

13Network v 3.0

A Guide to Online Information

November 2006
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David Wm. Ruskin

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Introduction:

The 13Network is a service by Chapter 13 Trustees provided to parties in interest in Chapter 13 cases. As with the TRAC computer system, the 13Network provides users with the same base software package that is used within the Trustee's office. Version 3 of the 13Network has been designed to work with the "TNG13" software.

The 13Network is updated on a daily basis, Monday through Friday. Our data is sent to the 13Network overnight. The 13Network itself is updated between 4:00 AM and 7:00 AM.

This service is provided free of charge to parties of interest in Chapter 13 cases administered by this office. We define parties of interest as follows:

- The debtor(s)
- Debtor's attorney
- Creditors listed on the matrix
- Parties that have filed a Proof of Claim or a Notice of Appearance in a case.

13Network accounts can be obtained by completing a form found on our website at www.det13.com on the Information page.

Note that the data on the 13Network has not been reviewed or audited by our office and is provided for general information purposes only.

Troubleshooting:

Users may experience problems accessing the login page with Internet Explorer version 6 or higher due to browser settings. To correct this perform the following steps:

1. Open Internet Explorer
2. Click **Help** and select **About Internet Explorer** to verify the user is on version 6 or higher. Close the About window.
3. Click **Tools** and select **Internet Options**.
4. Select the **Privacy** tab.
5. In the **Settings** section click on the **Advanced** button.
6. Ensure the **Override automatic cookie handling** check box is **checked**.
7. Ensure both **First-Party Cookies** and **Third-Party Cookies** settings are set to **Accept**.

Privacy settings on personal firewall software

Problems accessing the login page from the Trustee's home page may also be caused by personal firewall software installed on the user's PC. There are certain settings that must be disabled if the user has a personal firewall installed or has anti-virus software installed on their PC with a built in personal firewall. **Norton Internet Security** is one such product that will cause this error. In order to correct the user must:

1. Start **Norton Internet Security**
2. Select **Privacy Control**
3. Uncheck the box that reads **Enable Privacy**

Other types of personal firewalls have similar settings. If a user is experiencing these errors then they must disable or adjust the privacy settings that are causing these errors.

There is another setting on personal firewalls that can keep a user from logging on. This usually has to do with the "referrer" settings on the firewall. The HTTP_REFERER options are used on the 13Network web pages to ensure that you got to page B by first going through page A.

What a user needs to do is to allow this referer ability on their firewall. Different firewalls have different settings, so the user must understand how to change these preferences; they can usually search through the help section in their firewall software. For example, with **Norton Personal Internet Firewall** you have to "Permit" the referrer option through the privacy section.

Accessing the 13Network:

The 13Network is accessed at www.13network.com. Find the section for Michigan and select the appropriate office.

13Network.com Home

Welcome to the 13Network
Your Chapter 13 Information Management System®

The 13Network gives its users access to more than 2.5 million Chapter 13 Bankruptcy cases. 2,000,000 users have accessed Trustee data since October 2000.

The 13Network is a service hosted by Bankruptcy Software Specialists, LLC. BSS is the nation's leading provider of Bankruptcy Software and Services to Chapter 13 Trustees. Click [here](#) to learn about other services provided by BSS.

Trustees - BSS can host your data on the 13Network even if BSS is not your Chapter 13 software provider! It's easy! [Click here to learn how!](#)

Maintenance Schedule
The 13Network will be down each night for maintenance between MIDNIGHT and 4:00 AM CDT.

Chapter 13 Case Information contained on this website is not intended for public display. You **must** obtain authorization from the Trustee before accessing the Trustee data. Please contact the Trustee's office for more information.

13Network Participating Trustees			Sort by Trustee Name		
Alabama	Philip A. Goides (Decatur)		Robert A. Brothers (Indianapolis)	Oklahoma	John Hardeman (Oklahoma City)
	John C. McAlear III (Mobile)	Kansas	William Griffin (Kansas City)	Oregon	Fred Long (Eugene)
	Curtis C. Reding (Montgomery)		Jan Hamilton (Topeka)	Pennsylvania	Bonda Winnehour (Pittsburgh)
Arkansas	Joyce Bradley Babin (Little Rock)	Kentucky	Beverly M. Burden (Lexington)	Puerto Rico	Alejandro Oliveras (San Juan)
	David D. Coop (Little Rock)		William W. Lawrence (Louisville)		José B. Carrión (San Juan)
	Ju-Ann L. Goldman (Little Rock)	Louisiana	Willie Banks, Jr. (Alexandria)	South Carolina	Joy S. Goodwin (Columbia)
Arizona	Dianne G. Kerns (Tucson)		Annette C. Crawford (Baton Rouge)		W. K. Stephenson (Columbia)
California	Kathy A. Dockers (Los Angeles)		Keith Rodriguez (Lafayette)		Gretchen D. Holland (Greenville)
	Elizabeth F. Rojas (Northern Division)		E. Eugene Hastings (Monroe)		James M. Wyman (Mt. Pleasant)
	Martha G. Bronitsky (Oakland)		SJ Beaulieu, JR. (New Orleans)	Tennessee	Timothy H. Irv (Jackson)
	Rod Danielson (Riverside)		Paul H. Davidson (Shreveport)		George Stevenson (Memphis)
	Jan P. Johnson (Sacramento)	Maryland	Gerard B. Vetter (Baltimore)		Henry Hildebrand (Nashville)
	Larry Lohert (Sacramento)		Nancy Spencer Grishby (Rowie)	Texas	Deborah B. Lanahennig (Austin)
	Thomas H. Billingslea (San Diego)		Timothy P. Branigan (Laurel)		Cindy Boudloche (Corpus Christi)
	David L. Skelton (San Diego)	Michigan	David Buskin (Detroit)		Thomas Powers (Dallas)
	Devin Derham-Burk (San Jose)		Tammy L. Terry (Detroit)		Stuart C. Cox (El Paso)
	Amarane Cohen (Santa Ana)		Krispen S. Carroll (Detroit)		Tim Truman (Fort Worth)
	Michael H. Mezer (Santa Rosa)		Carl Bekofske (Flint)		William Heitkamp (Houston)
Florida	Robin Weiner (Fort Lauderdale)		Mary Viegelahn Hamlin (MI)		David Peake (Houston)
	Mamie L. Davis (Jacksonville)		Thomas W. McDonald (Saginaw)		Robert Wilson (Lubbock)
	Nancy Herkert (Miami)	Missouri	Richard V. Fink (Kansas City)		Janna L. Countraman (Plano)
	Laurie K. Weatherford (Orlando)	North Carolina	Warren L. Tadlock (Charlotte)		Marion A. Olson (San Antonio)
	Leigh D. Hart (Tallahassee)		Richard M. Hudson, II (Durham)		Ray Handren (Waco Division)
Georgia	Adam M. Goodman (Atlanta)		Anita Jo Troxler (Greensboro)	Utah	Kevin B. Anderson (Salt Lake City)

Note that the 13Network was designed for v 6.x of Internet Explorer using a 1024 x 768 desktop resolution. Pages may not appear correctly with different browsers or desktop settings.

