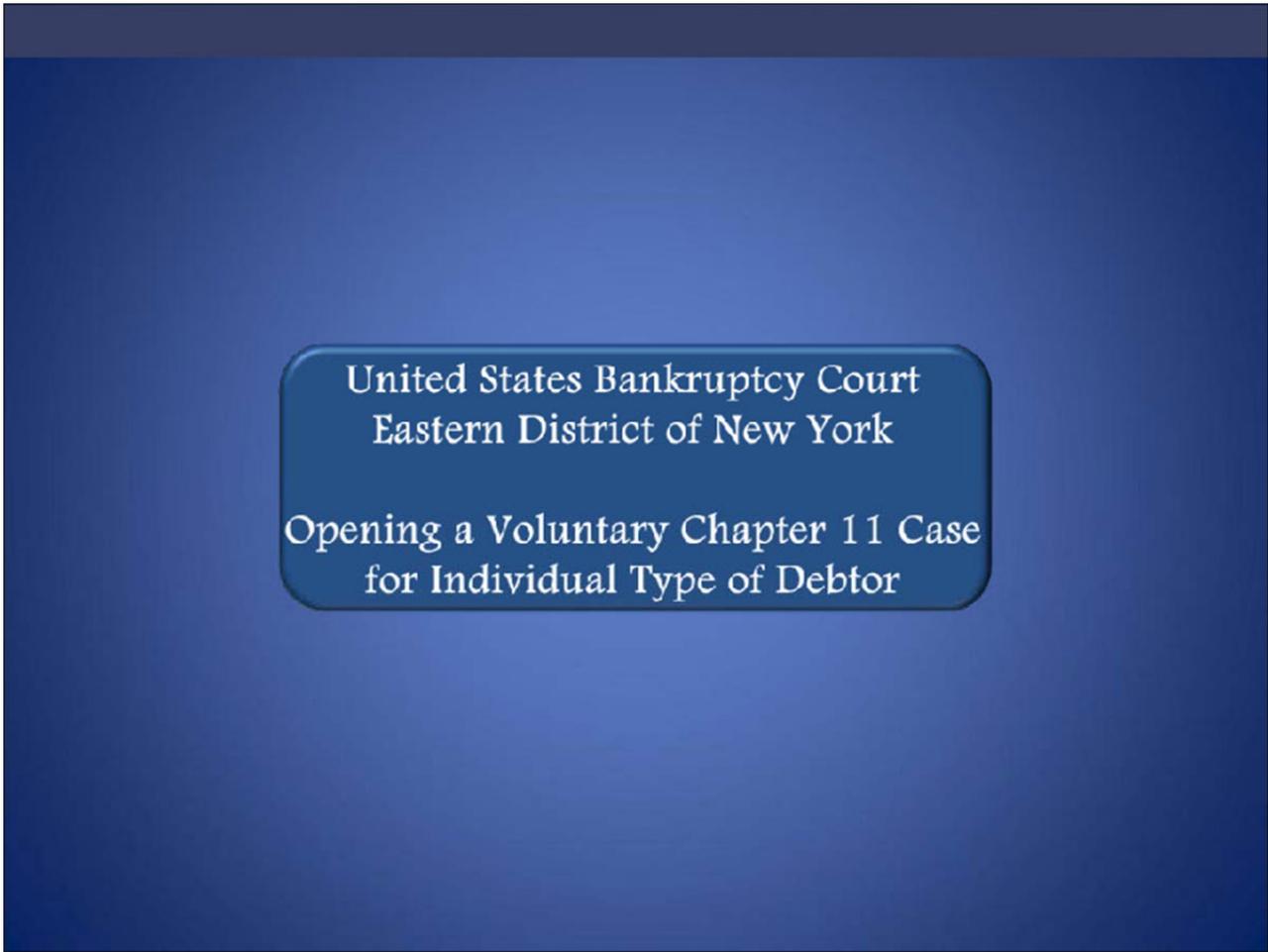


# Opening a Voluntary Chapter 11 Case for Individual Type of Debtor

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## Slide 1 - Welcome



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 Individual Type of 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:**

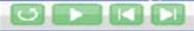
Use the Table of Contents (TOC) to jump to different sections of the module. You can open it and close it with either:

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 Individual Type of 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 Individual Type of Debtor

