

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

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## Slide 1 - Welcome

United States Bankruptcy Court  
Eastern District of New York

Opening a Voluntary Chapter 11 Case  
for Individual Type of Debtor

Welcome to the United States Bankruptcy Court Eastern District of New York's lesson on Opening a Voluntary Chapter 11 Case for Individual Type of Debtor.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 2 - Navigation Instructions

UNITED STATES BANKRUPTCY COURT  
**EASTERN DISTRICT OF NEW YORK**  
Hon. Carla E. Craig, Chief Judge      Robert A. Gavin Jr., Clerk of Court

### Navigation Instructions

**Table of Contents:**

Use the Table of Contents (TOC) to jump to different sections of the module. You can open it and close it with either:

The arrow in the top left corner of the screen,  **Table of Contents**

Or

The TOC button in the Navigation bar. 

**Playback Controls:**

Playback controls are located at the bottom of the screen. They may be used to move forward or back, or to rewind to the beginning of the lesson. The playback controls also include a pause/play button toggle. 

You can turn the audio on or off by clicking the speaker icon. 

**Additional Information:**

Additional information on this module will be displayed when the filer clicks on the “i”. 

Additional filing information is displayed when the mouse hovers over the tip star icon. 

Select **START** when you are ready to begin.

**START**

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

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## Slide 3 - Objective

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK  
Hon. Carla E. Craig, Chief Judge      Robert A. Gavin Jr., Clerk of Court



# Objective

At the end of this lesson, you will be able to file a Voluntary Chapter 11 Petition for an Individual type of debtor and pay the Case Opening Filing Fee.

**CONTINUE**

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

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## Slide 4 – Form Changes

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

Hon. Carla E. Craig, Chief Judge

Robert A. Gavin Jr., Clerk of Court

As of December 1, 2015, most Official Bankruptcy Forms will be replaced with substantially revised, reformatted, and renumbered versions.

Also note that screens with a pink background in this presentation represent changes to the ECF system accommodating the December 1, 2015 form changes.

CONTINUE

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 5 - ECF Main Menu

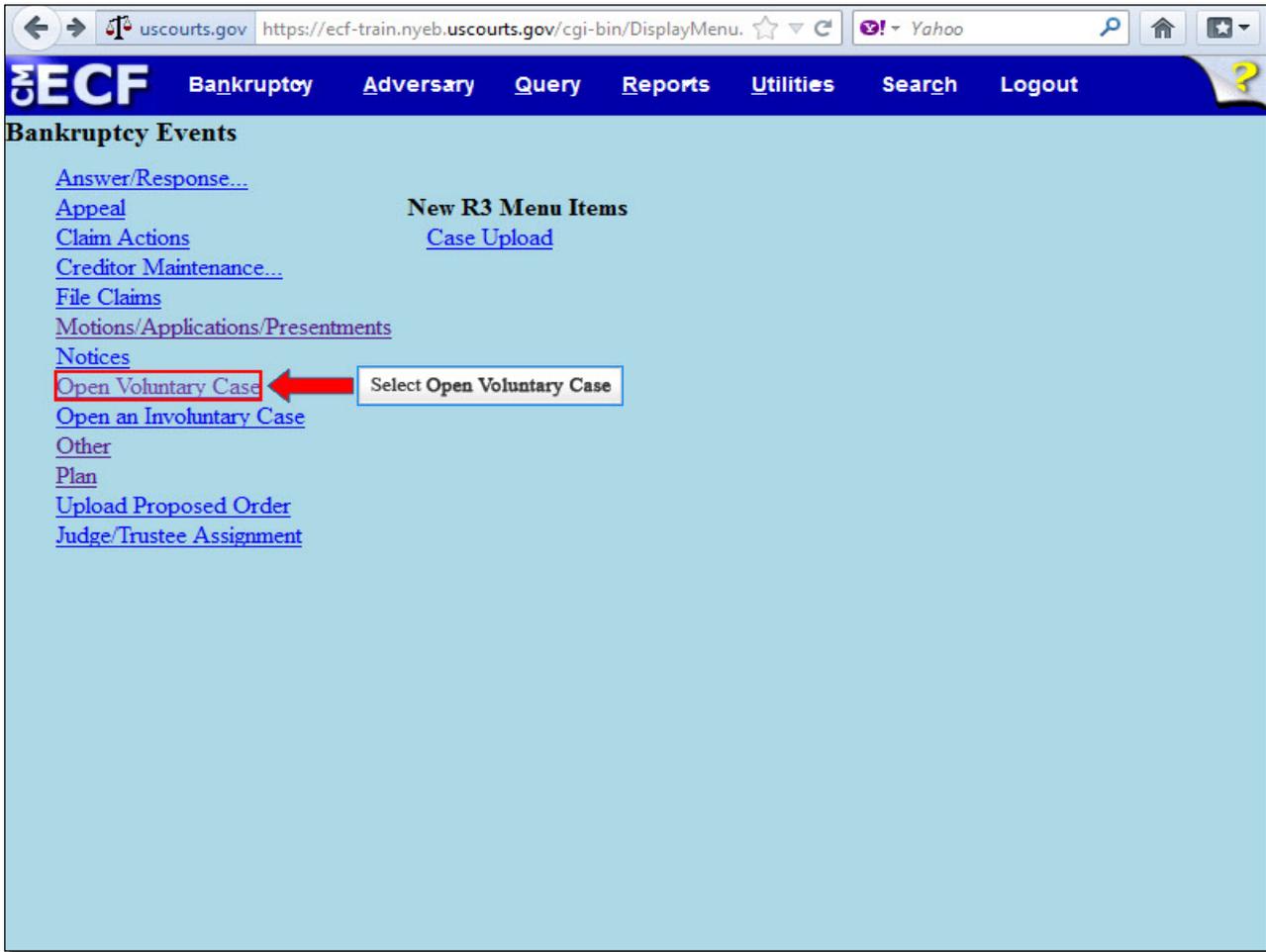


The screenshot shows a web browser window with the URL <https://ecf-train.nyeb.uscourts.gov/cgi-bin/login.pl>. The navigation bar includes links for **Bankruptcy**, Adversary, Query, Reports, Utilities, Search, and Logout. A tooltip for 'Bankruptcy' says 'Select Bankruptcy'. The main content area features the seal of the U.S. Bankruptcy Court Eastern District of New York, which depicts an eagle with a shield and a banner. Below the seal, the text reads: **U.S. Bankruptcy Court  
Eastern District of New York  
Official Court Electronic Document Filing System**. A blue 'PLEASE NOTE' message states: 'PLEASE NOTE: CM/ECF is unavailable every weekday morning between 5:30 a.m. and 5:45 a.m. We apologize for any inconvenience.' At the bottom, a disclaimer reads: 'This facility is for Official Court Business only. Activity to and from this site is logged. Document filings on this system are subject to Federal Rule of Civil Procedure 11 and Federal Rule of Bankruptcy Procedure 9011. Evidence of unauthorized or criminal activity will be forwarded to the appropriate law enforcement officials under 18USC 152 and 2571.'

After successfully logging in to CM/ECF, select **Bankruptcy**.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 6 - Bankruptcy Events



The screenshot shows a web browser window with the URL <https://ecf-train.nyeb.uscourts.gov/cgi-bin/DisplayMenu>. The page title is "Bankruptcy Events". The navigation menu includes "Bankruptcy", "Adversary", "Query", "Reports", "Utilities", "Search", and "Logout". The "Bankruptcy Events" section contains the following links: [Answer/Response...](#), [Appeal](#), [Claim Actions](#), [Creditor Maintenance...](#), [File Claims](#), [Motions/Applications/Presentments](#), [Notices](#), [Open Voluntary Case](#), [Open an Involuntary Case](#), [Other](#), [Plan](#), [Upload Proposed Order](#), and [Judge/Trustee Assignment](#). A red arrow points to the "Open Voluntary Case" link, which is highlighted with a red box. A callout box next to the arrow contains the text "Select Open Voluntary Case". To the right of the main menu, there is a section titled "New R3 Menu Items" with a link for [Case Upload](#).

From the list of **Bankruptcy Events**, select **Open Voluntary Case**.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 7 - Open Voluntary Bankruptcy Case

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?Op

MECF Bankruptcy Adversary Query Reports Utilities Search Logout

### Open Voluntary Bankruptcy Case

For Kings, Queens, and Richmond counties select **BROOKLYN**  
For Nassau and Suffolk Counties select **CENTRAL ISLIP**

Office

Case type

Date filed

Chapter

Joint Petition

Deficiencies

Note: The Clerk's Office will mail a "Notice of Deficiency", if applicable. It is the responsibility of the Filer to satisfy the deficient documents pursuant to Bankruptcy and local rules.

The initial screen in the process of opening a new bankruptcy case displays. Office assignment is generally based on the Chapter 11 Debtor's county of residence or business. The **Office** field defaults to **Brooklyn**. For this lesson, select the drop down arrow to change the Office to **Central Islip**.

The **Case type** field defaults to **bk** for bankruptcy and cannot be changed.

The **Date filed** field is hard coded and cannot be changed.

Select the drop down arrow next to **Chapter** and select **11**, for a Chapter 11 case.