13Network v 3.0

Users with a User ID and password may select the Chapter 13 Inquiry link to log on to the 13Network site. The Access Agreement and an office directory (called “Who Does What”) may also be found from this page.

The screenshot shows a Microsoft Internet Explorer browser window displaying the website for David Ruskin, Chapter 13 Trustee. The browser's address bar shows the URL: <http://www.13network.com/trustees/det/det/home.asp>. The website header features the name "David Ruskin" and "Chapter 13 Trustee" with "Detroit, MI" below it. The main content area is divided into several sections:

- NOTICE: 13Network Update Status**: A text block announcing a newly revised and enhanced website for inquiries.
- Office Hours**: 9:00am - 5:00pm Eastern Time, Monday - Friday.
- Office Address**: David Ruskin, Standing Chapter 13 Trustee, 26555 Evergreen Road, Suite 1100, Southfield, MI 48076.
- Payment Address**: P. O. Box 5816, Troy, MI 48007-5816.
- Phone Number**: (248) 352-7755.
- Fax Number**: (248) 352-2902.

On the right side, there is a box titled "Authorized Users Log-In Here" containing a link for "Chapter 13 Inquiry". Below this is an "OTHER:" section with links for "Web Access Agreement (in PDF)", "Trustee Home Page", and "Staff Directory (in PDF)". At the bottom of the page, there is a note about PDF format and a "Get Adobe Reader" button.

Logging On:

13Network - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address http://66.194.155.139/13netv3/loginFrameLoaded.aspx

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13Software Inquiry

David Ruskin, Trustee
User Validation

User ID:

Password:

Please be patient after clicking the Submit button for your user profile information to be loaded. Depending on your case access this may take some time.

This system is restricted to authorized users. Individuals attempting unauthorized access will be prosecuted. If unauthorized, terminate access now!

Important: Users accessing this site must have the proper consent of the Chapter 13 trustee whose data you are accessing. Accessing this information without that consent is not permissible.

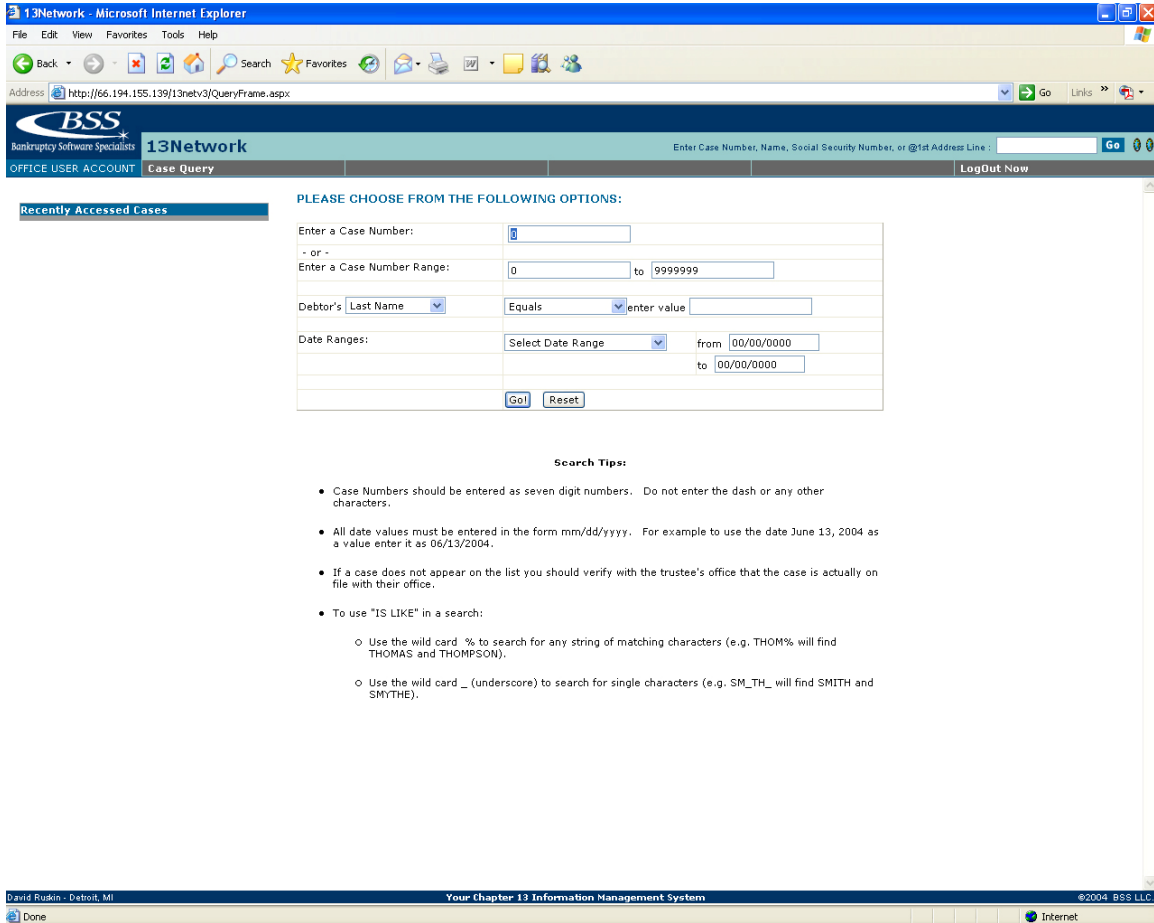
©2004 BSS LLC

Your Chapter 13 Information Management System

Done Internet

Enter the User ID and Password you provided on the Access Agreement and click on Submit.

