

Southern District of California Chapter 13 Plan

Instructions and Plan Settings

February 2011

This custom Chapter 13 plan is available as an Add-On for an additional fee. If you have purchased our 7 & 13, Full or Network package but have not purchased this Add-On, you will have access to the plan calculator but the plan itself will function in Demo mode. **To use this plan, you will need to install the Southern District of California~9/05 revised plan (CA-S-ZX) jurisdiction.** If you are upgrading from an earlier version of Best Case Bankruptcy, after installing the new jurisdiction, you can reselect the jurisdiction in the Voluntary Petition to use this custom plan for existing cases. You will also want to reclassify each creditor to make sure you are using the newest Custom plan classes for your district.

Table of Contents

Disclaimer Regarding Local Chapter 13 Plans	1
Notes about this Custom 13 Plan.....	2
How Information You Enter Relates to the Printed Plan	3
Caption.....	3
Debtor's Name and Other Case Information.....	3
Specifying Original or Amended Plan	3
1. Monthly Payment Information	3
2. Pre-confirmation Adequate Protection Payments.....	3
3. Administrative Claims	3
A. Trustees Fees.....	3
B. Debtor's Attorney's Fees.....	3
C. Other Priority Claims.....	4
4. Specified Leases	4
Interest Rates on Claims in Sections 5-12	4
5. Specified Secured Claims, Personal Property.....	4
6. Specified Secured Claims, Personal Property (§ 506 Valuation N/A)	5
7. Domestic Support Obligations	5
Domestic Support Obligations (to be paid in Full)	5
Assigned Domestic Support Obligations not to be paid in full	5
8. Secured Co-debtor Claims	6
9. Real Estate or Mobile Homes (Trustee to pay arrears only).....	6
10. Real Estate or Mobile Homes (Trustee to pay entire claim).....	6
11. Other Secured Personal Property Creditors and Lease Creditors	6
12. Unsecured Co-debtor Claims.....	6
13. Non-Priority Unsecured Claims.....	7
14. Special Unsecured Claims.....	7
15. Exclusion of Creditor (assumed leases to be paid outside the plan).....	7
16. Rejection of Claim, Return of Collateral	7
17. Post-Petition Claims	7
18. General Provisions	7
19. Other Provisions	7
Chapter 13 Plan Classes Available for the Southern District of California	8
Editing the Plan	9
Saving (Replacing) the Plan with the Best Case Editor.....	9
Opening "Replaced" Documents with the Best Case Editor	10

Disclaimer Regarding Local Chapter 13 Plans

Our goal is to make preparation of local Chapter 13 plans as easy as possible. As always, we welcome any suggestions and feedback you might have.

It is important to understand that because these local plans vary greatly, we sometimes have to resort to methods of entering information that are less straightforward and that require closer attention on the part of the user than

other areas of the software. Additionally, the Chapter 13 plan by its very nature is probably the most complicated document filed in a consumer bankruptcy case and requires detailed legal knowledge.

Please understand that you must always proofread every plan to ensure that it has printed as expected and that the plan accurately reflects the debtor's intentions. This software is far from foolproof. It is very possible for an inexperienced user to produce an incomplete or inaccurate plan. ***It is the responsibility of the attorney to review every plan prior to filing it.***

Best Case Solutions' technical support staff can advise you on the operation of the software, such as how to get a claim to print as you want on the form, but the actual decision about how to classify a given claim is a legal question that must be resolved by the responsible attorney. ***The Best Case technical support staff does not and can not dispense legal advice.***

In addition, your local trustee can modify or change the Chapter 13 plan requirements, practices or the format of the plan at any time. ***It is the responsibility of the attorney representing the debtor to ensure that local rules and practices are adhered to.***