## Slide 4 - ECF Main Menu

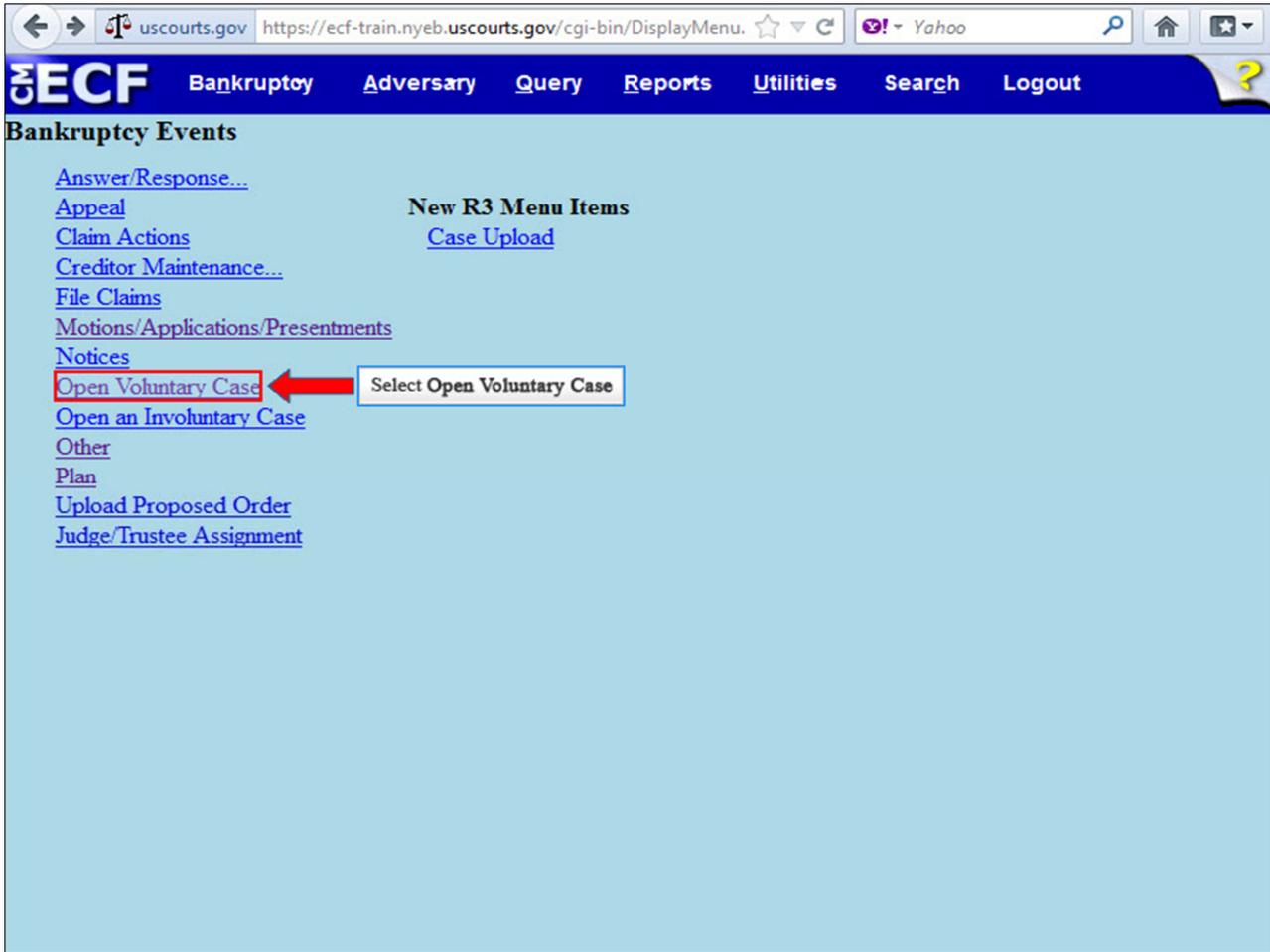


The screenshot shows a web browser window with the URL <https://ecf-train.nyeb.uscourts.gov/cgi-bin/login.pl>. The navigation bar includes links for **Bankruptcy**, Adversary, Query, Reports, Utilities, Search, and Logout. A tooltip for 'Bankruptcy' says 'Select Bankruptcy'. The main content area features 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 note 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 3571.*

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

# Opening a Voluntary Chapter 11 Case for Individual Type of Debtor

## Slide 5 - Bankruptcy Events



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

# Opening a Voluntary Chapter 11 Case for Individual Type of Debtor

## Slide 6 - Open Voluntary Bankruptcy Case

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

**ECF** 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 bk

Date filed 7/30/2012

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.

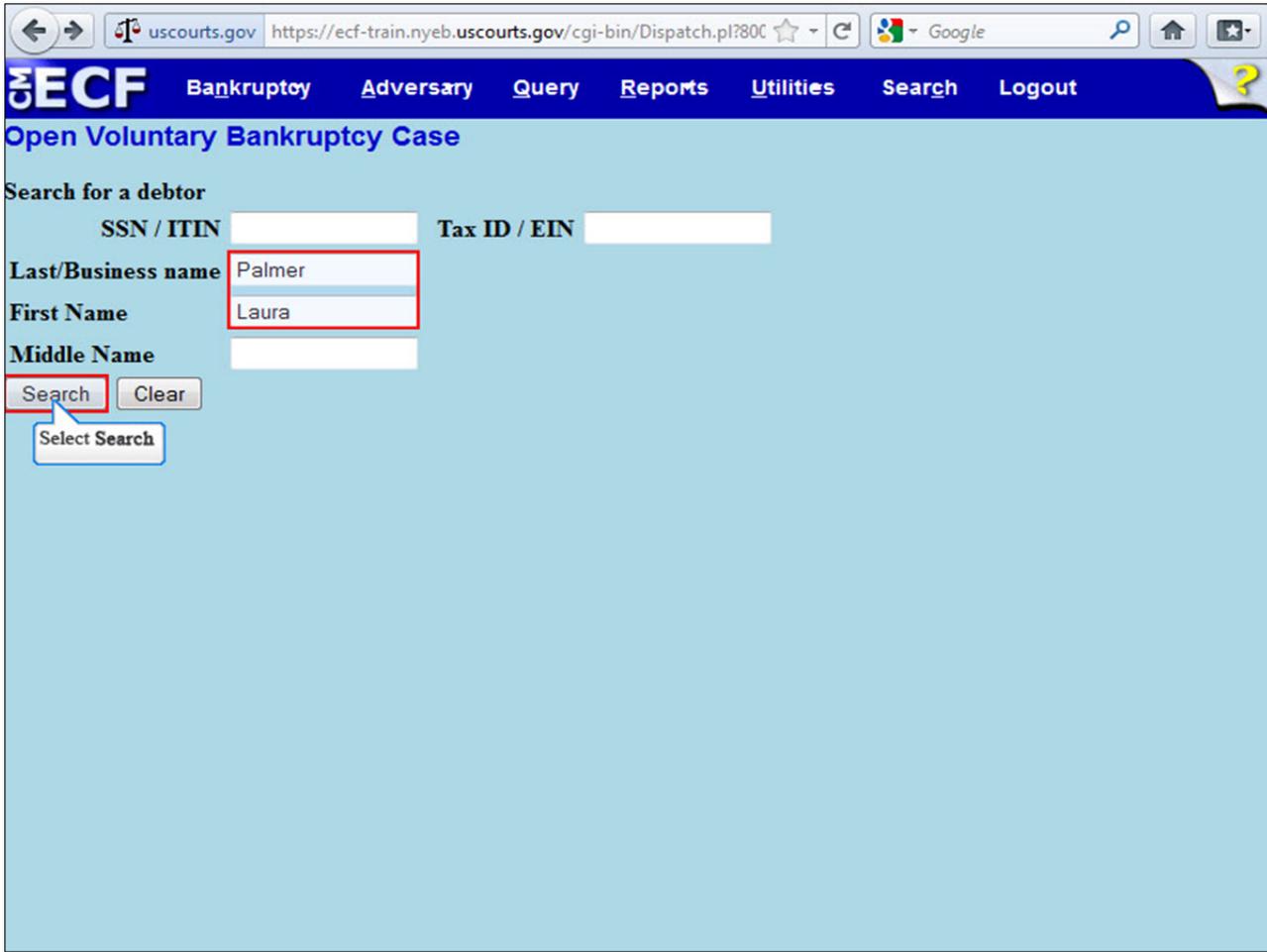
The **Joint Petition** field defaults to **n** for no. When filing a case involving joint debtors, you must select the drop down arrow and change the option to **y** for yes. In this lesson, there is only one debtor, so you would leave the field at **n** for no.