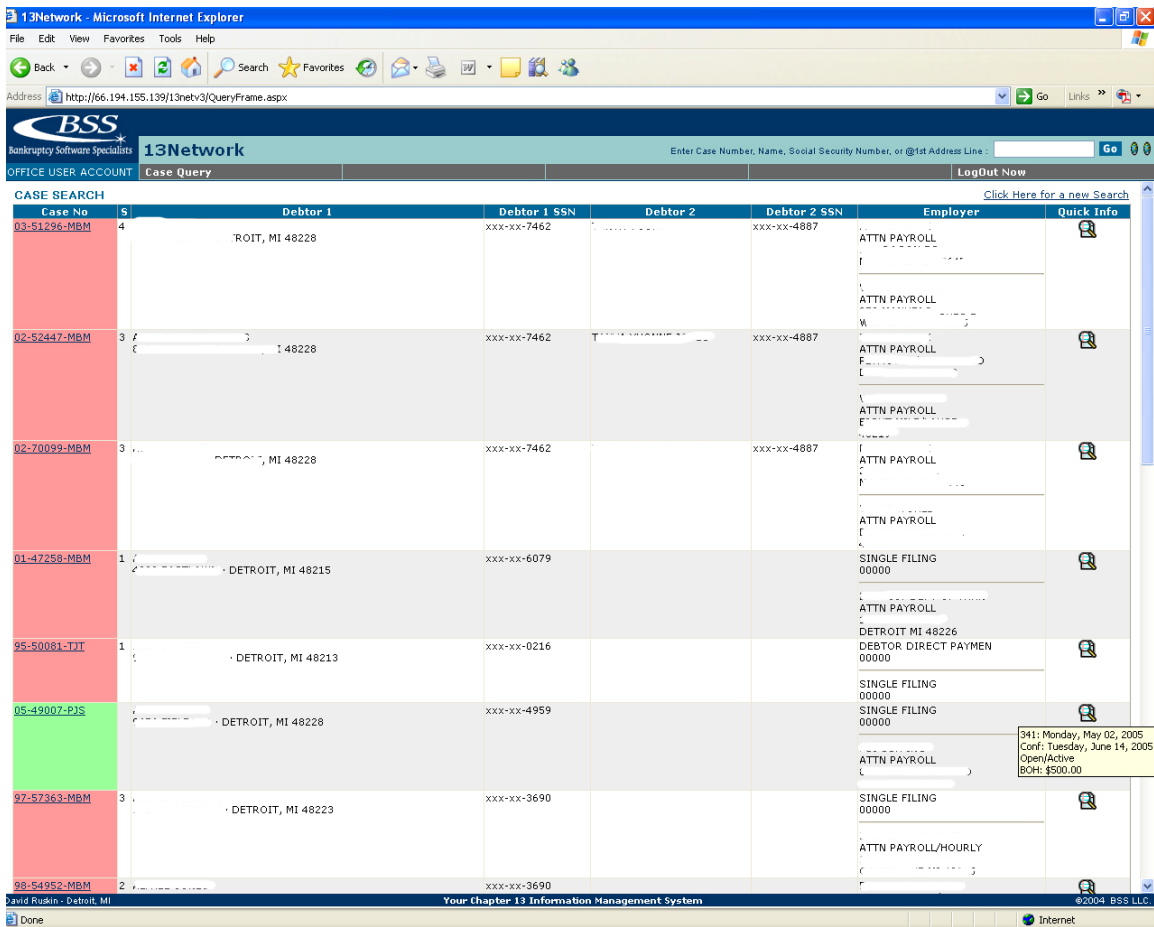
Searching:



The first page of the 13Network allows for case searches for specific cases, for ranges of cases, for specific date ranges or by criteria specific to a debtor.

13Network v 3.0

Such a search will yield a screen with multiple cases. Case numbers with a red background are closed. Cases numbers with a green background are open. Note the Quick Info option displays summary information about the current status of the case.



Click on the case number to access the case.
Using the search box next to the GO button will take you directly to the case.

The Case Profile:

The Profile tab of the case provides basic case information. Note the drop down menu at Case Options, the green box in the upper right of the case profile. This allows access to Case Payout and Disbursement Inquiry.

13Network - Microsoft Internet Explorer
 Address: http://66.194.155.139/13netv3/QueryFrame.aspx

BSS
 Bankruptcy Software Specialists | **13Network**
 Enter Case Number, Name, Social Security Number, or @1st Address Line: 0549007 **Go**

OFFICE USER ACCOUNT | Case Query | **LogOut Now**

PROFILE | PARTIES | PAY SCHEDS | PAYEES | FINANCIALS | PLAN CALC 1 | MATTERS |

Recently Accessed Cases: 05-49007-PJS

05-49007-PJS (xxx-xx-4959) • • DETROIT • MI • 48228 **\$865.00 BW** Bar Date(s): 7/31/2005 (has passed) 10/29/2005 (has passed)
 Confirmed: 6/14/2005
 Case Status: Open/Active

Print Inquiry | Trustee: David Wm. Ruskin | Attorney: STUART M RUDICK

CASE PROFILE - 05-49007 Case Options: Case Payout **Go**

Balance On Hand	\$500.00
Last Receipt Date	Monday, May 08, 2006
Last Receipt Amount	\$500.00
Last Disburse Date	Thursday, February 09, 2006
First Meeting Date	Monday, May 02, 2005 1:00 PM
Petition Filed Date	Wednesday, March 23, 2005
Total Paid In	\$15,842.62
Total Disbursed	\$15,342.62
Attorney	STUART M RUDICK (248) 559-8774
Judge	PHILLIP J. SHEFFERLY
Proposed Length of Plan	36
Months Remaining (Calculated - may not be accurate)	36
Unsecured Percent	11.00%
Bar Check Flag	Yes
Disburse Flag	Yes
Months Since Confirmation	12
Months Since Petition Filed	15

Receipts last 24 months

Disbursements last 24 months

CASE DETAIL

Debtor Type	Individual
Trustees Percent	3.40%
Total Paid To Trustee	\$472.75
Hold Permanent	\$0.00
Hold Temporary	\$0.00
Unsecured Interest	0.00%
Attorney Percentage	0.00%
Attorney Pay Level For Percentage	5

DATES AND TIMES

Date Plan Filed	Thursday, April 07, 2005
Petition Filed Date	Wednesday, March 23, 2005
First Meeting Date	Monday, May 02, 2005 1:00 PM
First Payment Due Date	Saturday, May 07, 2005
Confirmation Hearing Date	Tuesday, June 14, 2005 9:00 AM
Confirmation Order Date	Tuesday, June 14, 2005

DEBTOR1 - 9656 FIELDING

Address 1	9656 FIELDING
Address 2	
Address 3	
Zip Code	48228-0000
SSN	xxx-xx-4959
AKA	
DBA	

DEBTOR2 -

Address 1	
Address 2	
Address 3	
Zip Code	
SSN	
AKA	
DBA	

Closing Order Date

David Ruskin - Detroit, MI | Your Chapter 13 Information Management System | ©2004 BSS LLC

The printer icon next to the case options box creates a “printer friendly” version of the profile page. The printer icon under the case number will generate a print inquiry.

Disbursement Inquiry:

Disbursement Inquiry is a program that will show how a case will disburse given the current circumstances of the case. The program assumes that all future payments will be made by the debtor.