Notes about this Custom 13 Plan

1. **Standard and Custom Plan Classes:** Some of the plan classes that you will use for this district are standard Best Case Plan classes, and some are custom plan classes that we have added for this local plan format. The names of the custom plan classes correspond to the sections of the printed plan where the claims will appear. Descriptions of the Plan Classes Available for this Jurisdiction appear on page 8.
2. **Attorney's Fees and Filing Fees Paid Through Plan:** You can input attorney's fees and filing fees to be paid through the plan in the Claims tab of the Chapter 13 Plan Calculator. Your custom plan does not list the filing fees or the total of the attorney's fees to be paid through the plan. If you want them to appear on the plan, you can make a note in the **Other tab** of the Chapter 13 Plan Calculator, and the fees will print in the Other Provisions section of the plan. In some districts, trustees do not allow the filing fee to be paid through the plan.
3. **Special Form Preferences:** Your custom plan includes special form preferences which allow you to (i.) place an "X" on the line in Section 3 B indicating that Attorney fees will be paid in full prior to other claims; (ii.) fill in a monthly payment amount and place an "X" on the line in Section 3 B which indicates that attorney fees are to be paid monthly and prior to all other creditors; (iii.) Enter an optional interest rate for secured claims listed in Section 11; (iv.) Print a secured amount instead of the market value in Section 5; or (v.) Permanently add text to Section 19. To access these Chapter 13 plan preferences:
 1. Highlight the Chapter 13 Plan on the Forms and Schedules Menu for the client.
 2. In the Menu Bar, click **Setup >>Edit Form Preferences**.
 3. In the Form Preferences window that opens, click on the desired preference, and then click the **Change** button.
 4. Select "Yes" or "No," or type the text that you want to include in the entry screen.
 5. Click **OK**, and then click **Close** to return to the Forms and Schedules Menu.
4. **Monthly Installments for Creditors Being Paid Pro Rata:** For creditors that are paid on a pro rata basis, the installment amount that prints on the plan is calculated as the total amount paid to the creditor including interest divided by the last month number that the creditor will be paid. So, if you have a 48 month plan and a creditor who will be paid in months 1-45, the installment amount is calculated as the total paid divided by 45. This dollar figure represents the average monthly amount that the creditor will receive while it is being paid. (This applies to creditors classified as **5PR-(#5)** Secured, Paid Prorata, **6PR-(#6)** Secured, Paid Prorata §506 N/A, **7ADP-(#7)** Assigned Support Prorata, **8SCP-(#8)** Secured Co-debtor Claims Prorata, **10RE-(#10)** Real Estate (Trustee Pays), and **12CP-(#12)** Unsecured Codebtor Prorata.)

How Information You Enter Relates to the Printed Plan

Caption

The division name for the caption on the first page of the Chapter 13 Plan is taken from the jurisdiction name in the jurisdiction section of your Setup Menu. *Note that if there is a tilde character ~ in your jurisdiction name, it will not print on the plan nor will any text following the tilde.*

Debtor's Name and Other Case Information

The name and chapter are drawn from the information entered on the Voluntary Petition, as is the case number if applicable.

Specifying Original or Amended Plan

By default, Best Case will check the box indicating that this is the first Chapter 13 plan filed in this case. If this is an amended plan, check the "Print Amended in form title" option that appears when you print the document or create a PDF file for electronic filing.

1. Monthly Payment Information

The information in the first paragraph contains the monthly plan payments from the Summary Tab in the Best Case Chapter 13 Plan Calculator. If there are step payments, the payment amounts and number of months for each step are printed here. The month number and amount of any lump sum payments included in the plan also print in this paragraph.

2. Pre-confirmation Adequate Protection Payments

This section contains general statements for both the debtor and the Trustee regarding pre-confirmation adequate protection payments. No data prints here.

3. Administrative Claims

A. Trustees Fees

No data prints here.

B. Debtor's Attorney's Fees

By default, no data prints in this section of the plan, indicating that attorney's fees will be paid after the Domestic Support Obligations listed in Section 7 of the plan. If the attorney fees are to be paid in full prior to the other claims, or if the attorney fees will be paid prior to all other claims, but in monthly payments, you can use one of two special form preferences to place an "X" next to the appropriate payment method.

- **Attorney fees to be paid in full prior to other claims:** To select this option, change the "Attorney fees paid in full prior to other claims?" from preference from "No" to "Yes".
- **Attorney fees to be paid at the rate of \$__ prior to other claims:** To select this option, change the "Attorney fees to be paid at the rate of \$__ prior to other claims?" form preference from "No" to "Yes." *(Note that if you activate this preference, Best Case will automatically calculate and fill in a monthly payment for you based on the **Unpaid Balance of Attorney's Fees** you entered in the Claims tab of the Chapter 13 Plan Calculator.)*

To access these preferences:

1. Highlight the Chapter 13 Plan on the Forms and Schedules Menu for the client.
2. In the Menu bar, click **Setup >> Edit Form Preferences**.
3. In the Form Preferences window that opens, click on the appropriate preference, and then click the Change button.