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 Individual Type of Debtor

## Slide 7 - 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:
- Search:
- Clear:
- 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**.

**TIP:** The **Tax ID / EIN** field is used in business cases.

# Opening a Voluntary Chapter 11 Case for Individual Type of Debtor

## Slide 8 - 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 header includes the CM/ECF logo and navigation links: Bankruptcy, Adversary, Query, Reports, Utilities, Search, and Logout. The main content area is titled "Search for a debtor" and contains several input fields: "SSN / ITIN", "Tax ID / EIN", "Last/Business name", "First Name", and "Middle Name". Below these fields are "Search" and "Clear" buttons. The "Party search results" section displays the message "No person found." and a "Create new party" button, which is highlighted with a red box. A tooltip with the text "Select Create new party" is visible over the button.

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 Individual Type of Debtor

## Slide 9 - Debtor Information

The screenshot shows the 'Debtor Information' form in the CM/ECF system. The form is populated with the following information:

Last name	Palmer	First name	Laura
Middle name		Generation	
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
County		Zip	11722
Phone		Country	
E-mail		Fax	
Party text			

Buttons at the bottom: 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 Individual Type of Debtor

## Slide 9 - Debtor Information (Cont'd)

The screenshot shows the ECF Bankruptcy website interface. The browser address bar displays <https://ecf-train.nyeb.uscourts.gov/cgi-bin/AddParty.pl?50>. The website header includes the ECF logo and navigation links: Bankruptcy, Adversary, Query, Reports, Utilities, Search, and Logout. The main section is titled "Debtor Information" and contains the following fields:

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

The County dropdown menu is open, showing a list of counties in New York. Suffolk County (36103) is highlighted with a red box. A tooltip message says "Select SUFFOLK, provided the Debtor resides in Suffolk County." Below the dropdown menu, there are buttons for "Alias...", "Submit", and "Corporate parents or affiliates Submit button."

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 Individual Type of Debtor

## Slide 9 - Debtor Information (Cont'd)

The screenshot shows the ECF system interface for adding a party. The browser address bar shows the URL: <https://ecf-train.nyeb.uscourts.gov/cgi-bin/AddParty.pl?50>. The page title is "ECF" and the navigation menu includes: Bankruptcy, Adversary, Query, Reports, Utilities, Search, and Logout. The "Debtor Information" form is displayed with the following data:

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					

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

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 Individual Type of Debtor

## Slide 9 - 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		11-2222222
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 "OK" button in the dialog box is highlighted with a red rectangle, and a mouse cursor is pointing at it. A tooltip "Select OK" is visible below the "OK" button.

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

Select **OK** to continue.

# Opening a Voluntary Chapter 11 Case for Individual Type of Debtor

## Slide 10 - Statistical and Report Data (SARD)

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?55711: Yahoo

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

Open Voluntary Bankruptcy Case

Check all that apply for the Type of debtor below:

Small business  n

A plan is being filed with this petition.

Acceptances of the plan were solicited prepetition

Prior filing within last 8 years  no

Fee status  Paid

Nature of debt  Paid

Asset  Select Paid

Estimated number of creditors

Estimated assets

Estimated liabilities

Type of debtor

Individual

Corporation (includes LLC & LLP)

Partnership

Other

Nature of business

Single Asset Real Estate

Health Care Business

Railroad

Stockbroker

Commodity Broker

Clearing Bank

Other

Tax-Exempt Entity

When making partial payments over 120 days, an Application to Pay Filing Fees in Installments must be docketed separately.

Filing fee paid in full.

Only available in Chapter 7 cases.

Next Clear

This screen is known as the Statistical and Report Data (SARD) screen. Our debtor is an Individual and not a **Small business**, so leave that field at the default option of **n** for no.

If you were filing a plan with the petition you would check off the corresponding check box, as well as the second check box if acceptances of the plan were solicited prepetition. However, we are not filing a plan at this time, so leave the two check boxes blank.

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 Individual Type of Debtor

## Slide 10 - Statistical and Report Data screen (Cont'd)

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?953

Bankruptcy Adversary Query Reports Utilities Search Logout

### Open Voluntary Bankruptcy Case

Check all that apply for the Type of debtor below:

**Small business** n

A plan is being filed with this petition.

Acceptances of the plan were solicited prepetition

**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

**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
- Other
- Tax-Exempt Entity

Next Clear

Select Next

The options in the **Nature of debt** field are **business** and **consumer**. 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 **Other**.

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.

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

**TIP:** If the debtor had primarily business debts and the business was a tax-exempt entity, the **Tax-Exempt Entity** under **Nature of business** box should be checked.

**TIP:** If the debtor had primarily consumer debts, you would not select a **Nature of business**.

# Opening a Voluntary Chapter 11 Case for Individual Type of Debtor

## Slide 11 - Upload Petition

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

**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 Pursuant to Federal Bankruptcy Rule 2016(b). Since there will be additional attachments in this lesson, select **Yes**.