The screenshot shows the 13Network web application interface. At the top, there is a navigation bar with the BSS logo and the text "13Network". Below this, there is a search bar with the text "Enter Case Number, Name, Social Security Number, or @1st Address Line: 0549007" and a "Go" button. The main content area is divided into several sections. On the left, there is a menu with options like "PROFILE", "PARTIES", "PAY SCHEDS", "PAYEES", "FINANCIALS", "PLAN CALC 1", and "MATTERS". The central part of the screen displays case information for "05-49007-PJS" (xxxx-xx-4959) in "DETROIT MI 48228". It shows a balance of "\$865.00 BW/" and a bar date of "7/31/2005 (has passed)". The confirmed date is "6/14/2005" and the case status is "Open/Active". Below this information, there is a "DISBURSEMENT INQUIRY INPUTS" section with a table for entering data:

Enter an Amount to Add to Balance On Hand:		
<input type="text"/>		
Enter a Disbursement Date:		
<input type="text" value="6/6/2006"/>		
<input type="button" value="OK"/>		

At the bottom of the page, there is a footer with the text "David Ruskin - Detroit, MI", "Your Chapter 13 Information Management System", and "©2004 BSS LLC".

Input the amount to add to the current balance on hand as of a specific date and enter that date as the disbursement date, then click OK. If left blank it will run a disbursement calculation for the case as it currently exists.

Disbursement Inquiry Results:

13Network - Microsoft Internet Explorer
 Address: http://66.194.155.139/13netv3/QueryFrame.aspx

BSS
 Bankruptcy Software Specialists

13Network
 Enter Case Number, Name, Social Security Number, or @1st Address Line: 0549007

OFFICE USER: ACCOUNT Case Query LogOut Now

PROFILE | PARTIES | PAY SCHEDS | PAYEES | FINANCIALS | PLAN CALC 1 | MATTERS |

Recently Accessed Cases: 05-49007-PJS

05-49007-PJS (xxx-xx-4959) • DETROIT • MI • 48228 \$865.00 BW/ Bar Date(s): 7/31/2005 (has passed) 10/29/2005 (has passed)
 Confirmed: 6/14/2005
 Case Status: Open/Active

Trustee: David Wm. Ruskin Attorney: STUART M RUDICK

DISBURSEMENT INQUIRY Disburse Date: 6/6/2006 (Click to add one month) Print this Page

Case Number: 05-49007-PJS Remaining Balance On Hand: \$0.00
 Name: Plan Base: \$0.00
 Bar Check: Close Code Description: Open/Active
 Disburse Flag: Total Disbursed: \$15,842.62
 Closed Date: Total Disbursed to Payees: \$482.00
 Confirmation Date: 6/14/2005 Trustee Percentage Fee: \$18.00
 Funds Received After Date: 6/6/2005 Attorney Percentage Fee: \$0.00

The payees on this case will be disbursed upon with the following information:

Payee Name	Claim ID	Payee Type	FRA	Principal	Interest	Remaining Balance on Hand	Total Principal Paid	Total Interest Paid	Principal Owed	Interest Due	Trustee Fee	Attorney Fee	Monthly Payment	Mortgage Desc	Claim Type	Continu
STUART M RUDICK	0	P/S				\$500.00	\$994.00								ATTORNEY FEE	
COUNTRYWIDE HOME LOANS	3	M/S/10		\$482.00		\$18.00	\$10,139.85				\$18.00		\$974.15	CURR MTG		Y
COUNTRYWIDE HOME LOANS	4	A/S/12				\$18.00	\$3,003.76		\$15,857.79				\$510.00	ARREARAGE		
DETROIT WATER DEPT	1	S/S/12				\$18.00			\$420.93				\$11.69	SECURED		
DRIVE FINANCIAL SERVICES	2	V/S/12				\$18.00	\$707.26	\$507.00	\$7,792.74	\$311.70			\$266.36	AUTOMOBILE		
INTERNAL REVENUE SERVICE	8	P/P/32				\$18.00								PRIORITY		
DRIVE FINANCIAL SERVICES	9	U/U/33				\$18.00			\$180.52					UNSECURED		
DTE ENERGY	5	U/U/33				\$18.00			\$190.32					UNSECURED		
SCHEDULED UNSECURED CREDITOR	6	U/U/33				\$18.00								UNSECURED		
COUNTRYWIDE FUNDING CORP	7	N/U/99				\$18.00								NOTICE ONLY		
STUART M RUDICK						\$18.00										
DAVID WM. RUSKIN, TRUSTEE				\$18.00		\$0.00										
Totals:				\$500.00	\$0.00	\$0.00	\$14,844.87	\$507.00	\$24,442.30	\$311.70	\$18.00	\$0.00				

By pressing the date button in the top center the program will calculate another disbursement based on the current monthly payments expected by the case and all debts as currently scheduled. The disbursement date will be one month from the date input on the first screen.

Parties:

The parties page lists all parties currently associated with the case and how they relate to the case.

The screenshot displays the 13Network web application interface within a Microsoft Internet Explorer browser window. The address bar shows the URL: <http://66.194.155.139/13netv3/QueryFrame.aspx>. The application header includes the BSS logo and navigation tabs such as PROFILE, PARTIES, PAY SCHEDULES, PAYEEs, FINANCIALS, PLAN CALC, and MATTERS. The main content area shows case information for case number 05-49007-PJS, including the trustee (David Wm. Ruskin) and attorney (STUART M RUDICK). Below this, a table titled "PARTIES IN THIS CASE - 05-49007" lists various parties with their roles, names, addresses, cities, states, and zip codes.

Type	Name	Address 1	City	State	Zip	Short Cut	RO
DEBTOR1			DETROIT	MI	48228	0549007D1	
DEBTOR2					00000	0549007D2	
ATTORNEY	STUART M RUDICK	24001 SOUTHFIELD RD #200	SOUTHFIELD	MI	48075	000323	
EMPLOYER		ATTN PAYROLL	ETTERS	PA	17319	EMP221853	
EMPLOYER	SINGLE FILING				00000	EMP013000	
CREDITOR	COUNTRYWIDE FUNDING CORP	% TROTT & TROTT	BINGHAM FARMS	MI	48025	137335	
CREDITOR	COUNTRYWIDE HOME LOANS	7105 CORPORATE DRIVE	PLANO	TX	75024	201552	
CREDITOR	DETROIT WATER DEPT	735 RANDOLPH	DETROIT	MI	48226	010550	
CREDITOR	DRIVE FINANCIAL SERVICES	8585 NORTH STEMMONS FWY #800N	DALLAS	TX	75247	219076	
CREDITOR	DTE ENERGY	2000 SECOND AVE SUITE 688 WCB	DETROIT	MI	48226	669735	
CREDITOR	INTERNAL REVENUE SERVICE	P O BOX 21125	PHILDELPHIA	PA	19114	010044	
CREDITOR	SCHEDULED UNSECURED CREDITOR				00000	900000	

The Pay Schedules:

The Pay Schedules screen provides information about the payments the debtor is scheduled to make under the Plan. Note that the Breakdown of Combined Schedules in the center of the screen converts payments into a monthly amount and shows comparisons of what should have been paid versus what was received. A delinquency amount can be found at the bottom of the section. Graphs of receipts can be found at the bottom of the page.