4. Select "Yes" or "No".
5. Click OK, and then click **Close** to return to the Forms and Schedules Menu.

C. Other Priority Claims

No data prints here.

4. Specified Leases

This section refers to leases on personal property that will be assumed by the debtor and that will continue to be paid through disbursements from Chapter 13 Plan Payments. For a creditor to appear in this section, you will need to add the creditor to Schedule D or Schedule F (usually D). For the claim amount, you can enter the arrearage amount; i.e., the amount that is officially owed at the time of filing. If there is no arrearage, this may be \$0.00.

In the 13 Plan Treatment Tab, classify the claim as **4SL-(#4) Specified Leases**. For the allowed claim amount, you can enter the full amount of the lease to be paid through the plan; e.g., if the monthly payment amount is \$100 and you are preparing a 60-month plan and would like payments to be made for the entire length of the plan, enter \$6000. Enter the contracted interest rate, if applicable, and the term (the number of months that this lease should be paid over the course of the plan) then check the auto box to have the monthly payment displayed. If the debtor is in arrears, classify the arrearage as Arrearage, paid prorata and enter the arrearage amount and interest rate, if applicable. The arrearage amount should equal all monthly payments that have come due since the debtor made his last payment.

Note that you may want to make another entry for this creditor on Schedule G, if you want it to appear on the lease/contract schedule. However, you do not need to specify an Intention for the creditor when you enter it on Schedule G.

Interest Rates on Claims in Sections 5-12

The instructions on your plan indicate that your trustee will pay interest on claims at a set rate if you do not specify an interest rate for the claim. The trustee pays 12% per year for claims with co-debtors, 7% on others. In Best Case Bankruptcy, an interest rate will always be specified - you won't be able to leave the interest rate column blank. If you don't enter an interest rate, Best Case Bankruptcy will print 0%. If you do want to pay the interest rate that the trustee mentions, type this percentage into the interest rate field instead of leaving it at 0%. (*Note that no set interest rate is specified for Domestic Support Obligations listed in Section 7.*)

5. Specified Secured Claims, Personal Property

This section is for secured claims on personal property. Use either the **5FP-(#5) Secured, fixed payment** or the **5PR-(#5) Secured, paid prorata** class to have a creditor appear in this section. Creditors of both classes will be paid in full up to the secured portions of their claims, with any unsecured portion being treated like other unsecured, nonpriority claims. The Allowed Secured Value that prints on the plan is the Market Value of the property securing the claim. A special form preference is available if you prefer to have the Secured Amount print here. To access this preference:

1. Highlight the Chapter 13 Plan on the Forms and Schedules Menu for the client.
2. In the Menu bar, click **Setup >> Edit Form Preferences**.
3. In the Form Preferences window that opens, click on the appropriate preference, and then click the Change button.
4. Select "Yes" or "No".
5. Click OK, and then click **Close** to return to the Forms and Schedules Menu.

For the Secured Claim amount, enter the portion of the claim that is secured. If the debtor is in default for a claim of either class 5FP or 5PR, just include the arrearage amount in the Secured Claim amount in the 13 Plan Treatment tab.

If you select the fixed payment class, you will need to specify the length of time that you want to use to pay off the claim and the monthly payment amount. If you use the pro rata class, the plan calculator and the trustee will determine the monthly payment amount based on how much the debtor can pay and whether there are other claims in this class. You can specify an interest rate in the 13 Plan Treatment Tab of the creditor schedule.

6. Specified Secured Claims, Personal Property (§ 506 Valuation N/A)

This section is for claims on personal property that are secured by purchase money security interests in vehicles purchased for personal use within 910 days of filing the petition or other secured debt within one year of filing the petition. Use either the **6FP-(#6) Secured, fixed payment, §506 N/A** or the **6PR-(#6) Secured, paid prorata, §506 N/A** treatment class to have a creditor appear in this section. The Estimated Claim that prints on the plan is the Claim Amount you enter in the Creditor Information tab.

Pay Full Claim as Secured: Creditors classified as 6FP or 6PR will be paid in full up to the secured portions of their claims. If you have a claim that has an unsecured portion that needs to be paid off as part of the secured claim, you can check the **"Pay Full Claim as Secured"** checkbox in the 13 Plan Treatment tab. When you check this box, the unsecured portion of the claim is automatically added back to the secured claim amount and the Chapter 13 Plan Calculator pays the claim in full when it calculates the plan payments.