# Opening a Voluntary Chapter 11 Case for Individual Type of Debtor

## Slide 12 - 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...

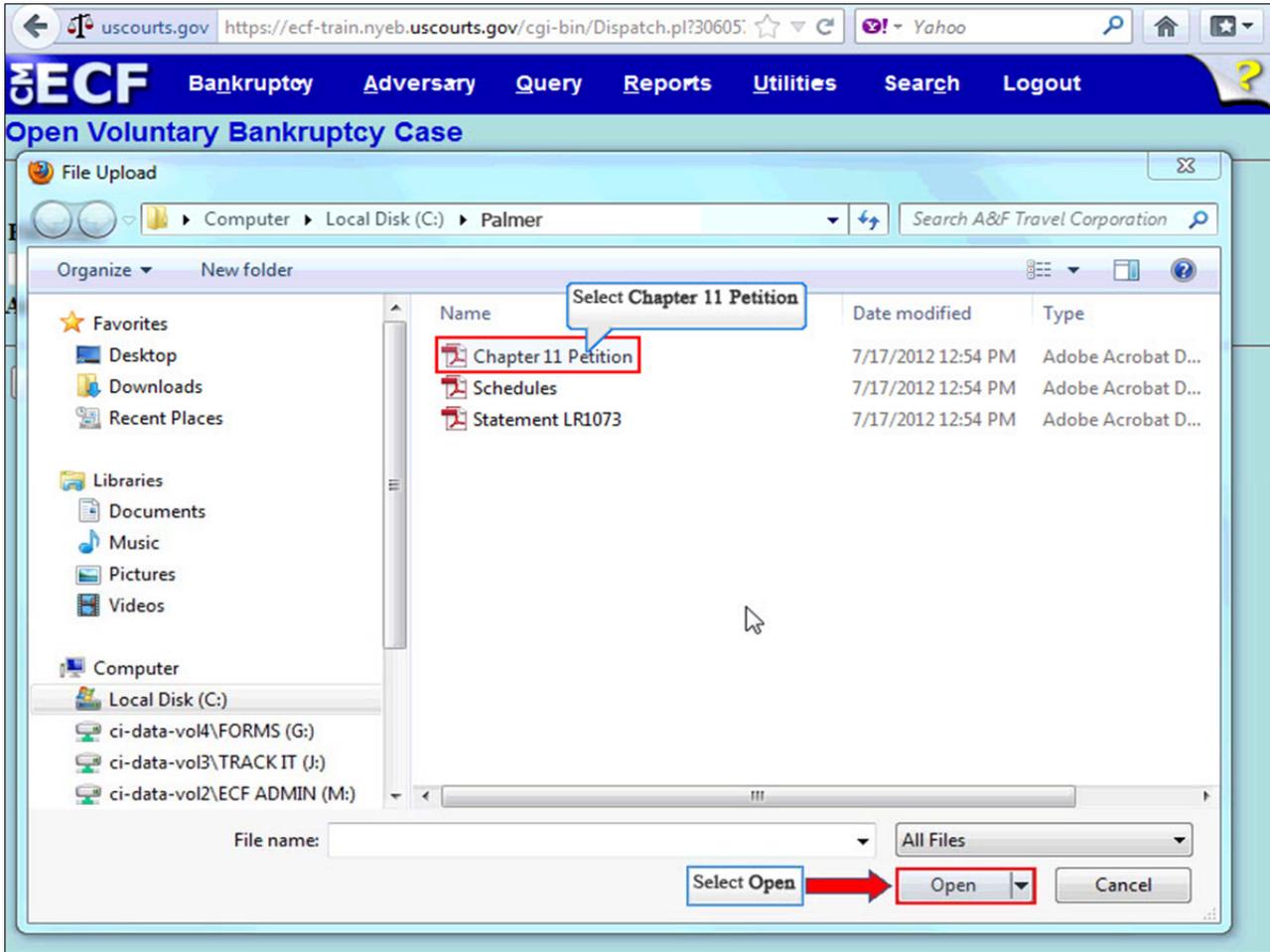
Next Clear

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 Individual Type of Debtor

## Slide 13 - 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 Individual Type of Debtor

## Slide 14 - 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 Individual Type of Debtor

## Slide 15 - 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.

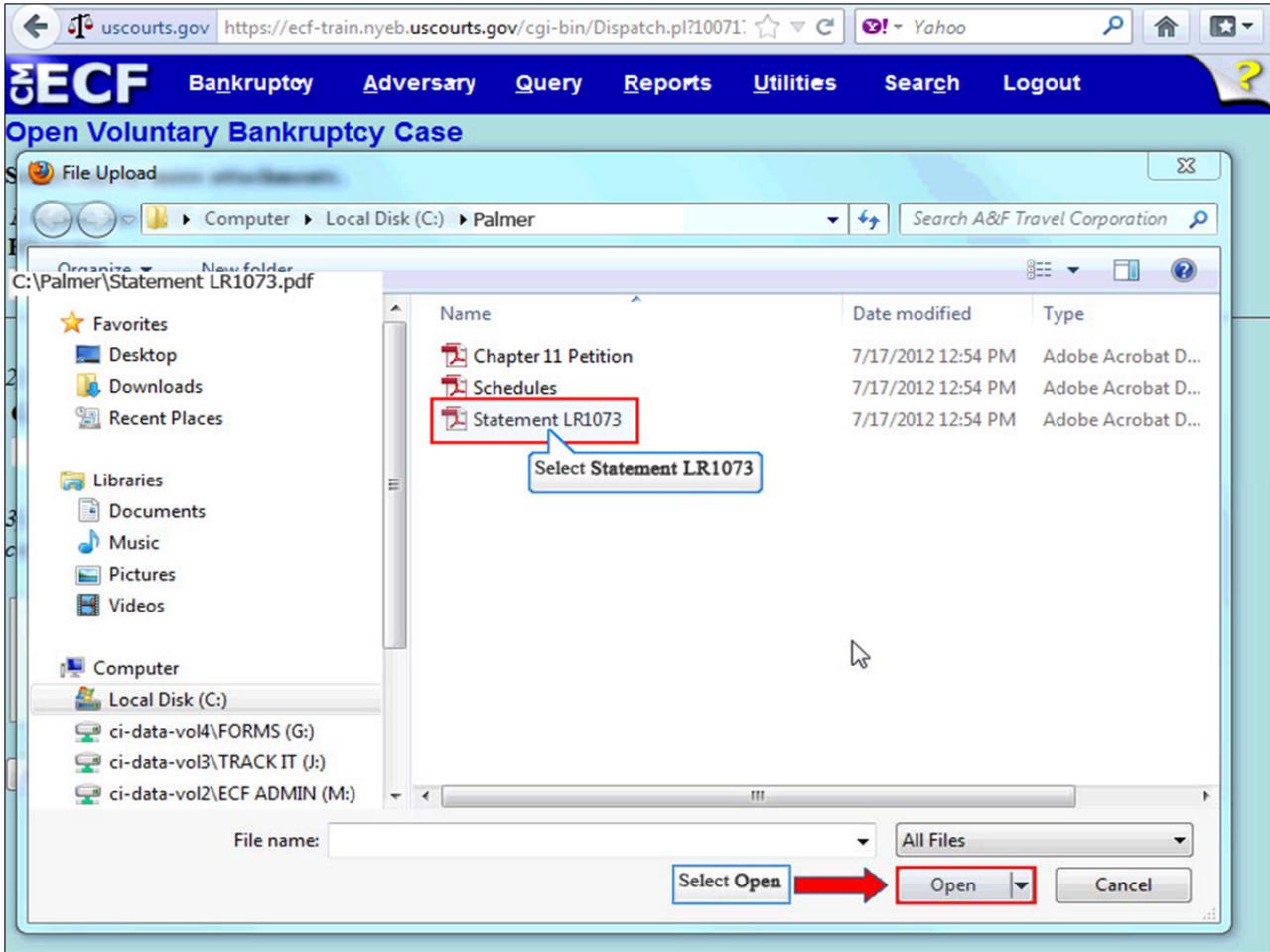
**Category** and/or **Description**

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 Individual Type of Debtor

## Slide 16 - 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 Individual Type of Debtor

## Slide 17 - Additional Attachments (Cont'd)

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?728061 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"/>