The screenshot displays the 13Network web application interface. At the top, there is a navigation menu with options like PROFILE, PARTIES, PAY SCHEDS, PAYEEs, FINANCIALS, PLAN, and MATTERS. The main content area shows details for case 05-49007-PJ5, including the debtor's name (Trustee: David Wm. Ruskin) and attorney (STUART N RUDICK). Below this, a table lists payment schedules with columns for Start Date, Number Periods, Amount, How Often, Whose Paying, Order Date, and Action.

Below the schedule table, there is a section titled "Click to View Debtor schedules." followed by a "Breakdown for Combined Schedules" table. This table has columns for Period, Date (Month/Year), Payment Due, Payment Received, and Amount Due. The data shows a series of payments due from 5/2005 to 6/2006, with some payments received and some amounts due in delinquency.

At the bottom of the screenshot, there is a bar chart titled "Payments Expected vs Payments Received". The chart compares expected payments (dark blue bars) and received payments (light blue bars) over time. The Y-axis represents the amount in dollars, ranging from 0 to 3000. The X-axis represents the periods. The chart shows that expected payments are generally higher than received payments, with a significant gap in the later periods.

Total Delinquent Amount: \$9,103.69

Clicking on the View Debtor Schedules link opens up a new screen with more detailed information about individual steps and the receipts that were due at each period instead of the monthly aggregate presented on the main screen. Note that this screen will project all steps to their conclusion or the conclusion of the Plan.

13Network - Microsoft Internet Explorer

Address: <http://66.194.155.139/13netv3/QueryFrame.aspx>

BSS Bankruptcy Software Specialists **13Network**

OFFICE USER ACCOUNT Case Query LogOut Now

Enter Case Number, Name, Social Security Number, or @1st Address Line: 0549007 Go

Recently Accessed Cases: 05-49007-PJS

05-49007-PJS (xxx-xx-4959) • DETROIT • MI • 48228 \$818.77 Bar Date(s): 7/31/2005 (has passed) 10/29/2005 (has passed)

Confirmed: 6/14/2005 Case Status: Open/Active

Trustee: David Wm. Ruskin Attorney: STUART M RUDICK

PAYMENT SCHEDULES - CASE 05-49007

Which Debtor: Schedule Number: 1

Start Date	Number Periods	Amount	How Often	Whose Paying	Order Date	Action
6/18/2005	end of plan	\$865.00	BI-WEEKLY	INC		None

Click to Hide Debtor schedules.

Payments Expected for Step 1:

Period	Start Date	End Date	Payment Amount Expected	Total
1	5/7/2005	5/20/2005	\$818.77	\$818.77
2	5/21/2005	6/3/2005	\$818.77	\$1,637.54
3	6/4/2005	6/17/2005	\$818.77	\$2,456.31
Total				\$2,456.31

Payments Expected for Step 2:

Period	Start Date	End Date	Payment Amount Expected	Total
1	6/18/2005	7/1/2005	\$865.00	\$865.00
2	7/2/2005	7/15/2005	\$865.00	\$1,730.00
3	7/16/2005	7/29/2005	\$865.00	\$2,595.00
4	7/30/2005	8/12/2005	\$865.00	\$3,460.00
5	8/13/2005	8/26/2005	\$865.00	\$4,325.00
6	8/27/2005	9/9/2005	\$865.00	\$5,190.00
7	9/10/2005	9/23/2005	\$865.00	\$6,055.00
8	9/24/2005	10/7/2005	\$865.00	\$6,920.00
9	10/8/2005	10/21/2005	\$865.00	\$7,785.00
10	10/22/2005	11/4/2005	\$865.00	\$8,650.00
11	11/5/2005	11/18/2005	\$865.00	\$9,515.00
12	11/19/2005	12/2/2005	\$865.00	\$10,380.00
13	12/3/2005	12/16/2005	\$865.00	\$11,245.00
14	12/17/2005	12/30/2005	\$865.00	\$12,110.00
15	12/31/2005	1/13/2006	\$865.00	\$12,975.00
16	1/14/2006	1/27/2006	\$865.00	\$13,840.00
17	1/28/2006	2/10/2006	\$865.00	\$14,705.00
18	2/11/2006	2/24/2006	\$865.00	\$15,570.00
19	2/25/2006	3/10/2006	\$865.00	\$16,435.00
20	3/11/2006	3/24/2006	\$865.00	\$17,300.00
21	3/25/2006	4/7/2006	\$865.00	\$18,165.00
22	4/8/2006	4/21/2006	\$865.00	\$19,030.00
23	4/22/2006	5/5/2006	\$865.00	\$19,895.00

David Ruskin - Detroit, MI Your Chapter 13 Information Management System ©2004 BSS LLC

Note a known bug in the software can be found here. The software will add an extra payment due to the total of a step after the first step. This does not factor into the amounts or delinquency shown on the main screen.

The bottom portion of the Payees page provides summary information on the amounts remaining to be paid to claims of various classifications. Note that at this time these amounts MAY include Principal and Interest Owed from disallowed claims. This is a known issue that we are attempting to resolve. Be sure to check claims that are flagged as “Reserved” for amounts in these fields.

Case Summary:
 Case Number: 04-60725-MBM (000-00-0107)
 Trustee: David Wm. Ruskin
 Attorney: KAREN EVANGELISTA
 Recently Accessed Case: 04-60725-MBM
 Bar Date(s): 2/13/2005 (has passed) 5/14/2005 (has passed)
 Confirmed: 1/13/2005
 Case Status: Open/Active

Name	Description	Fee in Plan	Fee Paid Outside	Fee Paid to Date	Initial Amount	Fee Remaining
KAREN EVANGELISTA	ATTORNEY FEE	\$2,456.76	\$400.00	\$2,456.76	\$0.00	\$0.00

Clerk Fees / Notice fees Listing
 No Clerk Names have been established for to this case.

Name	Description	Refund Amount	Amount Paid	Amount Owed

Creditor Type	Cost	No Cost	SubTotal	Trustee	Total
Notice / Filing Fees		\$0.00		\$0.00	\$0.00
Secured	\$0,271.76		\$0,271.76	\$362.65	\$6,634.41
Secured Arrears	\$3,033.31		\$3,033.31	\$132.98	\$3,166.29
Unsecured	\$977.23		\$977.23	\$42.84	\$1,020.07
Priority		\$0.00	\$0.00	\$0.00	\$0.00
Attorney	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Continuing Debt Arrears	\$3,278.16		\$3,278.16	\$143.72	\$3,421.88
Less Balance on Hand					\$0.00
Totals	\$15,560.46	\$0.00	\$15,560.46	\$682.19	\$10,240.00
Continuing Payments	\$1,025.37		\$1,025.37	\$44.95	\$1,070.32
Regular Payments	\$248.44		\$248.44	\$10.89	\$259.33

The balance disclosed on this page is not the payoff figure and does not represent the funds needed to pay the case in full. An audit must be completed by the Trustee's office to ascertain the actual payoff amount.