If the debtor is in default for a claim of either class 6FP or 6PR, just include the arrearage amount in the Secured Claim amount in the 13 Plan Treatment tab.

If you select the fixed payment class, you will need to specify the length of time that you want to use to pay off the claim and the monthly payment amount. If you use the pro rata class, the plan calculator and the trustee will determine the monthly payment amount based on how much the debtor can pay and whether there are other claims in this class. You can specify an interest rate in the 13 Plan Treatment Tab of the creditor schedule.

7. Domestic Support Obligations

Domestic Support Obligations (to be paid in Full)

This section of the plan is for priority domestic support obligations that will be paid in full. Classify a claim as **7DS-(#7) Domestic Support Obligations** if you want it to be listed in this section. If there is an arrearage on the claim, you can include it in the Claim Amount, and then specify a separate treatment for it in the 13 Plan Treatment tab. The arrearage will be paid by the trustee through the plan, but the debtor will continue to make the regular post-petition support payments outside the 13 plan as they become due.

The amount that the debtor is in arrears is taken from the figure you enter for the Arrearage Amount in the 13 Plan Treatment tab. You can also specify an interest rate for the arrearage and classify it as either Arrearage, paid pro rata or Arrearage, fixed payment. If you use the fixed payment class, you will need to specify a term for paying off the claim and the monthly payment amount. If you use the pro rata class, the plan calculator and the trustee will determine the monthly payment amount to this creditor based on how much the debtor can pay and whether there are other claims in this class.

Assigned Domestic Support Obligations not to be paid in full

If there are any Domestic Support Obligations which the debtor will not pay off entirely over the life of the plan, you can list them in this section of the plan. To have a creditor's information print here, classify the claim as either **7ADF-(#7) Assigned Support Fixed** or **7ADP-(#7) Assigned Support Prorata**.

The Estimated Claim is taken from the amount you enter for the Claim Amount in the Creditor Information tab. If you use the pro rata class, the plan calculator and the trustee will determine the monthly payment amount based on how much the debtor can pay and whether there are other claims in this class. If you use the fixed payment class, you will need to specify a term for paying off the claim and the monthly payment amount.

8. Secured Co-debtor Claims

Schedule D claims that you classify as **8SCF-(#8) Secured Co-debtor Claims Fixed** or **8SCP-(#8) Secured Co-debtor Claims Prorata** will appear in this section. The trustee will pay these creditors in full.

The installment amount is determined based on the treatment class you assign to the claim and the contract interest you enter in the 13 Plan Treatment tab. If you use the fixed payment class, you will need to specify a term for paying off the claim and the monthly payment amount. If you use the pro rata class, the plan calculator and the trustee will determine the monthly payment amount to this creditor based on how much the debtor can pay and whether there are other claims in this class.

Pay Full Claim as Secured: If you have a claim classified as either 8SCF or 8SCP and it has an unsecured portion that needs to be paid off as part of the secured claim, you can check the **"Pay Full Claim as Secured"** checkbox in the 13 Plan Treatment tab. When you check this box, the unsecured portion of the claim is automatically added back to the secured claim amount and the Chapter 13 Plan Calculator pays the claim in full when it calculates the plan payments.

9. Real Estate or Mobile Homes (Trustee to pay arrears only)

This section lists claims secured by real estate or mobile homes for which the debtor will continue to make the regular payments. Any arrearages on these claims will be paid in full through the Chapter 13 plan. Classify a claim as **9RE-(#9) Real Estate (Debtor Pays)** to have it appear in this section. Enter the arrearage amount and interest rate on the right side of the 13 Plan Treatment Tab, then classify the arrearage as either Arrearage, Paid Prorata or Arrearage, Fixed Payment. If you used the Arrearage, Fixed Payment class, specify the term that you want used to pay off the arrearage.

Claims of this class generally extend beyond the length of the plan. That is, the debtor will continue to make regular payments to the creditor even after the plan has ended.

10. Real Estate or Mobile Homes (Trustee to pay entire claim)

Payments to these creditors will be made through the Chapter 13 Plan Calculator on a prorata basis. These creditors will be paid in full by the end of the plan. Since the plan does not ask for the arrearage amount, just include the arrearage amount in the allowed claim field. Use the **10RE-(#10) Real Estate (Trustee Pays)** class to have a creditor appear in this section.

11. Other Secured Personal Property Creditors and Lease Creditors

This section contains instructional information about other secured claims. You'll use the **11SP-(#11) Other Secured Property** plan class for these creditors. The secured portion of the claims will be paid in full on a prorata basis. These claims are not itemized in this custom plan.

In this section, the default amount for additional interest on these claims is stated at 7%. If you have an interest rate other than 7%, you can use the Best Case Editor to specify a percentage in the optional field provided to you. There is also a Chapter 13 plan preference that allows you to permanently specify a different percentage.

To use this Chapter 13 plan preference:

1. Highlight the Chapter 13 Plan on the Forms and Schedules Menu for the client.
2. In the menu bar, click **Setup >> Edit Form Preferences**.
3. Click on the preference, "Please enter optional % interest for #11 other secured property" then click the **Change** button.
4. Specify the percentage in the entry field and click **OK**.
5. Click **Close** to return to the Forms and Schedules Menu.

12. Unsecured Co-debtor Claims

Unsecured claims for which there are co-debtors will be paid in full if you list them in this section. If you want information for a creditor to appear here, classify the claim as **12CP-(#12) Co-debtor Claims, Prorata** or **12CF-(#12) Co-debtor Claims, Fixed**.

The installment amount is determined based on the treatment class you assign to the claim, and the contract interest rate you enter for in the 13 Plan Treatment tab. If you use the fixed payment class, you will need to specify a term for paying off the claim and the monthly payment amount. If you use the pro rata class, the plan calculator and the trustee will determine the monthly payment amount to this creditor based on how much the debtor can pay and whether there are other claims in this class.

13. Non-Priority Unsecured Claims

This section represents all creditors classified as Unsecured, General Nonpriority. The percentage to pay to unsecured, general nonpriority claims is calculated in the Best Case Chapter 13 Plan Calculator. The pro-rata share for general unsecured claims represents the Total Payout for non-priority unsecured claims as calculated by the Chapter 13 Plan Calculator and displayed in the Chapter 13 Plan Summary screen.

The **percentage paid** and **pro-rata share for general unsecured claims** are calculated based on the percentage you designate to be paid to unsecured, non-priority claims in the Chapter 13 Plan Summary screen. *(For more information about changing the payments to unsecured creditors, consult the **Chapter 13: Plan Summary Tab** section of your user's manual or the help file.)*

If you want to change the total amount to be paid to unsecured creditors that prints on the plan and still leave the percentage paid to unsecured creditors the same, you can use the Best Case Editor to change the information on the printed plan. For more information see *Editing the Plan* on page 9 of these instructions.

14. Special Unsecured Claims

If you want or need to pay an unsecured, nonpriority creditor in full, classify the creditor as **U100-(#14) Unsecured, paid 100%** and it will appear in this section. If the debtor will be paying interest, enter the interest rate in the 13 Plan Treatment tab, and it will print here as well.

15. Exclusion of Creditor (assumed leases to be paid outside the plan)

If the debtor wants to assume a lease or contract and will continue making the regular payments outside the plan, go into Schedule G, edit the entry and choose the "Assume" radio button to have it listed in this section. Note that if you have created a separate entry for the lease so that it will appear in section 4, (future payments to be made by the trustee) you do not need to select an intention for it. Instead, create a separate entry for it in either schedule D or Schedule F.

16. Rejection of Claim, Return of Collateral

To have a contract or lease listed here, edit the item in Schedule G and select the Reject radio button.

17. Post-Petition Claims

This section states that the Trustee has the power to determine if Post-Petition Claims will be paid in full and can dismiss the case if the debtor incurs post-petition debts without the trustee's written consent. No data prints in this section.

18. General Provisions

No data prints in this section.

19. Other Provisions

Comments that you type in the **Other** tab in the Chapter 13 Plan Calculator appear in this section. Be sure you have included any comments about creditors that will be treated differently than the directions in the plan indicate.

There is also a Chapter 13 Plan Form Preference that allows you to permanently add text to this section. To access the form preference:

1. Highlight the Chapter 13 Plan on the Forms and Schedules Menu for the client.

2. In the menu bar, click **Setup >> Edit Form Preferences**.
3. Highlight the form preference "Permanent Other Provisions Text" and click Change.
4. Add your text, and click **OK** to save.
5. Click Close on the next screen to return to the Forms and Schedules Menu.

Chapter 13 Plan Classes Available for the Southern District of California

Custom plan classes appear in bold.

UPR-(#3) Unsecured, priority - This is the class you would use most frequently for Schedule E claims, unless the claim is for a domestic support obligation. Creditors of this class will be paid in full on a prorata basis. This custom plan format does not itemize these claims.

ATTY-(#3) Attorney Fees - If a portion of the attorney's fee is to be paid through the plan, enter the amount in the Claims Tab of the Chapter 13 Plan Calculator in the Attorney Fee slot. The Best Case Plan Calculator will assign this treatment class to the amount automatically. Since your 13 plan does not have a place to list the attorney's fee that will be paid through the plan, you may want to make a note in the Other tab if you use this feature. Note that payment of attorney's fees through the plan may not be allowed in all districts.

FILE-(#3) Filing Fees - If a portion of the filing fee is to be paid through the plan, enter the amount in the Claims Tab of the Chapter 13 Plan Calculator in the Filing Fee slot. The Best Case Plan Calculator will assign this treatment class to the amount automatically. Since your 13 plan does not have a place to list the filing fee that will be paid through the plan, you may want to make a note in the Other tab if you use this feature. Note that payment of filing fee through the plan may not be allowed in all districts.

4SL-(#4) Specified Leases - For leases that are to be assumed and paid through the Chapter 13 Plan. You will create an entry on Schedule D, E, or F for this lease party then use this custom plan class.

5FP-(#5) Secured, fixed payment - For claims secured solely by personal property. This class pays secured creditors in full. You will specify the amount of time that you want to pay the claim and the monthly payment amount. You can also specify an interest rate, if applicable.

5PR-(#5) Secured, paid prorata - Same as 5FP, except that these claims will be paid on a pro rata basis each month, with the monthly payment amount determined by the Chapter 13 Trustee and the plan calculator.

6FP-(#6) Secured, fixed payment §506 N/A – For claims that are secured by purchase money security interests in vehicles purchased for personal use within 910 days of filing the petition or other secured debt within one year of filing the petition. This class pays secured claims in full. You will specify the amount of time that you want to pay the claim and the monthly payment amount. You can also specify an interest rate, if applicable. *(Note that if there is an unsecured portion on the claim, you can check the "Pay full claim as secured" checkbox in the 13 Plan Treatment tab, and Best Case will automatically add the unsecured portion of the claim back to the secured claim amount and the Chapter 13 Plan Calculator will pay the claim in full when it calculates the plan payments.)*

6PR-(#6) Secured, paid prorata §506 N/A - Same as 6FP, except that these claims will be paid on a pro rata basis each month, with the monthly payment amount determined by the Chapter 13 Trustee and the plan calculator.

7DS-(#7) Domestic Support Obligations - A special class for domestic support obligations that will be paid directly by the debtor to the creditor and that will be paid in full. Claims of this class will not be included in the plan payment calculations; however you can designate arrearages on these claims to be paid through the plan.

7ADF-(#7) Assigned Support Fixed - A special class created for domestic support obligations that will be paid through the plan and will not be paid in full by the end of the plan. You will specify the amount of time that you want to pay the claim and the monthly payment amount. You can also specify an interest rate, if applicable.

7ADP-(#7) Assigned Support Prorata - Same as 7ADF, except that these claims will be paid on a pro rata basis each month, with the monthly payment amount determined by the Chapter 13 Trustee and the plan calculator.

8SCF-(#8) Secured Codebtor Claims Fixed - If there is a co-debtor for a claim secured by real property, you can use this class to list it in Section 8 of the plan. This creditor will be paid in full with interest. *(Note that if there is an unsecured portion on the claim, you can check the "Pay full claim as secured" checkbox in the 13 Plan Treatment tab, and Best Case will automatically add the unsecured portion of the claim back to the secured claim amount and the Chapter 13 Plan Calculator will pay the claim in full when it calculates the plan payments.)*

8SCP-(#8) Secured Codebtor Claims Prorata - Same as 8SCF, except that these claims will be paid on a pro rata basis each month, with the monthly payment amount determined by the Chapter 13 Trustee and the plan calculator.

9RE-(#9) Real Estate (Debtor Pays) - This class is for long-term real estate debts. The debtor will continue to make regular payments on these debts outside the 13 plan, but any arrearage amount will be paid through the plan.

10R-(#10) Real Estate (Trustee Pays) - This class is for real estate debts that will be paid through the trustee. These claims will be paid in full by the end of the plan on a prorata basis.

11SP-(#11) Other Secured Property - Other secured creditors not listed in the plan fall into this class. The secured portion of the claims will be paid in full on a prorata basis. These claims are not itemized in this custom plan.

12CF-(#12) Unsecured Codebtor Fixed - If there is a co-debtor for an unsecured claim you can use this class to list it in Section 12 of the plan. This creditor will be paid in full with interest. You will specify the amount of time that you want to pay the claim and the monthly payment amount. You can also specify an interest rate, if applicable.

12CP-(#12) Unsecured Codebtor Prorata - Same as 12CF, except that these claims will be paid on a pro rata basis each month, with the monthly payment amount determined by the Chapter 13 Trustee and the plan calculator.

UGEN-(#11) Unsecured General Nonpriority - Most unsecured, nonpriority creditors fall into this class, and will be paid a portion of the amount due based on how much the debtor can pay and how many other creditors there are of this class. The percentage paid to these creditors is listed in section 11 on your custom plan.

U100-(#14) Unsecured, paid 100% - For unsecured nonpriority claims that you want to pay in full, use this class. These claims are listed in section 13 of your custom plan. This plan does not appear to pay interest on these claims so if you do specify an interest rate, you'll want to make a note in the Other tab.

ARPR - Arrearage, paid prorata - used for the arrearage portion of 4SL and 9RE claims.

ARR - Arrearage, fixed payment - used for the arrearage portion of 4SL and 9RE claims.

NOT - Not In Plan - Use this class if you don't want a creditor included in plan calculations or in the printed plan.

Editing the Plan

1. Custom Chapter 13 plans are provided as RTF (rich text format) files so that they can easily be edited and saved as needed. Mark just the 13 Plan to print in the Forms and Schedules Menu.
2. Click the **Print** button in the toolbar at the top of your screen. The Print Documents dialog box appears. Mark your printing choices, and then click the **Edit Form** check box in the bottom left corner. Click **OK**.
3. The 13 Plan appears on your screen in the Best Case Editor. You can add or remove text as needed. All editing options are described in the Best Case Editor Options help topic.

Saving (Replacing) the Plan with the Best Case Editor

When you edit a document in the Best Case Editor, you are not actually editing the data record for the debtor, as you are when you enter information through Best Case entry screens like the Voluntary Petition window. Instead, you are editing a text document that has information about the debtor filled in for you. So that these forms will not take up a large amount of room on your hard drive, your changes to these documents are **not automatically saved**.

1. To save changes to the plan with the Best Case Editor, choose **File/Save**.
2. The “Save Document in Case” window appears. By default, the name of the form is filled in for you and **Replaces Form** is marked as the print selection. Click the **Save to Case** button to save the edited form.
Note that changes that you make to the plan apply to this case only, not to all cases.
3. **Close the Best Case Editor**. The edited plan will then appear on the Forms and Schedules menu as the **Replaced** version of the original document.
4. To **print the plan**, mark the Replaced plan to print on the Forms and Schedules menu, and select your printing options. For all printing options, see Printing Forms in your User’s Guide or Help menu in Best Case Bankruptcy.

Opening “Replaced” Documents with the Best Case Editor

To open a “Replaced” plan that was previously saved with the Best Case Editor:

1. Double-click on the Chapter 13 Plan in the Forms and Schedules menu.
2. On the next window, click the **Edit** button if you want to edit the plan with the Best Case Editor. The plan will then open in the Best Case Editor, and you can make additional revisions to the plan as needed.
3. If, instead, you want to return to the Chapter 13 Calculator after saving the form with the Best Case Editor, double-click on the Chapter 13 Plan in the Forms and Schedules menu, and then click the **Options** button on the next window. On the next screen, type “**DRAFT**” in front of the form name, and click the “**Do Not Print**” button. Click **OK** on the next two screens, and then click on the **Close** button. Double-click on the Chapter 13 Plan on the Forms and Schedules menu to open the calculator. If you want to return to your previous “DRAFT” of the 13 Plan, highlight the plan on the Forms and Schedules menu and click the **Attach** button. Click the **Edit** button to open the plan with the Best Case Editor.