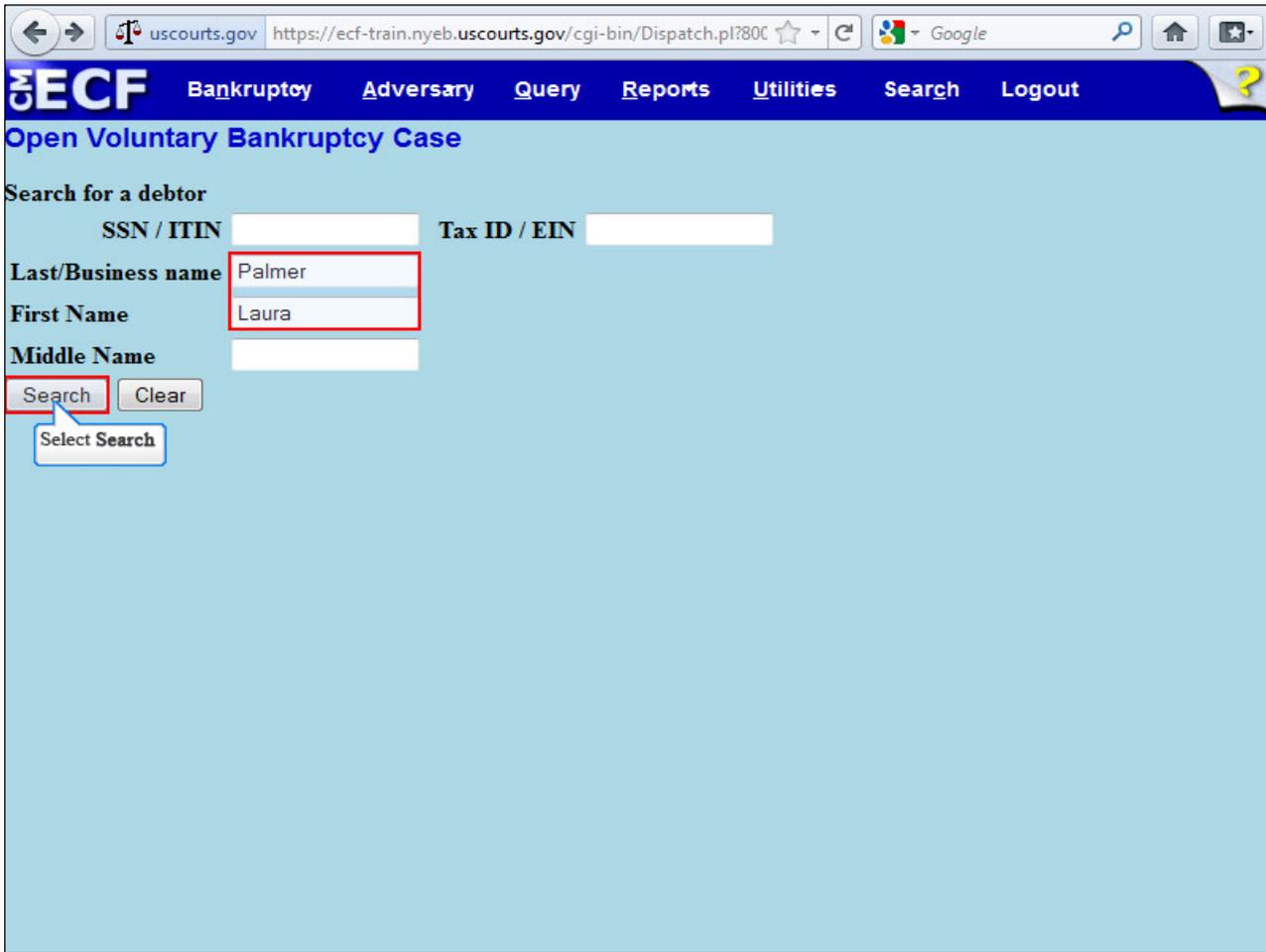
The **Joint Petition** field defaults to **n** for no. When filing a case involving joint debtors, you must select the drop down arrow and change the option to **y** for yes. In this lesson, there is only one debtor, so you would leave the field at **n** for no.

The **Deficiencies** field defaults to **n** for no and should not be changed. The Clerk's Office mails a Notice of Deficiency when required documents are not filed with the Petition. It is the responsibility of the filer to satisfy the deficient document pursuant to LBR 1002-(1) c.

Select **Next** to continue.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 8 - Search for a Debtor



The screenshot shows a web browser window with the URL <https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?800>. The page title is "Open Voluntary Bankruptcy Case". The navigation menu includes "Bankruptcy", "Adversary", "Query", "Reports", "Utilities", "Search", and "Logout". The search form is titled "Search for a debtor" and contains the following fields and buttons:

- SSN / ITIN:
- Tax ID / EIN:
- Last/Business name:
- First Name:
- Middle Name:
- Buttons: Search, Clear, and Select Search

This screen is used to search for an existing debtor record within the Court's CM/ECF database. A search for prior records should be conducted to avoid creating duplicate profiles in the electronic database. You have the option to search by Social Security Number or Individual Taxpayer Identification Number, or by using the name fields. Here, we will search by debtor's name. Enter the first and last names of the debtor in the appropriate fields, and select **Search**.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

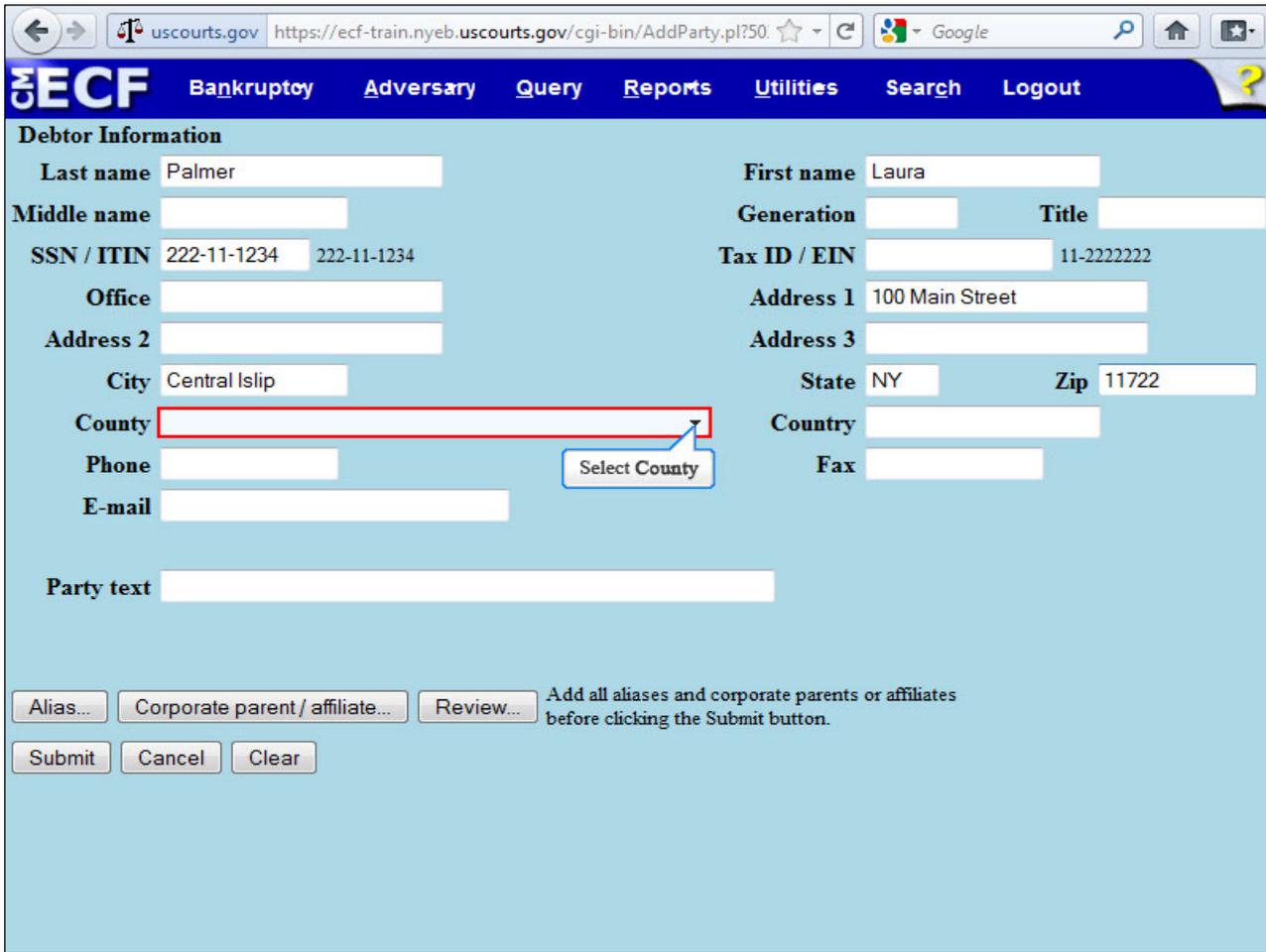
## Slide 9 - Search for a Debtor (Cont'd)

The screenshot shows a web browser window with the URL <https://ecf-train.nyeb.uscourts.gov/cgi-bin/AddParty.pl?76259>. The page features a blue header with the CM/ECF logo and navigation links: Bankruptcy, Adversary, Query, Reports, Utilities, Search, and Logout. Below the header, there is a search form titled "Search for a debtor" with input fields for "SSN / ITIN", "Tax ID / EIN", "Last/Business name", "First Name", and "Middle Name". There are "Search" and "Clear" buttons. Below the form, the text "Party search results" is followed by "No person found." A red box highlights the "Create new party" button, and a tooltip points to it with the text "Select Create new party".

When the **Party search results** displays **No person found**, as they do here, select **Create new party** to add Debtor's profile. When the Debtor is listed in the CM/ECF system, the name appears in the **Party search results**. Select the name if it is identical to the name on the petition. In this case, select **Create new party**.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 10 - Debtor Information



uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/AddParty.pl?50

**CM/ECF** Bankruptcy Adversary Query Reports Utilities Search Logout

**Debtor Information**

Last name Palmer First name Laura  
Middle name Generation Title  
SSN / ITIN 222-11-1234 222-11-1234 Tax ID / EIN 11-222222  
Office Address 1 100 Main Street  
Address 2 Address 3  
City Central Islip State NY Zip 11722  
County  Country  
Phone  Fax  
E-mail   
Party text

Alias... Corporate parent/ affiliate... Review... Add all aliases and corporate parents or affiliates before clicking the Submit button.  
Submit Cancel Clear

The information used on the previous **Search for a debtor** screen populates the **Debtor Information** screen to create a party of record in the CM/ECF database. You would now proceed to enter the necessary information such as the debtor's **Middle name**, **Generation**, **Title**, and mailing address. The **Generation** field is used to enter generation suffixes such as Jr. or Sr., while **Title** is used for suffixes such as M.D. The Debtor's complete Social Security number should be typed in the format shown in the example next to the **SSN/ITIN** field. The **Office** field must remain blank. Enter the debtor's complete mailing address, using the **Address 2** and **Address 3** fields if needed. Keep in mind that the address entered in the **Debtor Information** screen will be the address used for noticing.

The **County** field, which contains the debtor's county of record, is a required field. Select the drop-down arrow to view a list of options, and scroll down until you see the debtor's county.

**TIP:** The Social Security number will be redacted on the docket so that only the last four digits will be visible on the docket.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 10 - Debtor Information (Cont'd)

**ECF** Bankruptcy Adversary Query Reports Utilities Search Logout

**Debtor Information**

Last name Palmer First name Laura  
Middle name Generation Title  
SSN / ITIN 222-11-1234 222-11-1234 Tax ID / EIN 11-2222222  
Office Address 1 100 Main Street  
Address 2 Address 3  
City Central Islip State NY Zip 11722  
County  
Phone  
E-mail  
Party text  
Alias... Co corporate parents or affiliates  
Submit Ca Submit button.

PUTNAM-NY (36079)  
QUEENS-NY (36081)  
RENSSELAER-NY (36083)  
RICHMOND-NY (36085)  
ROCKLAND-NY (36087)  
SARATOGA-NY (36091)  
SCHENECTADY-NY (36093)  
SCHOHARIE-NY (36095)  
SCHUYLER-NY (36097)  
SENECA-NY (36099)  
ST. LAWRENCE-NY (36089)  
STEUBEN-NY (36101)  
**SUFFOLK-NY (36103)**  
SULLIVAN-NY (36105)  
TIOGA-NY (36107)  
TOMPKINS-NY (36109)  
ULSTER-NY (36111)  
WARREN-NY (36113)  
WASHINGTON-NY (36115)  
WAYNE-NY (36117)

Select SUFFOLK, provided the Debtor resides in Suffolk County.

In our example we selected Suffolk County as the county that corresponds with the debtor's address of Central Islip, NY.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 10 - Debtor Information (Cont'd)

**Debtor Information**

Last name Palmer First name Laura  
Middle name Generation Title  
SSN / ITIN 222-11-1234 222-11-1234 Tax ID / EIN 11-2222222  
Office Address 1 100 Main Street  
Address 2 Address 3  
City Central Islip State NY Zip 11722  
County SUFFOLK-NY (36103) Country  
Phone Fax  
E-mail  
Party text

Alias... Corporate parent/ affiliate... Review... Add all aliases and corporate parents or affiliates before clicking the Submit button.  
Submit Cancel Clear  
Select Submit

If the **Country** is NOT the USA, enter the name of the country. **Phone**, **Fax**, and **E-mail** fields are not required for debtors. **Party text** should be used only to further identify the type of corporation, for example, "A New York Corporation" or "Guardian of the State." **Party text** may also be used for extra-long names. The **Alias** button should be used to add other names the debtor has used in the last eight years. The **Corporate Parent/affiliate** is used for business cases. The **Review** button allows the filer to verify specific party types added to the case. The **Clear** button erases all information from the **Debtor Information** screen. The **Cancel** button takes the filer back to the **Search for a debtor** screen.

Review the information entered on the **Debtor Information** screen, and select **Submit** to continue.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 10 - Debtor Information (Cont'd)

The screenshot shows the ECF (Electronic Case Filing) system interface. The browser address bar displays `https://ecf-train.nyeb.uscourts.gov/cgi-bin/AddParty.pl?50`. The page title is "Debtor Information". The form contains the following fields:

Last name	Palmer	First name	Laura		
Middle name		Generation		Title	
SSN / ITIN	222-11-1234	222-11-1234	Tax ID / EIN		11-222222
Office		Address 1	100 Main Street		
Address 2					
City	Central Islip	State	NY	Zip	11722
County	SUFFOLK-NY (36103)				
Phone					
E-mail					
Party text					

A warning dialog box is displayed in the center of the screen with the text: "Warning: The Tax ID / EIN is blank." The dialog box has an "OK" button highlighted with a red rectangle. A tooltip "Select OK" is visible over the "OK" button.

At the bottom of the form, there are buttons for "Alias...", "Corporate parent / affiliate...", "Review...", "Submit", "Cancel", and "Clear". A note reads: "Add all aliases and corporate parents or affiliates before clicking the Submit button."

Select **OK** to continue.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 11 - Statistical and Report Data (SARD)

https://ecf-test.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?53941

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

### Open Voluntary Bankruptcy Case

**Check all that apply for the Type of debtor below:**

Prior filing within last 8 years: no

Fee status: Paid (Selected), Installment, fee\_unpaid

Nature of debt: Paid (Selected), fee\_unpaid

Asset notice: fee\_unpaid

Estimated number of creditors: [Dropdown]

Estimated assets: [Dropdown]

Estimated liabilities: [Dropdown]

Small business: [Dropdown]

**Type of debtor:**

- Individual
- Corporation (includes LLC & LLP)
- Partnership
- Other

**Nature of business:**

- Health Care Business
- Single Asset Real Estate
- Railroad
- Stockbroker
- Commodity Broker
- Clearing Bank
- None of the above

Next Clear

This screen is known as the Statistical and Report Data (SARD) screen. The field for **Prior filing within last 8 years** defaults to **no**. The drop down arrow should be selected to change the option to **yes** if the debtor previously filed bankruptcy within the last 8 years. We selected **no** as our option.

Select **Paid**, as you must pay the filing fee in full.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 12 - Statistical and Report Data screen (Cont'd)

https://ecf-test.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?53941

**ECF** Bankruptcy Adversary Query Reports Utilities Search Logout

### Open Voluntary Bankruptcy Case

**Check all that apply for the Type of debtor below:**

Prior filing within last 8 years: no

Fee status: Paid

Nature of debt: business

Asset notice: Yes

Estimated number of creditors: 1 - 49

Estimated assets: \$100,001 to \$500,000

Estimated liabilities: \$100,001 to \$500,000

Small business: n

**Type of debtor**

- Individual
- Corporation (includes LLC & LLP)
- Partnership
- Other

**Nature of business**

- Health Care Business
- Single Asset Real Estate
- Railroad
- Stockbroker
- Commodity Broker
- Clearing Bank
- None of the above

Next Clear

The options in the **Nature of debt** field are **business**, **consumer**, and **other**. In this lesson, our debtor is an individual who has primarily business debts, so select **business** as the **Nature of Debt**, select a **Type of debtor**, in this case **Individual**, and select a **Nature of business**, in this case **None of the above**.

The **Asset notice** field has three options: **No**, **Unknown**, and **Yes**, and the default entry in this field is controlled by the chapter you entered on the initial case opening screen. For a Chapter 11 case, the Asset notice field reads **Yes** and should not be changed.

The **Estimated number of creditors**, **Estimated assets**, and **Estimated liabilities** fields must be completed according to the information on the Petition.

Our debtor is an Individual and not a **Small business**, so leave that field at the default option of **n** for no.

The Statistical and Report Data screen is now complete. Select **Next** to continue.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 13 - Upload Petition

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?62514

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Open Voluntary Bankruptcy Case

Filename

Browse...

Attachments to Document:  No  Yes

Select Yes

Next Clear

On this screen, it is recommended that you select the radio button next to **Yes** prior to selecting **Browse...** if you know you will be uploading attachments to the main document, such as the Statement LR 1073-2(b) or the Disclosure of Compensation of Attorney for Debtor. Since there will be additional attachments in this lesson, select **Yes**.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 14 - Upload Petition (Cont'd)

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?62514

**ECF** Bankruptcy Adversary Query Reports Utilities Search Logout

Open Voluntary Bankruptcy Case

Filename

Browse...

Attachments to Document:  No  Yes Select Browse...

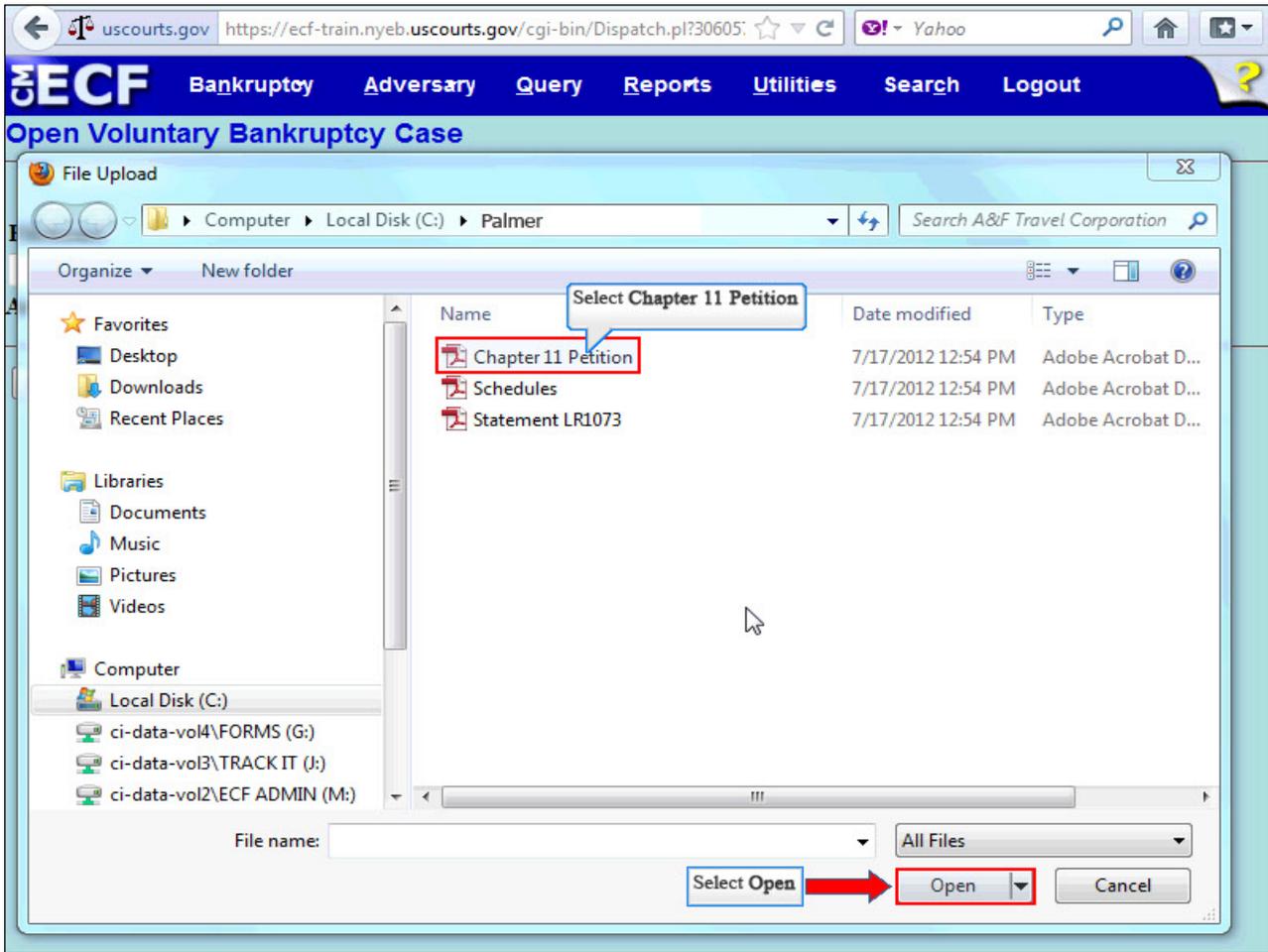
Next Clear

Select **Browse...** to upload the complete petition with schedules, statements and list of creditors in PDF.

**TIP:** Unless you are filing a deficient (skeleton or bare bones) Petition, upload all Schedules, Statements and List of Creditors as one file. Do not upload these pages individually.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 15 - Upload Petition (Cont'd)



The **File Upload** screen appears. Select the **Chapter 11 Petition**. It is highly recommended that you first right click to open and view any file you are uploading to confirm that it is the correct document. Select **Open** to upload the Chapter 11 Petition.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 16 - Upload Petition (Cont'd)

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?30605

**ECF** Bankruptcy Adversary Query Reports Utilities Search Logout

Open Voluntary Bankruptcy Case

**Filename**  
C:\Palmer\Chapter 11 Petition.pdf

Attachments to Document:  No  Yes

Select Next

The complete filename displays in the **Filename** field. Since we indicated that we were going to add attachments, select **Next** to continue.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 17 - Additional Attachments

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?10071: ☆ Yahoo

**ECF** Bankruptcy Adversary Query Reports Utilities Search Logout

### Open Voluntary Bankruptcy Case

Select one or more attachments.

1) Select the PDF document that contains the attachment.

**Filename**

Select Browse...

2) Fill in the fields below.

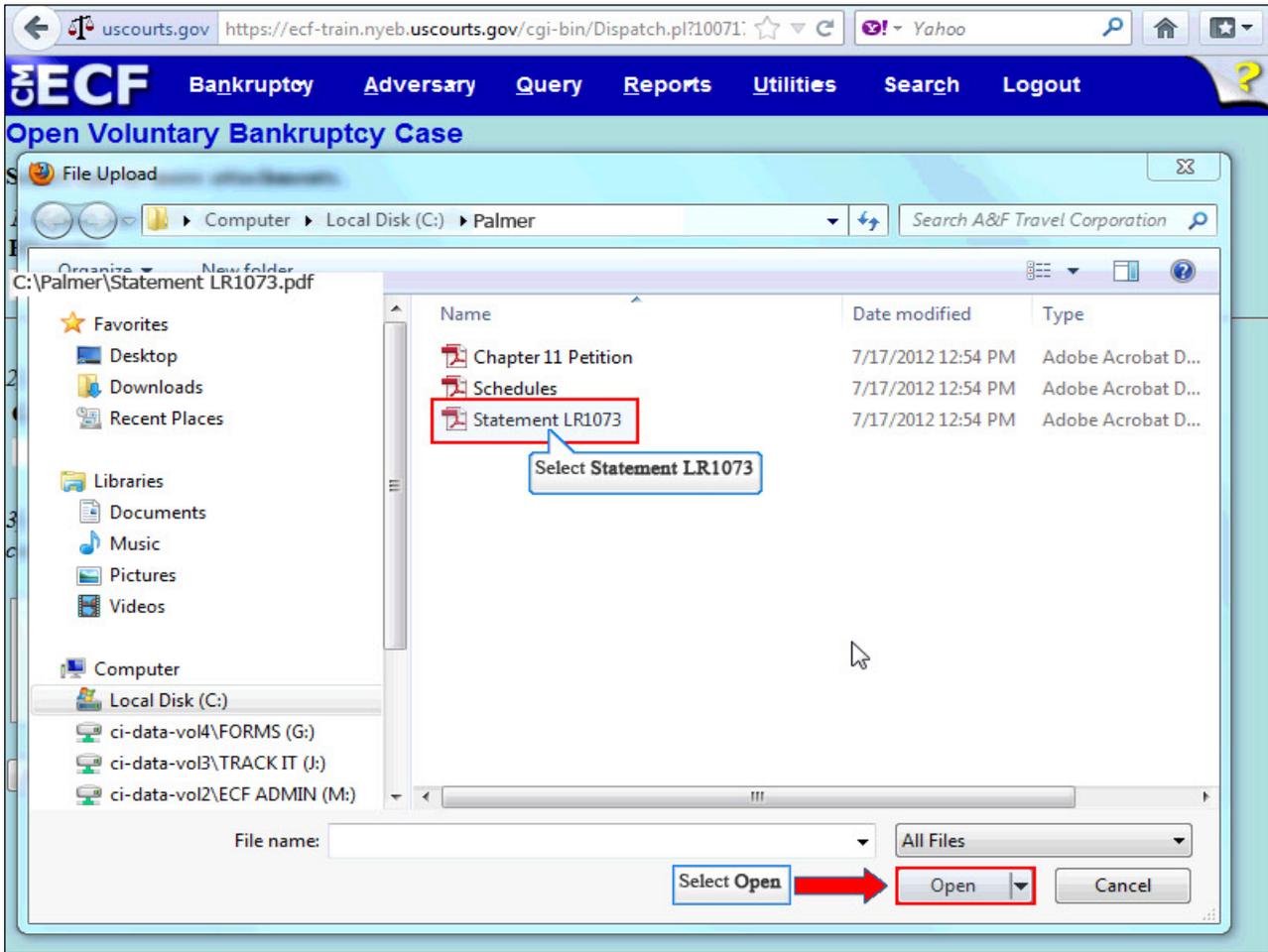
**Category** and/or **Description**

3) Add the filename to the list box below. If you have more attachments, go back to Step 1. When the list of filenames is complete, click on the Next button.

Here, we will attach the Statement Pursuant to Local Rule 1073-2(b). Select **Browse...**

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 18 - Additional Attachments (Cont'd)



Select the **Statement LR1073**, and then select **Open** to upload the Statement LR1073.

**TIP:** It is highly recommended that you first right click to open and view any file you are uploading to confirm that it is the correct document.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 19 - Additional Attachments (Cont'd)

The screenshot shows the ECF system interface for adding attachments. The browser address bar shows the URL: <https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?72806>. The page title is "Open Voluntary Bankruptcy Case".

**Select one or more attachments.**

1) Select the PDF document that contains the attachment.

**Filename**  
C:\Palmer\Statement LR1073.pdf

2) Fill in the fields below.

Category	and/or Description
<input type="text"/>	<input type="text"/>

3) Add the filename to the list box below. If you have more attachments, go back to Step 1. When the list of filenames is complete, click on the Next button.

The complete filename displays in the **Filename** field.

The next step in adding an attachment is to name it. Select the drop down arrow to view a list of categories.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 19 - Additional Attachments (Cont'd)

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?72806 Yahoo

**ECF** Bankruptcy Adversary Query Reports Utilities Search Logout

### Open Voluntary Bankruptcy Case

Select one or more attachments.

1) Select the PDF document that contains the attachment.

**Filename**  
C:\Palmer\Statement LR1073.pdf

2) Fill in the fields below.

Category	and/or Description
<input type="text"/>	<input type="text"/>
Appendix	
List of 20 Largest Creditors	
<b>1073b Statement</b>	Select 1073b Statement
Verification of Creditor Matrix	
Adversary Cover Sheet	
Voluntary Petition	
Complaint	
Claim	
2017 Pre-Petition statement	
Chapter 13 Plan Summary	
Filed Stamped Page	
Exhibit	
Index	
Affidavit	
Revision	
Schedule	
Supplement	
Volume(s)	
Proposed Order	

Box below. If you have more attachments, go back to Step 1. When the list of filenames is

A list of categories appears. Select **1073b Statement** from the **Category** list. If the category for your attachment is not listed in the **Category** list, you can enter a brief description in the **Description** field, or you may use this **Description** field to further describe a chosen **Category**, such as an **Exhibit**.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 19 - Additional Attachments (Cont'd)

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?72806 Yahoo

**ECF** Bankruptcy Adversary Query Reports Utilities Search Logout

### Open Voluntary Bankruptcy Case

Select one or more attachments.

1) Select the PDF document that contains the attachment.

**Filename**  
C:\Palmer\Statement LR1073.pdf

2) Fill in the fields below.

**Category** and/or **Description**  
1073b Statement

3) Add the filename to the list box below. If you have more attachments, go back to Step 1. When the list of filenames is complete, click on the Next button.

Select **Add to List**

Select **Add to List** to add the attachment to the **Add to List** box.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 19 - Additional Attachments (Cont'd)

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?50032f Yahoo

**ECF** Bankruptcy Adversary Query Reports Utilities Search Logout

### Open Voluntary Bankruptcy Case

Select one or more attachments.

1) Select the PDF document that contains the attachment.

**Filename**

2) Fill in the fields below.

**Category** and/or **Description**

3) Add the filename to the list box below. If you have more attachments, go back to Step 1. When the list of filenames is complete, click on the Next button.

Statement LR1073.pdf

Next

Select Next

If you have more attachments, select **Browse...** and repeat the process of adding additional attachments until all attachments are listed and properly identified. In this lesson, we have no more additional attachments. Select **Next** to continue.

**TIP:** Local Rule forms can be docketed separately as a single docket entry.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

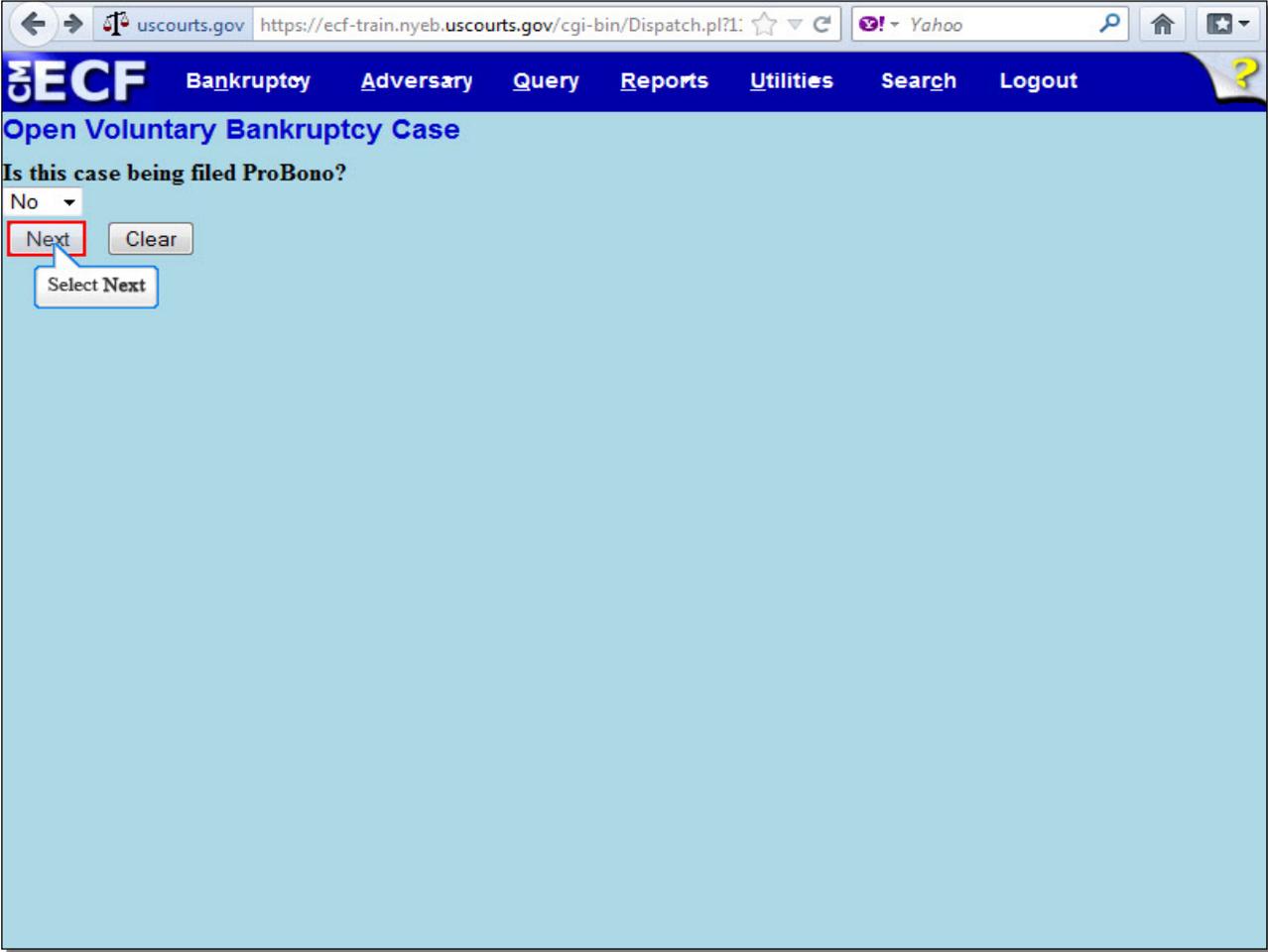
## Slide 20 - ProBono?



**Is this case being filed ProBono?** In this example, it is not, so select **No**.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 20 – ProBono? (Cont'd)



Select **Next** to continue.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 21 - Summary of Assets and Liabilities and Certain Statistical Information

Report the totals from Schedules A/B, D, E/F, I, J, Forms 122, and Nondischargeable Debt in the boxes provided.

NAME OF SCHEDULE/FORM	ASSETS	LIABILITIES	OTHER
Schedule A/B - Total Real Estate/Property	<input type="text"/>		
Schedule A/B - Total Personal Property	<input type="text"/>		
Schedule D - Total Secured Claims		<input type="text"/>	
Schedule E/F - Total Priority Unsecured Claims		<input type="text"/>	
Schedule E/F - Total Nonpriority Unsecured Claims		<input type="text"/>	
Schedule I - Monthly Income			<input type="text"/>
Schedule J - Monthly Expenses			<input type="text"/>
Current Monthly Income (Official Form 122A-1, 122B or 122C-1)			<input type="text"/>
Total Unsecured Claims Amount (Official Form 106Sum, 3a + 3b)		<input type="text"/>	
<b>Total Dischargeable Debt (Computed)</b> Note: Not computed when any value above for D, E/F, or total unsecured claims amount is not known.		<input type="text"/>	

Next Clear **CONTINUE**

The **Summary of Assets and Liabilities and Certain Statistical Information** page appears and must be completed. Select **Continue**.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 22 - Summary of Assets and Liabilities and Certain Statistical Information (Cont'd)

Report the totals from Schedules A/B, D, E/F, I, J, Forms 122, and Nondischargeable Debt in the boxes provided.

NAME OF SCHEDULE/FORM	ASSETS	LIABILITIES	OTHER
Schedule A/B - Total Real Estate/Property	0.00		
Schedule A/B - Total Personal Property	250000.00		
Schedule D - Total Secured Claims		100000.00	
Schedule E/F - Total Priority Unsecured Claims		100000.00	
Schedule E/F - Total Nonpriority Unsecured Claims		300000.00	
Schedule I - Monthly Income			10000.00
Schedule J - Monthly Expenses			12000.00
Current Monthly Income (Official Form 122A-1, 122B or 122C-1)			10000.00
Total Unsecured Claims Amount (Official Form 106Sum, 3a + 3b)		100000.00	
<b>Total Dischargeable Debt (Computed)</b> Note: Not computed when any value above for D, E/F, or Total Unsecured Claims Amount is not known.		400000.00	

Select Next

Next Clear

In a Chapter 11 Case for an **Individual Type of Debtor**, filers are required to input totals from Schedules **A/B, D, E/F, I, J, Current Monthly Income** from Form 122A-1, 122B, or 122C-1, and the **Total Unsecured Claims Amount**.

The final text box on this screen, **Total Dischargeable Debt (Computed)**, is automatically generated when you type in totals for Schedules **D, E/F**, and **Total Unsecured Claims Amount**.

Leave a field blank if you are not filing that Schedule.

Select **Next** to continue.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 23 - U.S. Trustee Information

The screenshot shows a web browser window with the URL <https://ecf-test.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?39643>. The page title is "Open Voluntary Bankruptcy Case". The navigation menu includes "Bankruptcy", "Adversary", "Query", "Reports", "Utilities", "Search", and "Logout".

**Schedules**

Schedule C: Total value of claimed exemptions	<input type="text" value="250000.00"/>
Schedule I line 2: Monthly gross wages, salary, and commission	Debtor <input type="text" value="12000.00"/> Spouse <input type="text"/>
Schedule I line 6: Subtotal of payroll deductions	Debtor <input type="text" value="2000.00"/> Spouse <input type="text"/>
Schedule J line 23c: Monthly net income	<input type="text" value="-2000.00"/>

At the bottom left, there are two buttons: "Next" (highlighted with a red box) and "Clear". A tooltip with the text "Select Next" is positioned over the "Next" button.

This screen is used to collect data used by the Office of the United States Trustee. Enter the required information from Schedules C, I, and J, and select **Next** to continue.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 24 - Plan / Disclosure Statement Due Dates

The screenshot shows a web browser window with the URL <https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?10554>. The page header includes the ECF logo and navigation links: Bankruptcy, Adversary, Query, Reports, Utilities, Search, and Logout. The main content area displays the following information:

**Open Voluntary Bankruptcy Case**

Chapter 11 Plan due date: 11/15/2012

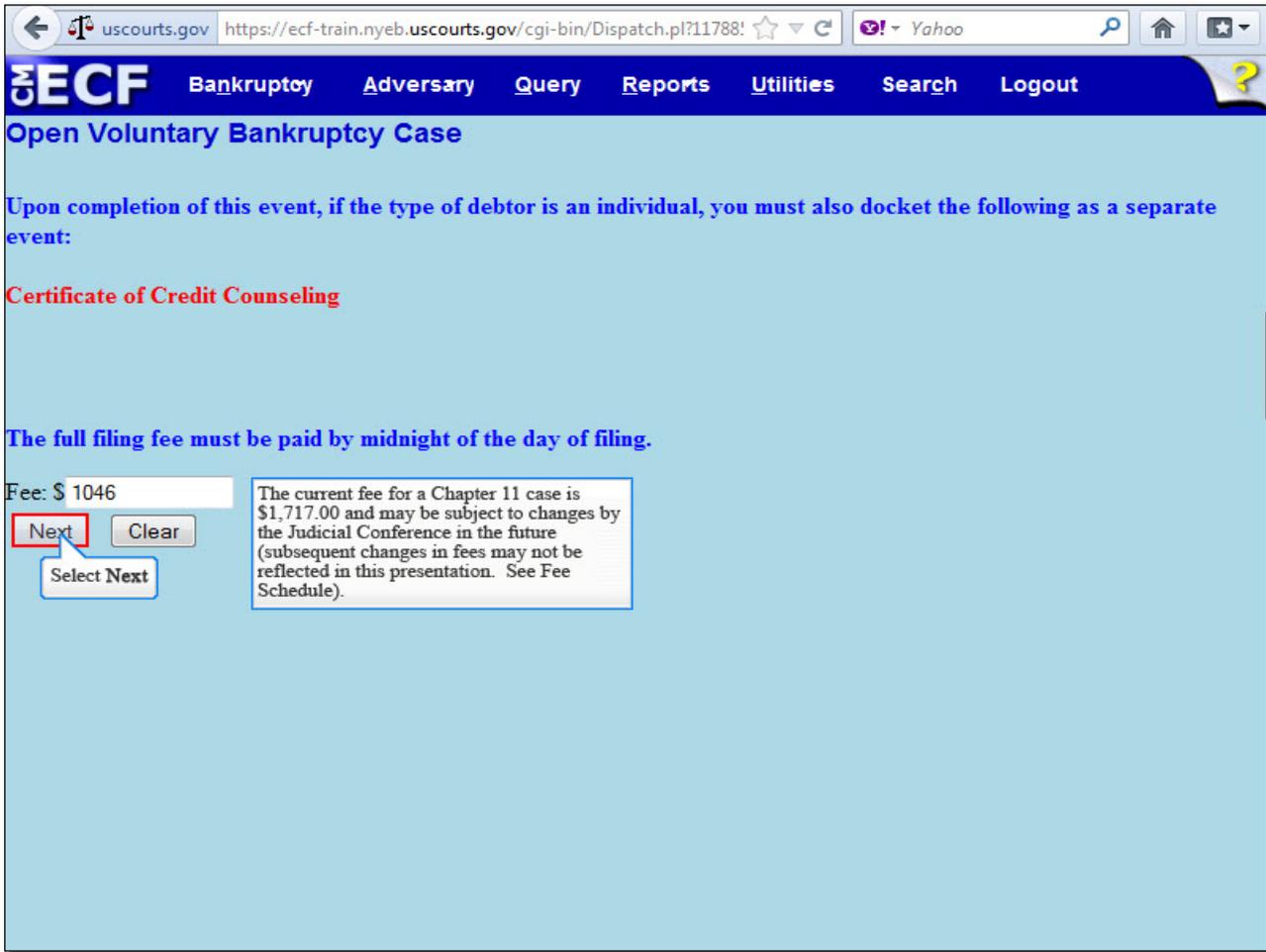
Disclosure Statement due date: 11/15/2012

At the bottom of the form, there are three buttons: "Next" (highlighted with a red box), "Clear", and "Select Next".

This screen automatically generates due dates for the debtor's exclusivity period to file the **Chapter 11 Plan** and **Disclosure Statement**. The due dates are hard coded and cannot be changed. Select **Next** to continue.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 25 - Filing Fee



uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?11788! Yahoo

**ECF** Bankruptcy Adversary Query Reports Utilities Search Logout

### Open Voluntary Bankruptcy Case

Upon completion of this event, if the type of debtor is an individual, you must also docket the following as a separate event:

**Certificate of Credit Counseling**

The full filing fee must be paid by midnight of the day of filing.

Fee: \$ 1046

The current fee for a Chapter 11 case is \$1,717.00 and may be subject to changes by the Judicial Conference in the future (subsequent changes in fees may not be reflected in this presentation. See Fee Schedule).

Read the message concerning the **Certificate of Credit Counseling**, indicating that it must be docketed as a separate event. The **Fee** displayed is for a Chapter 11 filing and should not be changed. The current fee for a Chapter 11 case is \$1,717.00 and may be subject to changes by the Judicial Conference in the future (subsequent changes in fees may not be reflected in this presentation. See Fee Schedule).

Please be aware that the full filing fee must be paid by midnight of the day of filing.

Select **Next** to continue.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 26 – Filing Fee (Cont'd)



Select **Next** to continue.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 27 - Final Docket Text

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?385

**ECF** Bankruptcy Adversary Query Reports Utilities Search Logout

### Open Voluntary Bankruptcy Case

Docket Text: Final Text

**Chapter 11 Voluntary Petition Against an Individual. Fee Amount \$1717 Filed by Simon Marcus on behalf of Laura Palmer Chapter 11 Plan due by 03/15/2016. Disclosure Statement due by 03/15/2016. (Attachments: # (1) 1073b Statement) (Marcus, Simon)**

**Attention!! Submitting this screen commits this transaction. You will have no further opportunity to modify this submission if you continue.**

Have you redacted?

Select Next

Review the Final **Docket Text** before submitting. By selecting **Next**, the filer commits the transaction and will have no further opportunity to modify the submission.

**Have you redacted?** This question refers to the filer's uploaded documents and not the data entries. This is a final reminder to comply with the Redaction Requirements (Fed. R. Bankr. P. 9037). The Electronic Case Filing system does not redact the content of any document uploaded by the filer.

Select **Next** to continue.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 28 - Summary of Current Charges

Date Incurred	Description	Amount
2012-07-18 14:46:39	Voluntary Petition (Chapter 11)(8-12-70063) [misc.volp11a] (1046.00)	\$1046.00
		<b>Total: \$1046.00</b>

Select Pay Now

Pay Now Continue Filing

Electronic document Stamp:  
[STAMP bkecfStamp ID=979333796 [Date=7/18/2012] [FileNumber=132090-11]

The **Summary of current charges** appears with the **Notice of Electronic Filing** in the background. If the **Summary of current charges** did not appear, go to the ECF menu bar and select **Utilities**, then select **Internet Payment Due** to make a payment. If you have more filings that require a fee, it is recommended that you select **Continue Filing**. For this lesson, select **Pay Now**.

**TIP:** If you select **Continue Filing**, the **Notice of Electronic Filing** will appear. If you select **Pay Now**, you will not be able to see the **Notice of Electronic Filing** on ECF, but will still receive it via e-mail.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 29 - Internet Payments Due

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Internet Payments Due

Select all

Check Fees to Pay	Date Incurred	Description	Amount
<input checked="" type="checkbox"/>	2012-07-18 14:46:39	Voluntary Petition (Chapter 11)(8-12-70063) [misc,volp11a] (1046.00)	\$1046.00

Select the check box

Next Clear

Select Next

On the **Internet Payments Due** screen, the outstanding fee is displayed, along with a check box for the fee.

You can **Select all** to pay the fee, or place a check in the box next to the desired fee. For this lesson, we will place a check in the box to pay the fee incurred.

Select **Next** to continue.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 30 - Internet Payments Due (Cont'd)

https://ecf-train.nyeb.uscourts.gov/cgi-bin/CreditCardPayment.pl?558082378

Bankruptcy Adversary Query Reports Utilities Search Logout

### Internet Payments Due

Date Incurred	Description	Amount
2012-07-18 14:46:39	Voluntary Petition (Chapter 11)(8-12-70063) [misc,volp11a] (1046.00)	\$1046.00
		<b>Total: \$1046</b>

Pay Now

Select Pay Now

Select **Pay Now** to open a panel that allows payment.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 31 - Debit Option

The screenshot shows a web browser window with the URL <https://qa.pay.gov/paygov/OCIServlet>. The page features a blue header for a "System Message" stating: "The system has populated the Payment Date with the next available payment date." Below this is the "Online Payment" section, which includes a "Return to your originating application" link and "Step 1: Enter Payment Information" (1 of 2 steps). The payment method is "Option 1: Pay Via Bank Account (ACH)". The form contains the following fields: "Account Holder Name" (Simon Marcus), "Payment Amount" (\$1,046.00), "Account Type" (Business Checking), "Routing Number" (04200424), "Account Number" (327912336), "Confirm Account Number" (327912336), and "Check Number" (1234). A diagram below the routing and account numbers shows their placement in a MICR line: "0 26 9 4 6 7 8 3" for the routing number, "9 2 4 3 7 6 7 3 9 0" for the account number, and "1 2 3 4" for the check number. The "Payment Date" is 07/20/2012. At the bottom, there are three buttons: "Continue with ACH Payment" (highlighted with a red box and a red arrow), "Continue with ACH Payment" (highlighted with a red box), and "Cancel". A note at the bottom of the form reads: "Note: Please avoid navigating the site using your browser's Back Button - this may lead to incomplete data being transmitted and pages being loaded incorrectly. Please use the links provided whenever possible."

Filers paying filing fees over the Internet have the option of paying fees either by credit card or by Bank Account Debit. The first option presented is having fees debited directly from your bank account through an Automated Clearing House debit.

If you were paying by the bank account debit option, you would enter the required information and select **Continue with ACH Payment**.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 32 - Debit Option (Cont'd)

The screenshot shows a web browser window with the URL <https://qa.pay.gov/paygov/payments/enterACHDebitPaymentInformation.ht>. The page is titled "Online Payment" and "Step 2: Authorize Payment". It includes a "Payment Summary" section with the following details: Account Holder Name: Simon Marcus, Payment Amount: \$1,046.00, Account Type: Business Checking, Routing Number: 042000424, Account Number: \*\*\*\*\*2336, Check Number: 1234, and Payment Date: 07/20/2012. Below this is an "Email Confirmation Receipt" section with input fields for "Email Address" and "Confirm Email Address", both containing "simon\_marcus@nyeb.uscourts.gov". A "CC:" field is also present. The "Authorization and Disclosure" section contains a checkbox for "I agree to the authorization and disclosure language." which is checked, and a red asterisk next to it. A callout box points to this checkbox with the text "Select the check box to authorize payment". Below the checkbox is a scrollable area containing the text: "Authorization and Disclosure--Consumers and Businesses" and "The debit transaction(s) to which you are agreeing are handled on behalf of Federal agencies by 'Pay.gov,' which consists of services offered by the U.S. Treasury Department's Financial Management Service. As used in this document, 'we' or 'us' refers to the Financial Management Service and its agents and contractors operating Pay.gov. 'You' refers to the end-user reading this document and agreeing to it prior to engaging in a debit transaction." The page number "1 | 2" is visible in the top right corner.

Review the **Payment Summary** for accuracy. Select **Edit this information** to make corrections. If you wish to cancel the transaction, select **Return to your originating application**. To receive confirmation upon completion of this transaction, you will have to provide an e-mail address. Read through the **Authorization and Disclosure** information and place a check in the box to authorize payment.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 33 - Debit Option (Cont'd)

The screenshot shows a web browser window with the URL <https://qa.pay.gov/paygov/payments/enterACHDebitPaymentInformation.ht>. The browser's address bar shows the domain "Yahoo". The page title is "Confirm Email Address: simon\_marcus@nyeb.uscourts.gov". Below the title is a "CC:" field with a text input box and a note: "Separate multiple email addresses with a comma".

The main content area is titled "Authorization and Disclosure" and includes the following text:

**Required fields are indicated with a red asterisk \***

I agree to the authorization and disclosure language.  \*

Authorization and Disclosure--Consumers and Businesses

The debit transaction(s) to which you are agreeing are handled on behalf of Federal agencies by "Pay.gov," which consists of services offered by the U.S. Treasury Department's Financial Management Service. As used in this document, "we" or "us" refers to the Financial Management Service and its agents and contractors operating Pay.gov. "You" refers to the end-user reading this document and agreeing to it prior to engaging in a debit transaction.

I. Consumers

A. Authorization

You acknowledge that you have read and understand the consumer disclosure language and authorize the Federal Reserve Bank of Cleveland to debit the named financial institution account. This authorization is to remain in full force and effect until we have received notification of its termination in such time and in such manner as to afford Pay.gov a reasonable opportunity to act on it, or unless otherwise terminated for any reason by Pay.gov.

B. Disclosure

[View Authorization and Disclosure in a separate window.](#)

Press the "Submit Payment" Button only once. Pressing the button more than once could result in multiple transactions.

Buttons:

**Note:** Please avoid navigating the site using your browser's Back Button - this may lead to incomplete data being transmitted and pages being loaded incorrectly. Please use the links provided whenever possible.

Select **Submit Payment** to submit your ACH Debit transaction.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 34 - Credit Option

System Message

- The system has populated the Payment Date with the next available payment date.

Online Payment [Return to your originating application](#)

**Step 1: Enter Payment Information** 1 | 2

This item is payable by [Bank Account Debit \(ACH\)](#) or **Plastic Card (ex: VISA, Mastercard, American Express, Discover)**

Option 1: Pay Via Bank Account (ACH) [About ACH Debit](#)

Required fields are indicated with a red asterisk \*

Account Holder Name: Simon Marcus \*

Payment Amount: \$1,046.00

Account Type: \*

Routing Number: \*

Account Number: \*

Confirm Account Number: \*

Check Number:

Select Plastic Card (ex: VISA, Mastercard, American Express, Discover)

Routing Number      Account Number      Check Number

⑆0 26 946 783⑆ ⑆ 9 243 76 73 90 ⑆ ⑆ 1 234 ⑆

Payment Date: 07/20/2012

Select the "Continue with ACH Payment" button to continue to the next step in the ACH Debit Payment Process.

**Note:** Please avoid navigating the site using your browser's Back Button - this may lead to incomplete data being transmitted and pages being loaded incorrectly. Please use the links provided whenever possible.

If you were instead paying by the credit card option, you would NOT enter the debit information on the first fee payment screen. Instead, you would select the **Plastic Card** option.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 35 - Credit Option (Cont'd)

Payment Date: 07/20/2012

Select the "Continue with ACH Payment" button to continue to the next step in the ACH Debit Payment Process.

**Note:** Please avoid navigating the site using your browser's Back Button - this may lead to incomplete data being transmitted and pages being loaded incorrectly. Please use the links provided whenever possible.

**Option 2: Pay Via Plastic Card (PC) (ex: VISA, Mastercard, American Express, Discover)**

Required fields are indicated with a red asterisk \*

Account Holder Name:  \*

Payment Amount: \$1,046.00

Billing Address:  \*

Billing Address 2:

City:

State / Province:

Zip / Postal Code:

Country:  \*

Card Type:  \*

Card Number:  \* (Card number value should not contain spaces or dashes)

Security Code:  \* [Help finding your security code](#)

Expiration Date:  \* /  \*

Select **Continue with Plastic Card Payment**

Select the "Continue with Plastic Card Payment" button to continue to the next step in the Plastic Card Payment Process.

**Note:** Please avoid navigating the site using your browser's Back Button - this may lead to incomplete data being transmitted and pages being loaded incorrectly. Please use the links provided whenever possible.

This second payment option is for those using a credit card. To make a payment with a credit card, you will be required to enter your credit card information, which we have already entered on this screen. Once you have entered the required information, select **Continue with Plastic Card Payment**.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 36 - Credit Option (Cont'd)

The screenshot shows a web browser window with the URL <https://qa.pay.gov/paygov/payments/enterPlasticCardPaymentInformation.h>. The page title is "Online Payment" and it is "Step 2: Authorize Payment".

**Payment Summary** (1 | 2)

Address Information	Account Information	Payment Information
<b>Account Holder Name:</b> Simon Marcus <b>Billing Address:</b> 290 Federal Plaza <b>Billing Address 2:</b> <b>City:</b> Central Islip <b>State / Province:</b> NY <b>Zip / Postal Code:</b> 11722 <b>Country:</b> USA	<b>Card Type:</b> Visa <b>Card Number:</b> *****1111	<b>Payment Amount:</b> \$1,046.00 <b>Transaction Date:</b> 07/18/2012 15:39 and Time: EDT

**Email Confirmation Receipt**

To have a confirmation sent to you upon completion of this transaction, provide an email address and confirmation below.

**Email Address:**

**Confirm Email Address:**

**CC:**

Separate multiple email addresses with a comma

**Authorization and Disclosure**

Required fields are indicated with a red asterisk \*

I authorize a charge to my card account for the above amount in accordance with my card issuer agreement.  \*

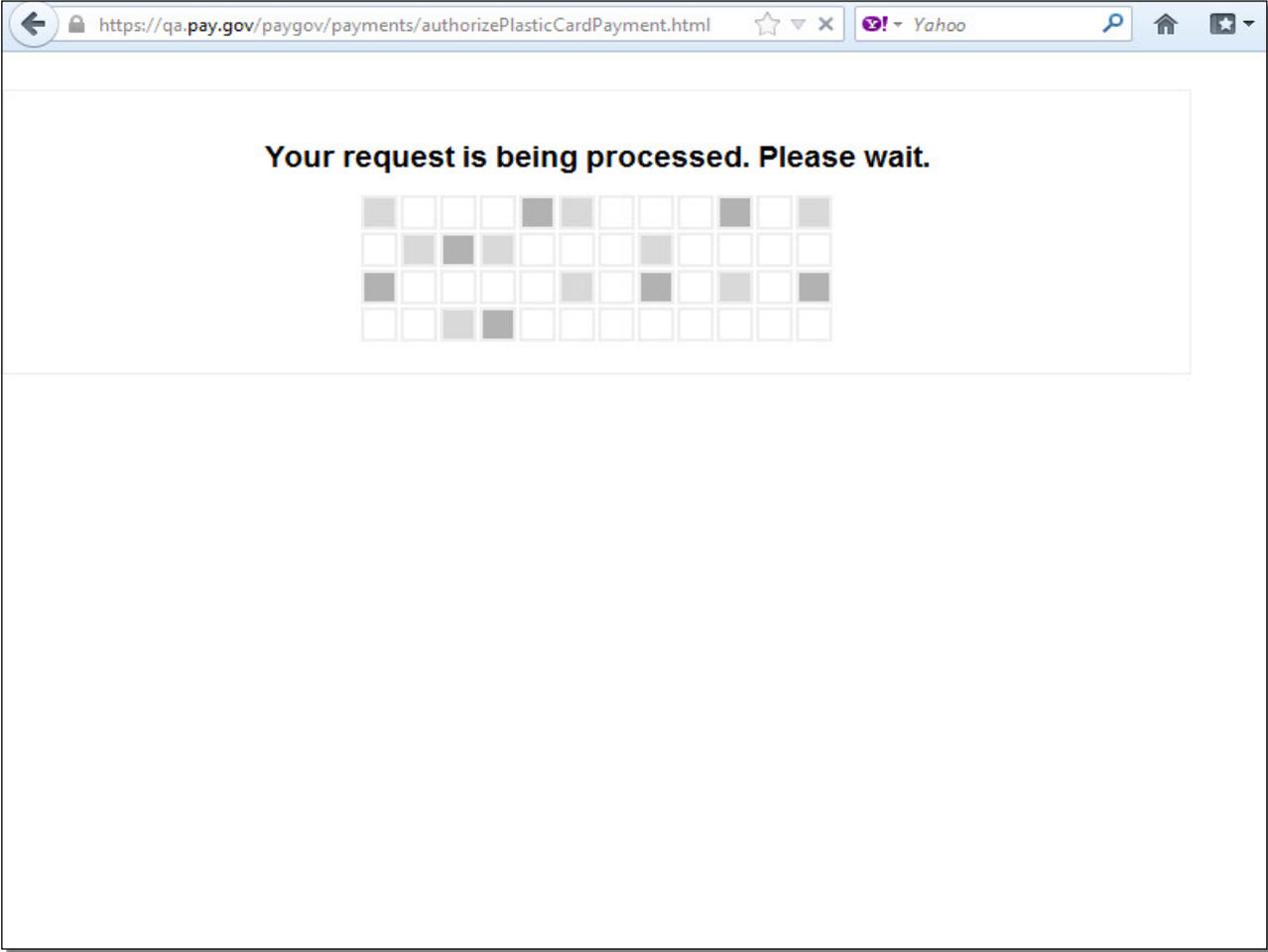
Press the "Submit Payment" Button only once. Pressing the button more than once could result in multiple transactions.

**Note:** Please avoid navigating the site using your browser's Back Button - this may lead to incomplete data being transmitted and pages being loaded incorrectly. Please use the links provided whenever possible.

Review the **Payment Summary** for accuracy. Select **Edit this information** to make corrections. If you wish to cancel the transaction, select **Return to your originating application**. To receive confirmation upon completion of this transaction, you will have to provide an email address. Place a check in the box to authorize the charge to the credit card, and select **Submit Payment** to submit your transaction.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

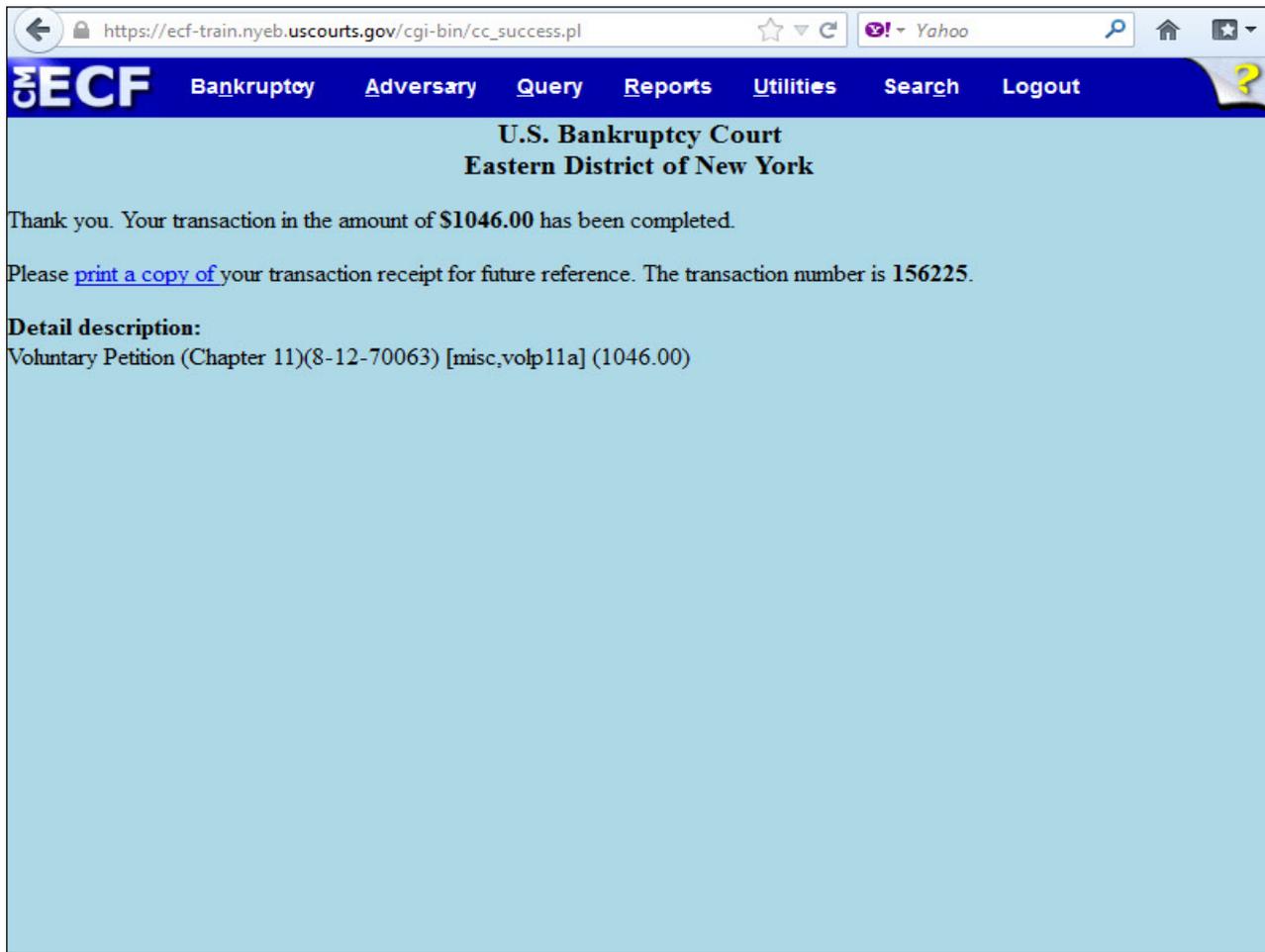
## Slide 37 - Credit Option (Cont'd)



While the request is being processed, please wait. Navigating away from this page may lead to incomplete data being transmitted and pages being loaded incorrectly.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

## Slide 38 - Transaction Receipt



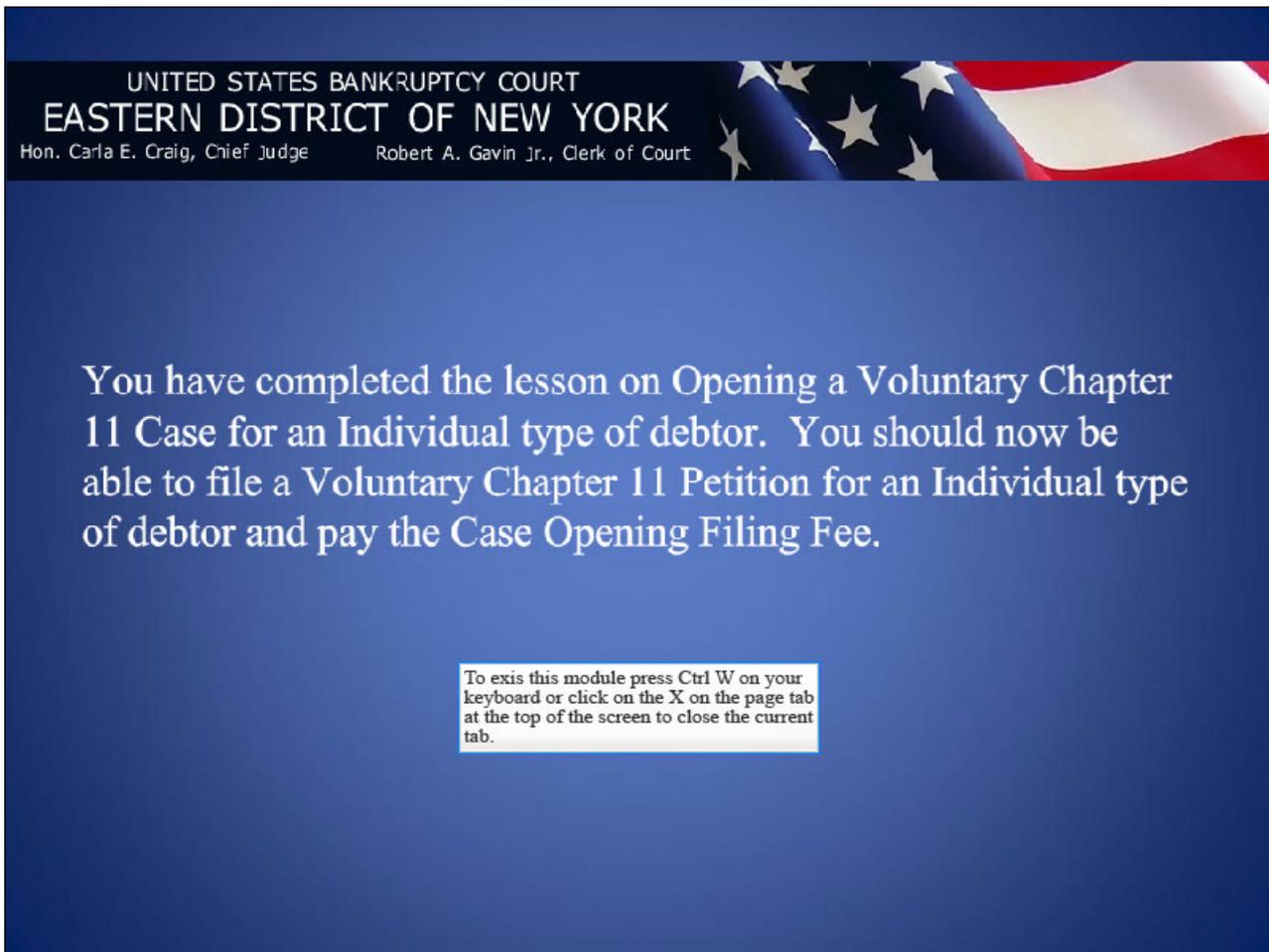
This receipt provides the amount paid, a transaction number for your records, and a detailed description of the documents filed that incurred a fee. This description also includes your case number, which you will need to make future filings on the case. You may print a copy of your transaction receipt for future reference.

**TIP:** You will receive this receipt whether you pay the fee by debit or by credit.

# Opening a Voluntary Chapter 11 Case for an Individual Debtor

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## Slide 39 - Summary

The slide features a dark blue background with a white header bar at the top. The header bar contains the text "UNITED STATES BANKRUPTCY COURT" and "EASTERN DISTRICT OF NEW YORK" in a bold, sans-serif font. Below this, the names "Hon. Carla E. Craig, Chief Judge" and "Robert A. Gavin Jr., Clerk of Court" are listed. To the right of the text is a partial image of the American flag. The main body of the slide contains a large paragraph of white text. At the bottom center, there is a small white box with a thin black border containing instructions on how to exit the module.

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK  
Hon. Carla E. Craig, Chief Judge      Robert A. Gavin Jr., Clerk of Court

You have completed the lesson on Opening a Voluntary Chapter 11 Case for an Individual type of debtor. You should now be able to file a Voluntary Chapter 11 Petition for an Individual type of debtor and pay the Case Opening Filing Fee.

To exit this module press Ctrl W on your keyboard or click on the X on the page tab at the top of the screen to close the current tab.