Clicking on the name of a creditor in the claims listing pops up a window with more detailed information and history related to that party.

http://66.194.155.139 Claim 3 - Microsoft Internet Explorer

Claim 3 COUNTRYWIDE HOME LOANS
 7105 CORPORATE DRIVE
 MAIL STOP PTX-B-209
 PLANO TX 75024
 (800) 669-5224

CLAIM DETAIL

Case Number	9549007
Creditor	COUNTRYWIDE HOME LOANS
Trustee's Claim Number	3
Court's Claim Number	
Claim Type	M - CURR MTG (S)
Claim Filed Date	Tuesday, May 03, 2005
Mortgage Due Date	

CLAIM AMOUNTS

Claimed Amount	\$0.00
Scheduled Amount	\$0.00
Amount Paid Outside	\$0.00
Monthly Payment	\$174.15
Principal Owed	\$0.00
Principal Paid	\$10,139.65
Principal Due	\$4,472.40
Interest Rate	0.00
Interest Paid	\$0.00
Interest Due	\$0.00
Collateral Value	\$0.00
Collateral Description	
Link	\$0.00
Plan Code	\$160,505.12
Percent Allowed	100.00
Months to Calculate	\$3.00

CLAIM FLAGS

Raise Level	10
Comment	9654 FIELDING
Account Number	xxxxxxxxxxxxxxxx8810
No. Cops	
No. Clsks	Claim Filed
Calate	
Reserve	
Stop Disbursement	
Carrying	Carrying Debt
Special	

CREDITOR INFORMATION

Creditor Name	COUNTRYWIDE HOME LOANS
Address 1	7105 CORPORATE DRIVE
Address 2	MAIL STOP PTX-B-209
Address 3	PLANO TX
Zip Code	75024-0000
Contact Name	
Phone Number	(800) 669-5224
Creditor Number ShortCut	201552

Additional Names and Addresses

	Additional Names and Addresses	Date of Last Change
Payee:	COUNTRYWIDE HOME LOANS • 7105 CORPORATE DRIVE • PLANO • TX • 75024	5/24/2006
Scheduled:	COUNTRYWIDE HOME LOANS • 7105 CORPORATE DRIVE • PLANO • TX • 75024	5/24/2006
Notice:	COUNTRYWIDE HOME LOANS • 7105 CORPORATE DRIVE • PLANO • TX • 75024	5/24/2006
Attorney for Creditor:	COUNTRYWIDE HOME LOANS • 7105 CORPORATE DRIVE • PLANO • TX • 75024	5/24/2006

Next Disbursement Info

Disbursements to this Claim

PAYMENT HISTORY FOR CLAIM 3 - COUNTRYWIDE HOME LOANS

Disb Date	Check Number	Payee Name	Type	Amount
6/9/2006	2352223	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$432.00
2/9/2006	2322332	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$48.20
1/5/2006	2365332	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$62.30
12/8/2005	2364447	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$974.15
11/10/2005	2360482	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$974.15
10/6/2005	2355324	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$974.15
9/9/2005	2351492	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$974.15
8/4/2005	2347430	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$1,099.51
7/7/2005	2343321	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$1,771.24

Done Internet

This screen includes information on disbursements to the creditor. The check number field links to a screen that lists all other cases that were part of that check. It also provides specific payment and status information about the check.

Http://66.194.155.139 - Check #2389278 - Microsoft Internet Explorer

CHECK BREAKDOWN - CHECK NUMBER 2389278 CLOSE WINDOW [Printable Listing](#)

Case Number	Claim ID	Disburse Amount	Disburse Type
05-41127-MDM	1	\$709.21	AMOUNT DISBURSED TO CREDITOR
05-44515-PJS	3	\$390.30	AMOUNT DISBURSED TO CREDITOR
05-45476-PJS	1	\$1,005.45	AMOUNT DISBURSED TO CREDITOR
05-46628-PJS	1	\$1,258.50	AMOUNT DISBURSED TO CREDITOR
05-46628-PJS	2	\$181.48	AMOUNT DISBURSED TO CREDITOR
05-47188-MDM	1	\$906.31	AMOUNT DISBURSED TO CREDITOR
05-47188-MDM	2	\$366.17	AMOUNT DISBURSED TO CREDITOR
05-48424-MDM	6	\$488.62	AMOUNT DISBURSED TO CREDITOR
05-48424-MDM	7	\$66.32	AMOUNT DISBURSED TO CREDITOR
05-49087-PJS	3	\$482.00	AMOUNT DISBURSED TO CREDITOR
05-52247-MDM	1	\$628.89	AMOUNT DISBURSED TO CREDITOR
05-52247-MDM	2	\$187.73	AMOUNT DISBURSED TO CREDITOR
05-52536-PJS	2	\$1,666.39	AMOUNT DISBURSED TO CREDITOR
05-52419-PJS	1	\$1,550.11	AMOUNT DISBURSED TO CREDITOR
05-53807-PJS	2	\$1,305.36	AMOUNT DISBURSED TO CREDITOR
05-53807-PJS	3	\$62.04	AMOUNT DISBURSED TO CREDITOR
05-52714-MDM	1	\$1,232.28	AMOUNT DISBURSED TO CREDITOR
05-52714-MDM	2	\$93.30	AMOUNT DISBURSED TO CREDITOR
05-50150-MDM	3	\$2,019.83	AMOUNT DISBURSED TO CREDITOR
05-81554-MDM	3	\$233.30	AMOUNT DISBURSED TO CREDITOR

Check Detail	
Check Amount	\$14,911.59
Check Date	6/8/2006
Payee Name	COUNTRYWIDE HOME LOANS
Payee Address 1	7105 CORPORATE DRIVE
Payee Address 2	MAIL STOP PTK-B-209
Payee City	PLANO
Payee State	TX
Payee Zip Code	75024

Additional Check Information	
Check Status	Outstanding
Check Status Date	
Principal Amount	\$14,911.59
Interest Amount	\$0.00
Positive Pay Transmit Date	6/8/2006 8:00:04 PM
Positive Pay Transmit Flag	True
Check Code	
Source	MONTHLY DISBURSEMENTS
Transfer Description	
Name	COUNTRYWIDE HOME LOANS
User	Admin User

Done Internet

Financials:

The Financials page offers all financial related transactions in a case. Note that it can be sorted and limited by a variety of methods, found in pull down boxes above the data.

13Network - Microsoft Internet Explorer

Address: http://66.194.155.139/13netv3/QueryFrame.asp

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13Network

Enter Case Number, Name, Social Security Number, or @1st Address Line: 0549007

OFFICE USER: ACCOUNT Case Query LogOut Now

PROFILE | PARTIES | PAY SHEETS | PAYEES | FINANCIALS | PLAN CALL | MATTERS

Recently Accessed Cases: 05-49007-PJS

05-49007-PJS (xxx-xx-4955) • DETROIT • MI • 48228 \$865.00 BW/ Bar Rate(s): 7/31/2005 (has passed) 10/29/2005 (has passed)
Confined: 6/16/2005
Case Status: Open/Active

Print Inquiry Trustee: David Wm. Ruskin Attorney: STUART N RUDICK

FINANCIAL SUMMARY - CASE 05-49007

See user log, paying \$865.00 BI-WEEKLY for 05/05/2005

Receipts Disbursements Adjustments Trustee Clerk Trustee Ad

Limits: Select Start Date Select Claim ID Select Payee Name Check Status: Cleared | Stale Dated | Stop Payment | Annuity | Voided | Substantive

Date	Payee	Payee Name	Source / Check	Description	Receipts	Disbursements	Balance
4/25/2005			FINANC3803	EMPLOYER PAYROLL DEDUCTION CHECK	\$818.77		\$818.77
5/11/2005			FINANC3864	EMPLOYER PAYROLL DEDUCTION CHECK	\$818.77		\$1,637.54
5/24/2005			FINANC3925	EMPLOYER PAYROLL DEDUCTION CHECK	\$818.77		\$2,456.31
6/8/2005			FINANC9003	EMPLOYER PAYROLL DEDUCTION CHECK	\$818.77		\$3,275.08
6/21/2005			FINANC9051	EMPLOYER PAYROLL DEDUCTION CHECK	\$818.77		\$4,093.85
7/6/2005			FINANC9123	EMPLOYER PAYROLL DEDUCTION CHECK	\$818.77		\$4,912.62
7/7/2005	0	STUART N RUDICK	xx44703	ATTORNEY FEE - MONTHLY DISBURSEMENTS		\$994.00	\$3,918.62
7/7/2005	3	COUNTRYWIDE HOME LOANS	xx43321	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$3,771.24	\$147.38
7/7/2005		DAVID WM. RUSKIN, TRUSTEE	xx45260	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$147.30	\$0.00
7/18/2005			FINANC8184	EMPLOYER PAYROLL DEDUCTION CHECK	\$665.00		\$665.00
8/1/2005			FINANC8223	EMPLOYER PAYROLL DEDUCTION CHECK	\$665.00		\$1,330.00
8/4/2005	3	COUNTRYWIDE HOME LOANS	xx47430	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,099.51	\$630.49
8/4/2005	4	COUNTRYWIDE HOME LOANS	xx47430	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$377.36	\$253.13
8/4/2005		DAVID WM. RUSKIN, TRUSTEE	xx49400	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$45.68	\$207.45
8/16/2005			FINANC9291	EMPLOYER PAYROLL DEDUCTION CHECK	\$665.00		\$1,072.45
8/29/2005			FINANC9344	EMPLOYER PAYROLL DEDUCTION CHECK	\$665.00		\$1,937.45
9/8/2005	2	COUNTRYWIDE HOME LOANS	xx51499	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$974.15	\$963.30
9/8/2005	4	COUNTRYWIDE HOME LOANS	xx51499	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$586.34	\$376.96
9/8/2005		DAVID WM. RUSKIN, TRUSTEE	xx53582	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$15.76	\$361.20
9/13/2005			FINANC9393	EMPLOYER PAYROLL DEDUCTION CHECK	\$665.00		\$1,226.20
9/27/2005			FINANC9442	EMPLOYER PAYROLL DEDUCTION CHECK	\$665.00		\$2,091.20
10/6/2005	3	COUNTRYWIDE HOME LOANS	xx55924	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$974.15	\$1,117.05
10/6/2005	4	COUNTRYWIDE HOME LOANS	xx55924	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$660.70	\$516.35
10/6/2005		DAVID WM. RUSKIN, TRUSTEE	xx57937	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$50.81	\$457.54
10/11/2005			FINANC9446	EMPLOYER PAYROLL DEDUCTION CHECK	\$665.00		\$1,322.54
10/25/2005			FINANC9545	EMPLOYER PAYROLL DEDUCTION CHECK	\$665.00		\$2,187.54
11/8/2005			FINANC8503	EMPLOYER PAYROLL DEDUCTION CHECK	\$665.00		\$3,052.54
11/10/2005	2	DRIVE FINANCIAL	xx60665	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$452.41	\$2,600.13
11/10/2005	2	DRIVE FINANCIAL	xx60665	INTEREST - MONTHLY DISBURSEMENTS		\$453.35	\$2,146.78
11/18/2005	3	COUNTRYWIDE HOME LOANS	xx60482	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$974.15	\$1,172.63

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The Financials page can also be filtered for specific types of transactions. If you click on one of the items in the colored bar you will get transactions of just that type. Filtering for just Receipts is shown below.

13Network - Microsoft Internet Explorer

Address: http://66.194.195.139/13netv3/QueryFrame.aspx

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13Network

Enter Case Number, Name, Social Security Number, or @1st Address Line: 0549007

OFFICE USER ACCOUNT Case Query LogOut Now

PROFILE | PARTIES | PAY SCHEDS | PAYEE | FINANCIALS | PLAN/EAL/E | MATTERS |

Recently Accessed Cases: 05-49007-PJS

05-49007-PJS (xxx-xx-4959) • • DETROIT • MI • 48228 \$865.00 BW/ Bar Date(s): 7/31/2005 (has passed) 10/29/2005 (has passed)
Confirmed: 6/14/2005
Case Status: Open/Active

Print Inquiry Trustee: David Wm. Ruskin Attorney: STUART H RUDICE

FINANCIAL SUMMARY - CASE 05-49007

FCI USA INC paying \$865.00 BI-WEEKLY for

Receipts Receipts/Deb Refunds Disbursements Adjustments Trustee Deb Trustee Adj Show All

Limits: Select Start Date Select Claim ID Select Payee Name Check Status: Cleared (Main Detail) Open Payment (Main Detail) Pended (Main Detail) Outstanding

Date	Payee	Payee Name	Source / Check	Description	Receipts	Disbursements	Balance
4/25/2005			FICUSA INC3803	EMPLOYER PAYROLL DEDUCTION CHECK	\$818.77		
5/11/2005			FICUSA INC3864	EMPLOYER PAYROLL DEDUCTION CHECK	\$818.77		
5/24/2005			FICUSA INC3925	EMPLOYER PAYROLL DEDUCTION CHECK	\$818.77		
6/8/2005			FICUSA INC9003	EMPLOYER PAYROLL DEDUCTION CHECK	\$818.77		
6/21/2005			FICUSA9051	EMPLOYER PAYROLL DEDUCTION CHECK	\$818.77		
7/6/2005			FICUSA INC9123	EMPLOYER PAYROLL DEDUCTION CHECK	\$818.77		
7/18/2005			FICUSA9184	EMPLOYER PAYROLL DEDUCTION CHECK	\$865.00		
8/1/2005			FICUSA9223	EMPLOYER PAYROLL DEDUCTION CHECK	\$865.00		
8/16/2005			FICUSA INC9291	EMPLOYER PAYROLL DEDUCTION CHECK	\$865.00		
8/29/2005			FICUSA9344	EMPLOYER PAYROLL DEDUCTION CHECK	\$865.00		
9/13/2005			FICUSA9393	EMPLOYER PAYROLL DEDUCTION CHECK	\$865.00		
9/27/2005			FICUSA9442	EMPLOYER PAYROLL DEDUCTION CHECK	\$865.00		
10/11/2005			FICUSA9496	EMPLOYER PAYROLL DEDUCTION CHECK	\$865.00		
10/25/2005			FICUSA9545	EMPLOYER PAYROLL DEDUCTION CHECK	\$865.00		
11/8/2005			FICUSA9593	EMPLOYER PAYROLL DEDUCTION CHECK	\$865.00		
11/22/2005			FICUSA9642	EMPLOYER PAYROLL DEDUCTION CHECK	\$865.00		
12/6/2005			FICUSA9690	EMPLOYER PAYROLL DEDUCTION CHECK	\$865.00		
12/20/2005			FICUSA9738	EMPLOYER PAYROLL DEDUCTION CHECK	\$865.00		
1/5/2006			FICUSA9786	EMPLOYER PAYROLL DEDUCTION CHECK	\$50.00		
5/8/2006			558	PERSN CK Ddb/w HOLD	\$500.00		
Totals:					\$15,842.62	\$0.00	

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Click on the Show All button to return to the main view.

13Network v 3.0

Clicking on a Payee Name in the Financials page will bring up a screen with basic information about that party.

The screenshot shows a Microsoft Internet Explorer window with the address bar displaying "http://86.194.155.139: ID:158 - Microsoft Internet Explorer". The browser title is "Name STUART M RUDICK # 24001 SOUTHFIELD RD #200 # SOUTHFIELD MI 48075". The main content area contains a form with the following fields:

First Name:	
Last Name:	STUART M RUDICK
Long Name:	STUART M RUDICK
Middle Initial:	
Short Name:	STUART M RUDICK
NameID:	158
Address Line 1:	24001 SOUTHFIELD RD #200
Address Line 2:	
Address Line 3:	
City:	SOUTHFIELD
State:	Michigan
Zip Code:	48075-0000
Primary Phone:	(248) 559-8774
Alpha Sort:	RUDICK, STUART M
Short Cut Code:	000323
Primary Contact:	
SSN:	xxx-xx-0000
AKA:	
DBA:	
Flag 1:	
Flag 2:	
LastUpdated:	
UpdatedRecord:	1
LastUpdatedRecord:	
Governmental Unit:	<input type="checkbox"/>
IndividualChecks:	<input type="checkbox"/>
AccumulateChecks:	<input type="checkbox"/>
AlternateZip:	
Notes:	

The bottom status bar shows "Done" and "Internet".

Clicking on the number in the Payee field brings up a window similar to the one found in the creditor name listing portion of the Payees section.

http://66.194.155.139 - Claim 3 - Microsoft Internet Explorer

Claim 3 **COUNTRYWIDE HOME LOANS**
7105 CORPORATE DRIVE
MAIL STOP PFX-B-209
PLANO TX 75024
(800) 669-5224

CLAIM DETAIL

Case Number	0549007
Creditor	COUNTRYWIDE HOME LOANS
Trustee's Claim Number	3
Court's Claim Number	
Claim Type	M - CURR MTG (S)
Claim Filed Date	Tuesday, May 03, 2005
Mortgage Due Date	

CLAIM AMOUNTS

Claimed Amount	\$0.00
Scheduled Amount	\$0.00
Amount Paid Outside	\$0.00
Monthly Payment	\$974.15
Principal Owed	\$0.00
Principal Paid	\$10,179.85
Principal Due	\$4,472.40
Interest Rate	0.00
Interest Paid	\$0.00
Interest Due	\$0.00
Collateral Value	\$0.00
Collateral Description	
Limit	\$0.00
Plan Code	\$560,505.12
Percent Allowed	100.00
Months to Calculate	\$3.00

CLAIM FLAGS

Payee Level	10
Comment	
Account Number	xxxxxxxxxxxxxxxx0810
No. Cust	
No. Check	Claim Filed
Debit	
Reserve	
Stop Disbursement	
Confidence	Continuing Debt
Special	

CREDITOR INFORMATION

Creditor Name	COUNTRYWIDE HOME LOANS
Address 1	7105 CORPORATE DRIVE
Address 2	MAIL STOP PFX-B-209
Address 3	PLANO TX
Zip Code	75024-0000
Contact Name	
Phone Number	(800) 669-5224
Creditor Number ShortCut	201552

Additional Names and Addresses	Date of Last Change
Payee: COUNTRYWIDE HOME LOANS • 7105 CORPORATE DRIVE • PLANO • TX • 75024	5/24/2006
Scheduled: COUNTRYWIDE HOME LOANS • 7105 CORPORATE DRIVE • PLANO • TX • 75024	5/24/2006
Notice: COUNTRYWIDE HOME LOANS • 7105 CORPORATE DRIVE • PLANO • TX • 75024	5/24/2006
Attorney for Creditor: COUNTRYWIDE HOME LOANS • 7105 CORPORATE DRIVE • PLANO • TX • 75024	5/24/2006

Next Disbursement Info

Disbursements to this Claim

PAYMENT HISTORY FOR CLAIM 3 - COUNTRYWIDE HOME LOANS
(Latest Payments First)

Disb Date	Check Number	Payee Name	Type	Amount
6/6/2006	000273	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$482.00
2/9/2006	000533	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$482.00
1/5/2006	000532	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$482.00
12/8/2005	000547	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$974.15
11/10/2005	000582	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$974.15
10/6/2005	000524	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$974.15
9/8/2005	000592	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$974.15
8/4/2005	000430	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$1,099.51
7/7/2005	000371	COUNTRYWIDE HOME LOANS	AMOUNT DISBURSED TO CREDITOR	\$1,771.24

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13Network v 3.0

A running total of disbursements to a specific party can be obtained by selecting Disbursements and then filtering for just that claim ID.

The screenshot displays the 13Network web application interface. At the top, there is a navigation bar with tabs for PROFILE, PARTIES, PAY SCHEDS, PAYERS, FINANCIALS, PLAN/LEI, and MATTERS. The current view is the 'FINANCIAL SUMMARY - CASE 05-49007'. The case details include Case Number 05-49007-PJS, Debtor DEBROT, HI, and a monthly payment of \$465.00. The trustee is David Wm. Ruskin and the attorney is STUART H RUDICE. The case status is 'Open/Active'.

Below the summary, there are tabs for Receipts, Rpts/Deb Refunds, Disbursements, