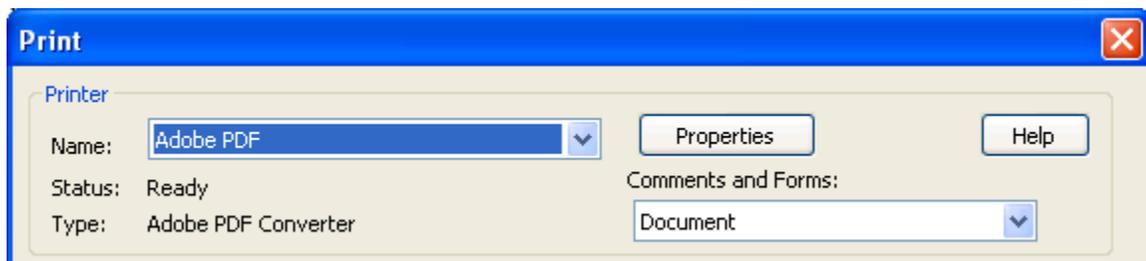
This Plan was filed with the petition or within seven (7) days thereafter. Accordingly, the Court will serve the Plan. See LBR 3015-1(b).

This Plan was not filed with the petition or within seven (7) days thereafter. Accordingly, the Debtor will serve the Plan. See LBR 3015-1(b).

Certificate of Service

I hereby certify that on _____, a copy of the foregoing Plan was served on the following registered ECF participants, **electronically** through the Court's ECF System at the email address registered with the Court:

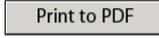
- i. Printing the Plan – Once the plan is completely filled in, you must print the plan as an Adobe .pdf document to submit it to CM/ECF. Click the  button on the form (located in the top right corner of every page. This accomplishes two things: it will open the Print Dialog box and it will ensure that all of the buttons (A, X, S and C) and drop-down boxes that appear on the form are eliminated in the final uploaded version. Choose “Adobe PDF” in the Name: drop-down box (see below). Click the OK Button. Give the file a unique name. This is the file you will upload to CM/ECF.



- j. Saving the Plan – **Note that highlighting and strikethroughs will not save in the modifiable version of your plan. IF you have uploaded a plan with a STRIKETHROUGH, you MUST remember, after converting the document into a .pdf version to be uploaded, to go back and delete all rows in tables with strikethroughs.**

Below are some helpful tips on how to best save your plans:

Initial Plan:

1. Complete the fillable form. After the data has been entered, you should save a copy of the .pdf file. Should you need to amend this plan at a later time, you will want to start with this version of the file. **Warning: Do not upload this file to CM/ECF – if you can see buttons (i.e. the  button) on the form, the form is not in the proper format for uploading to CM/ECF. If you upload this file in error, it will come back in the exception report. You will then be required to re-file the plan in the proper format. BNC is unable to serve this format of the plan.**
2. “Save As” (File → Save As → PDF) it with a meaningful name (i.e., “Smith Plan”).
3. Click the  button as outlined above to create a **flat .pdf** file suitable for uploading to CM/ECF. A **flat .pdf** means that you will no longer see any buttons on the form, the check boxes will no longer work, and the form will no longer be a dynamic, interactive fillable form. Be sure to save this version to be uploaded to CM/ECF (e.g., “Smith Plan ECF”).

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4. Upload the “Print to PDF” version (i.e., “Smith Plan ECF”) to CM/ECF.

First Amended Plan:

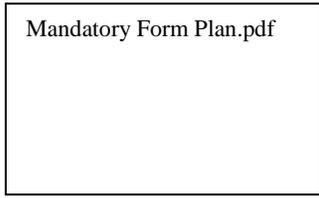
1. Go back to saved “Smith Plan.”
2. Make applicable changes, remembering to use the  button to highlight any amendments and the  button to indicate where you are removing rows from a table.
3. “Save As” with a meaningful name (i.e., “Smith Amended Plan”).
4. Click the  button as outlined above (to create a **flat .pdf** version to upload to CM/ECF). Be sure to save this version to be uploaded to CM/ECF (i.e., “Smith Amended Plan ECF”).
5. Upload the “Print to PDF” version (i.e., “Smith Amended Plan ECF”) to CM/ECF.
6. IF your changes included any strikethroughs, you will need to go back (in the modifiable version) and use the  button to delete any rows with stricken language (**this is because Adobe will NOT save any strikethroughs or highlighting**).
7. Save your modifiable version (i.e., “Smith Amended Plan Strikethrough Removed”) to preserve your changes.

Second (or Subsequent) Amended Plan:

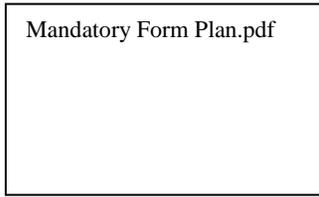
1. Go back to saved “Smith Amended Plan” or “Smith Amended Plan Strikethrough Removed” (as the case may be).
 2. Make applicable changes, remembering to use the  button to highlight any amendments and the  button to indicate where you are removing rows from a table.
 3. “Save As” with a meaningful name (i.e., “Smith Second Amended Plan”).
 4. Click the  button as outlined above (to create a **flat .pdf** version to upload to CM/ECF). Be sure to save this version to be uploaded to CM/ECF (i.e., “Smith Second Amended Plan ECF”).
 5. Upload the “Print to PDF” version (i.e., “Smith Second Amended Plan ECF”) to CM/ECF.
 6. IF your changes included any strikethroughs, you will need to go back (in the modifiable version) and use the  button to delete any rows with stricken language (**this is because Adobe will NOT save any strikethroughs or highlighting**).
 7. Save your modifiable version (“Smith Second Amended Plan Strikethroughs Removed”) to preserve your changes.
- k. Uploading Plans – Remember, you MUST upload the “Print to PDF” version of your plan. If you mistakenly upload the modifiable version, you will receive a Notification of Deficiency.

Quick Reference

1. Download Plan



Download from Internet and save to your local computer.

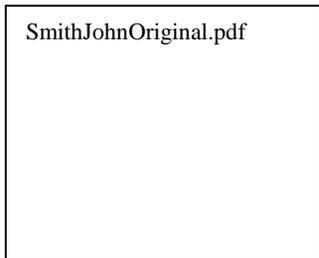


Open these files in **Adobe Reader 8 (or greater) or Acrobat 8 Professional (or greater)**.
 To get **Adobe Reader** (for free), go to
<http://www.adobe.com/products/acrobat/readstep2.html>

2. Create Original Plan



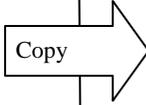
File #1



Enter data in form

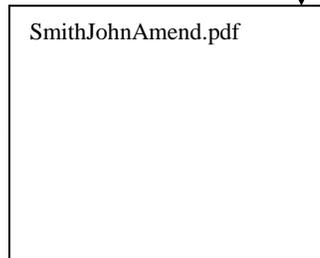
Save a copy of this Original form.

Do **NOT** upload this to CM.



3. Amend Original Plan

File #3

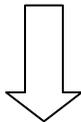


Amend the form

Save a copy of this Amended form.

Do **NOT** upload this to CM.

File #2

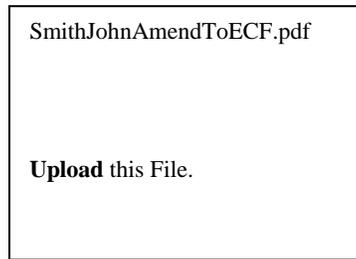
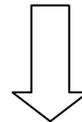


Print to pdf"

Save file with a meaningful name.

Upload this file to CM/ECF.

File #4



Print to pdf"

Save file with a meaningful name.

Upload this file to CM/ECF.

Don't forget to go back through and remove any rows where you have used the strikethrough function.