Select Category

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 Individual Type of Debtor

## Slide 17 - Additional Attachments (Cont'd)

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?728061 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"/>

*Fill in the fields below. If you have more attachments, go back to Step 1. When the list of filenames is*

- Appendix
- List of 20 Largest Creditors
- 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

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 Individual Type of Debtor

## Slide 17 - 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 Individual Type of Debtor

## Slide 17 - Additional Attachments (Cont'd)

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

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 Individual Type of Debtor

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## Slide 18 - ProBono?



The screenshot shows a web browser window with the URL <https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?1>. The page header includes the ECF logo and navigation links: Bankruptcy, Adversary, Query, Reports, Utilities, Search, and Logout. The main heading is "Open Voluntary Bankruptcy Case". Below this, the question "Is this case being filed ProBono?" is displayed. A dropdown menu is open, showing "Yes" and "No" options. The "No" option is highlighted with a red border, and a tooltip "Select No" is visible. A "Clear" button is located to the right of the dropdown menu.

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

# Opening a Voluntary Chapter 11 Case for Individual Type of Debtor

## Slide 18 – ProBono? (Cont'd)

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?1: Yahoo

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

### Open Voluntary Bankruptcy Case

Is this case being filed ProBono?

No

Next Clear

Select Next

Select **Next** to continue.

# Opening a Voluntary Chapter 11 Case for Individual Type of Debtor

## Slide 19 - Summary of Schedules

Report the totals from Schedules A, B, D, E, F, I, J, Form 22, and Nondischargeable Debt in the boxes provided.

NAME OF SCHEDULE/FORM	ASSETS	LIABILITIES	OTHER
A - Real Property	<input type="text"/>	<input type="text"/>	<input type="text"/>
B - Personal Property	<input type="text"/>	<input type="text"/>	<input type="text"/>
D - Creditors Holding Secured Claims	<input type="text"/>	<input type="text"/>	<input type="text"/>
E - Creditors Holding Unsecured Priority Claims	<input type="text"/>	<input type="text"/>	<input type="text"/>
F - Creditors Holding Unsecured Nonpriority Claims	<input type="text"/>	<input type="text"/>	<input type="text"/>
Average Income (from Schedule I, Line 16)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Average Expenses (from Schedule J, Line 18)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	<input type="text"/>	<input type="text"/>	<input type="text"/>
TOTAL Type of Liability from Form 6, Statistical Summary (Generally Nondischargeable Debt -- 28 USC 159)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Dischargeable Debt (Computed) Note: Not computed when any value above for D, E, F, or nondischargeable debt is not known.	<input type="text"/>	<input type="text"/>	<input type="text"/>

Next Clear

**CONTINUE**

The **Summary of Schedules** page appears and must be completed. Select **Continue**.

# Opening a Voluntary Chapter 11 Case for Individual Type of Debtor

## Slide 20 - Summary of Schedules (Cont'd)

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?565

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Open Voluntary Bankruptcy Case

### SUMMARY OF SCHEDULES

Report the totals from Schedules A, B, D, E, F, I, J, Form 22, and Nondischargeable Debt in the boxes provided.

NAME OF SCHEDULE/FORM	ASSETS	LIABILITIES	OTHER
A - Real Property	0.00		
B - Personal Property	250000.00		
D - Creditors Holding Secured Claims		100000.00	
E - Creditors Holding Unsecured Priority Claims		100000.00	
F - Creditors Holding Unsecured Nonpriority Claims		300000.00	
Average Income (from Schedule I, Line 16)			10000.00
Average Expenses (from Schedule J, Line 18)			12000.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)			10000.00
TOTAL Type of Liability from Form 6, Statistical Summary (Generally Nondischargeable Debt -- 28 USC 159)		100000.00	
Total Dischargeable Debt (Computed) Note: Not computed when any value above for D, E, F, or nondischargeable debt is not known.		400000.00	

Next Clear

Select Next

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 the Means Test (Form 22), and the Total Type of Liability from (Form 6), Statistical Summary of Certain Liabilities. The required information can be found on the Official Form B6 Summary of Schedules.

Do not leave a field blank unless the Schedule is not included in the initial filing. Select **Next** to continue.

**TIP:** The final text box on this screen, **Total Dischargeable Debt (Computed)**, is automatically generated when you type in totals for Schedules D, E, and F, and **TOTAL Type of Liability**.

# Opening a Voluntary Chapter 11 Case for Individual Type of Debtor

## Slide 21 - U.S. Trustee Information

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?55743

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

Open Voluntary Bankruptcy Case

Form B1: Debtor's aggregate non-contingent liquidated debts < \$2,343,300

**Schedules**

Schedule C: Total value of claimed exemptions 250000.00

Schedule I line 1: Monthly gross wages, salary, and commission Debtor 12000.00 Spouse

Schedule I line 5: Subtotal of payroll deductions Debtor 2000.00 Spouse

Schedule J line 20c: Monthly net income -2000.00

Next Clear

Select Next

This screen is used to collect data used by the Office of the United States Trustee. If the Debtor's aggregate non-contingent liquidated debts are less than \$2,343,300.00, place a check in the box, just as you should also have done in the corresponding section on the first page of the Voluntary Petition (Form B1) (See **TIP**). Enter the required information from Schedules C, I, and J, and select **Next** to continue.

### TIP:

Chapter 11 Debtors	
<b>Check one box:</b>	
<input type="checkbox"/>	Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
<input type="checkbox"/>	Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
<b>Check if:</b>	
<input type="checkbox"/>	Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).
<b>Check all applicable boxes:</b>	
<input type="checkbox"/>	A plan is being filed with this petition.
<input type="checkbox"/>	Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

# Opening a Voluntary Chapter 11 Case for Individual Type of Debtor

## Slide 22 - U.S. Trustee Information (Cont'd)

The screenshot shows the ECF (Electronic Case Filing) system interface. The browser address bar displays the URL: <https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?55743>. The page title is "Open Voluntary Bankruptcy Case".

Form B1: Debtor's aggregate non-contingent liquidated debts < \$2,343,300

**Schedules**

Schedule C: Total value of claimed exemptions

Schedule I line 1: Monthly gross wages, salary, and commission Debtor  Spouse

Schedule I line 5: Subtotal of payroll deductions  Spouse

Schedule J line 20c: Monthly net income

**Warning: you have not entered any data.**

Select OK

Select **OK** to continue.

# Opening a Voluntary Chapter 11 Case for Individual Type of Debtor

## Slide 23 - 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 heading is "Open Voluntary Bankruptcy Case". Below this, the system displays the following information:

Chapter 11 Plan due date: 11/15/2012

Disclosure Statement due date: 11/15/2012

At the bottom of the form, there are two buttons: "Next" and "Clear". A red box highlights the "Next" button, and a tooltip labeled "Select Next" is visible over it.

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 Individual Type of Debtor

## Slide 24 - 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**  
If you are NOT filing the Certificate of Credit Counseling, you MUST docket the event Exhibit D: Re Credit Counseling Requirement separately for each Debtor

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

Fee: \$ 1046

Next Clear

Select Next

Read the message concerning the **Certificate of Credit Counseling**, indicating that it must be docketed as a separate event, and that if you are NOT filing the Certificate of Credit Counseling, you MUST docket the event Exhibit D: Re Credit Counseling Requirement separately. The **Fee** displayed is for a Chapter 11 filing and should not be changed. Please be aware that **the full filing fee must be paid by midnight of the day of filing**. Select **Next** to continue.

**TIP:** Effective November 21, 2012, the filing fee for a Chapter 11 case will increase to \$1,213.00 and may be subject to changes by the Judicial Conference thereafter. Subsequent changes in fees may not be reflected in this presentation.

# Opening a Voluntary Chapter 11 Case for Individual Type of Debtor

## Slide 25 – Filing Fee (Cont'd)

The screenshot shows a web browser window with the following elements:

- Address bar: [uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?8!](https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?8!)
- Navigation menu: [Bankruptcy](#), [Adversary](#), [Query](#), [Reports](#), [Utilities](#), [Search](#), [Logout](#)
- Page title: **Open Voluntary Bankruptcy Case**
- Buttons:  (highlighted with a red box),
- Tooltip:  (appears over the 'Next' button)

Select **Next** to continue.

# Opening a Voluntary Chapter 11 Case for Individual Type of Debtor

## Slide 26 - 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 Fee Amount \$1046 Filed by Simon Marcus on behalf of Laura Palmer Chapter 11 Plan due by 12/7/2012. Disclosure Statement due by 12/7/2012. (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?**

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 Individual Type of Debtor

## Slide 27 - 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
		Total: \$1046.00

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 Individual Type of Debtor

## Slide 28 - Internet Payments Due

The screenshot shows a web browser window with the URL <https://ecf-train.nyeb.uscourts.gov/cgi-bin/CreditCardPayment.pl>. The page title is "Internet Payments Due". At the top, there is a navigation bar with links for Bankruptcy, Adversary, Query, Reports, Utilities, Search, and Logout. Below the navigation bar, there is a "Select all" button. A table displays the following data:

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

Below the table, there are "Next" and "Clear" buttons. A callout box points to the "Next" button with the text "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 Individual Type of Debtor

## Slide 29 - Internet Payments Due (Cont'd)

The screenshot shows a web browser window with the URL <https://ecf-train.nyeb.uscourts.gov/cgi-bin/CreditCardPayment.pl?558082378>. The page title is "Internet Payments Due". The navigation bar includes "Bankruptcy", "Adversary", "Query", "Reports", "Utilities", "Search", and "Logout".

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>

A red box highlights the "Pay Now" button, and a blue callout box points to it with the text "Select Pay Now".

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

# Opening a Voluntary Chapter 11 Case for Individual Type of Debtor

## Slide 30 - Debit Option

<https://qa.pay.gov/paygov/OCIServlet>

**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: Business Checking \*

Routing Number: 042000424 \*

Account Number: 327912336 \*

Confirm Account Number: 327912336 \*

Check Number: 1234

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.

Select **Continue with ACH Payment** **Continue with ACH Payment** Cancel

**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 Individual Type of Debtor

## Slide 31 - Debit Option (Cont'd)

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

**Step 2: Authorize Payment** 1 | 2

Payment Summary [Edit this information](#)

Account Holder Name: Simon Marcus  
Payment Amount: \$1,046.00  
Account Type: Business Checking  
Routing Number: 042000424  
Account Number: \*\*\*\*\*2336  
Check Number: 1234  
Payment Date: 07/20/2012

**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. Select the check box to authorize payment

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

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 Individual Type of Debtor

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

Confirm Email Address:

CC:

Separate multiple email addresses with a comma

**Authorization and Disclosure**

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.

**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 Individual Type of Debtor

## Slide 33 - 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 \*

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

Account Holder Name: Simon Marcus \*

Payment Amount: \$1,046.00

Account Type: \*

Routing Number: \*

Account Number: \*

Confirm Account Number: \*

Check Number:

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 Individual Type of Debtor

## Slide 34 - Credit Option (Cont'd)

The screenshot shows a web browser window with the URL <https://qa.pay.gov/paygov/OCIServlet#payViaPC>. The page displays a payment interface for a voluntary Chapter 11 case. At the top, it shows the payment date as 07/20/2012 and instructs the user to select the "Continue with ACH Payment" button to proceed with the ACH Debit Payment Process. Below this, a yellow note advises against using the browser's Back Button. The main section is titled "Option 2: Pay Via Plastic Card (PC) (ex: VISA, Mastercard, American Express, Discover)". It lists required fields with red asterisks: Account Holder Name (Simon Marcus), Payment Amount (\$1,046.00), Billing Address (290 Federal Plaza), Billing Address 2, City (Central Islip), State / Province (New York - NY), Zip / Postal Code (11722), Country (United States), Card Type (Visa), Card Number (4111111111111111), Security Code (101), and Expiration Date (09 / 2024). Logos for VISA, Mastercard, AMEX, and DISCOVER are shown. A blue callout box points to the "Continue with Plastic Card Payment" button, which is highlighted with a red border. Below the form, another instruction asks the user to select the "Continue with Plastic Card Payment" button to proceed with the Plastic Card Payment Process. A final yellow note at the bottom repeats the warning about the Back Button.

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 Individual Type of Debtor

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

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

**Step 2: Authorize Payment** 1 | 2

Payment Summary [Edit this information](#)

Address Information	Account Information	Payment Information
Account Holder Name: Simon Marcus 290 Federal Billing Address: Plaza Billing Address 2: City: Central Islip State / Province: NY Zip / Postal Code: 11722 Country: USA	Card Type: Visa Card Number: *****1111	Payment Amount: \$1,046.00 Transaction Date 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.

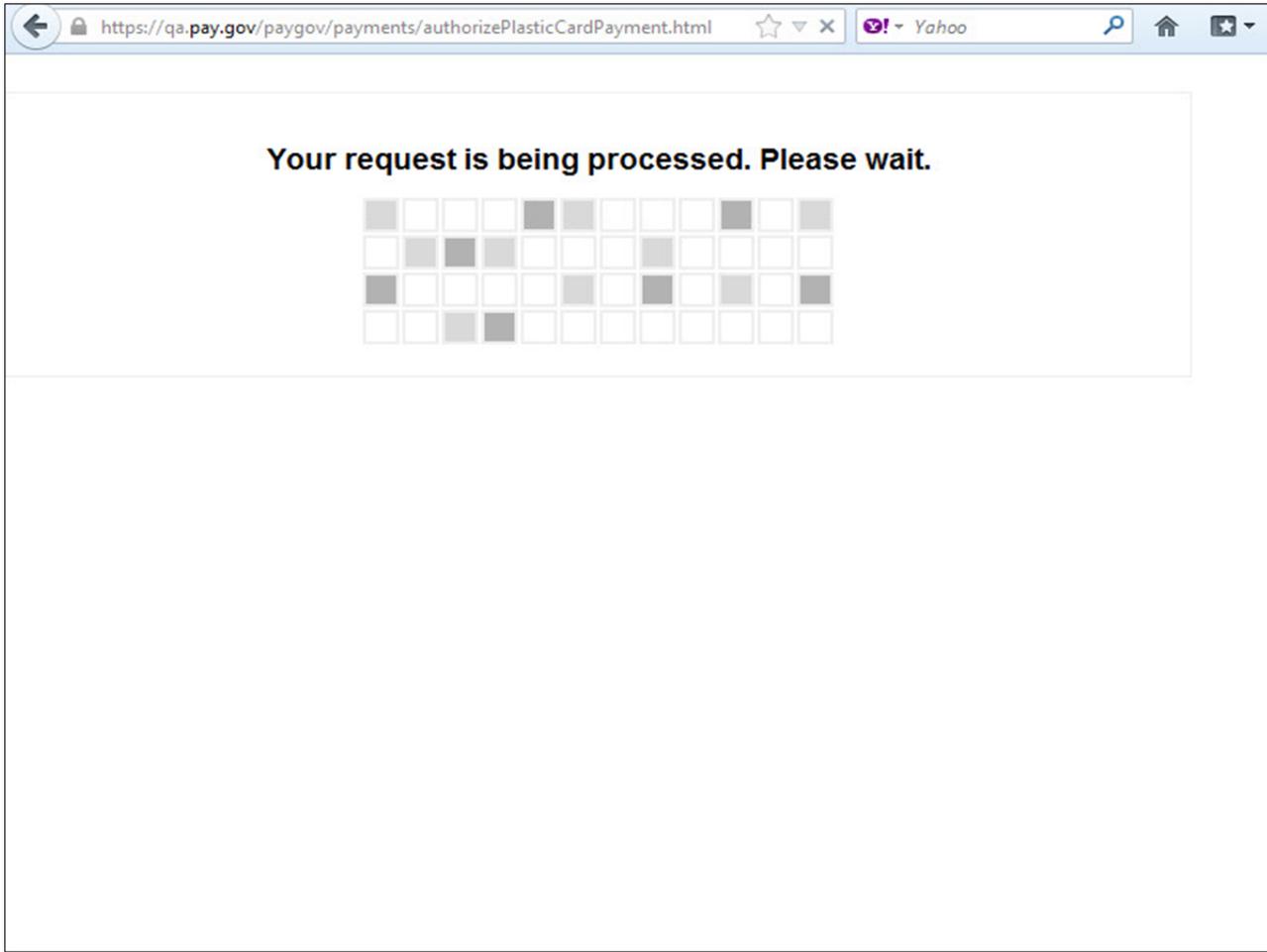


**Note:** Please avoid navigating the site using your browser's Back Button - this may lead to incomplete data being transmitted and pages being loaded incorrectly. Please use the links provided whenever possible.

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 Individual Type of Debtor

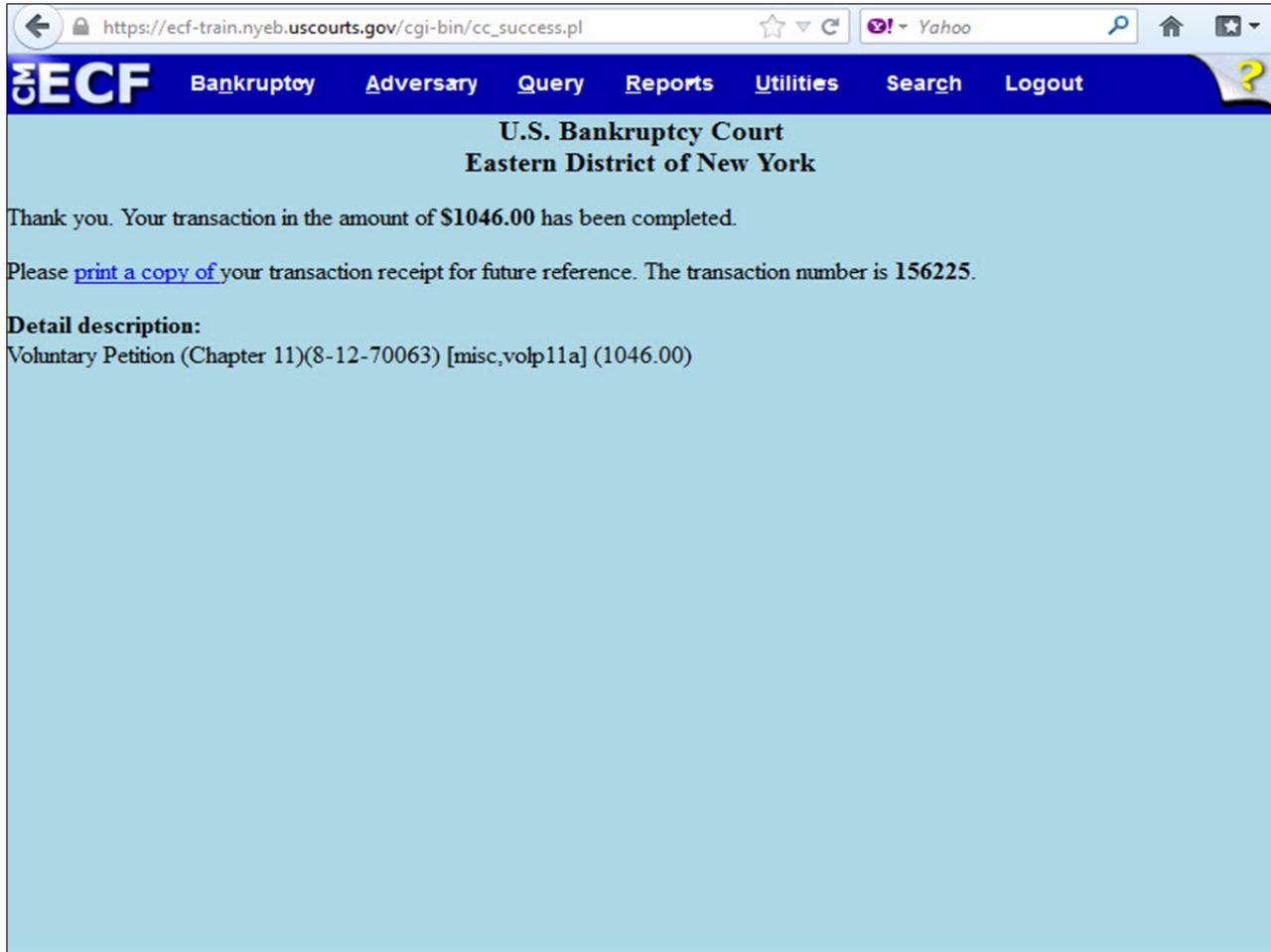
## Slide 36 - Credit Option (Cont'd)



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 Individual Type of Debtor

## Slide 37 - Transaction Receipt



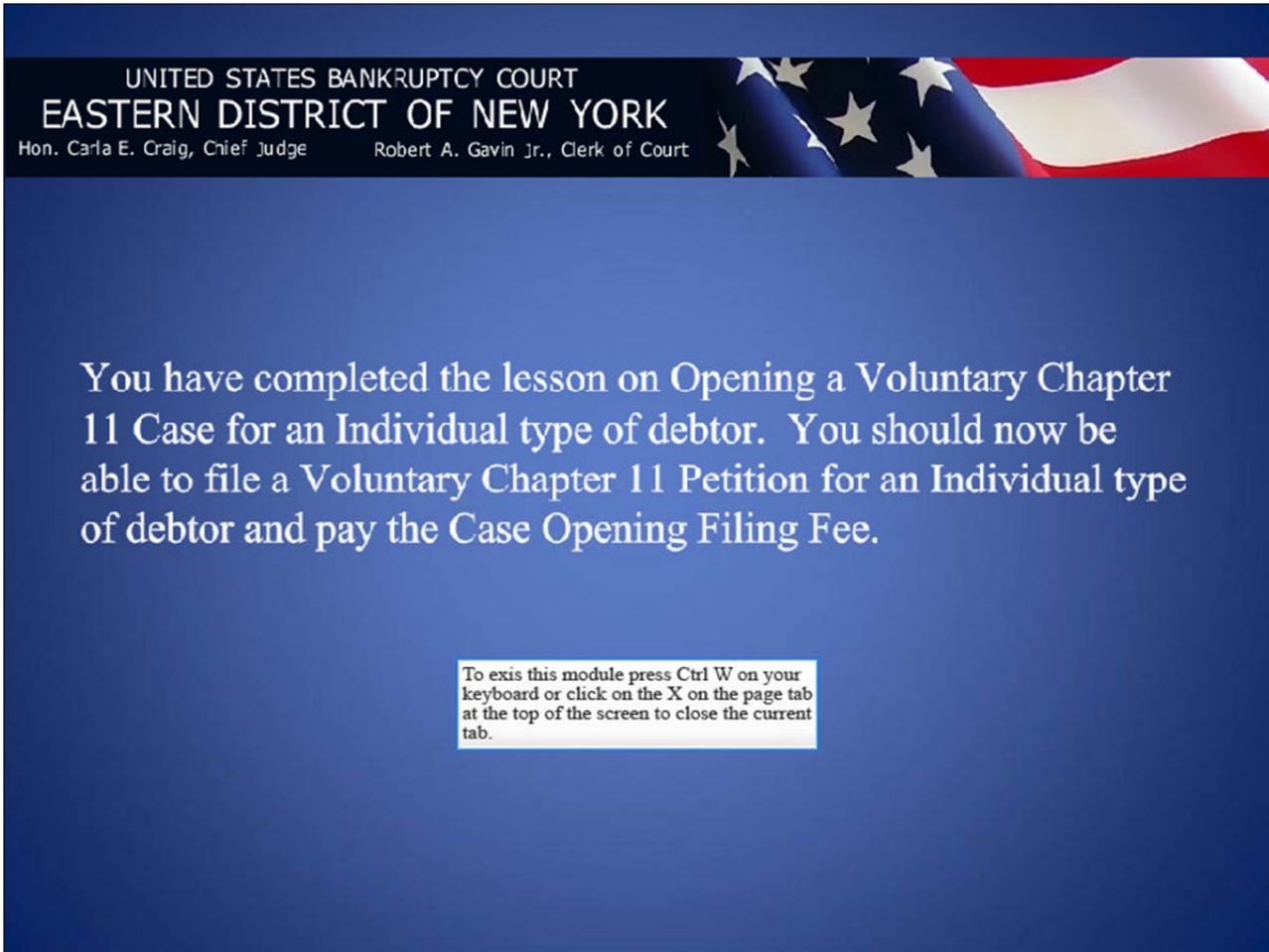
This receipt provides the amount paid, a transaction number for your records, and a detailed description of the documents filed that incurred a fee. This description also includes your case number, which you will need to make future filings on the case. You may print a copy of your transaction receipt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

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## Slide 38 - Summary



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.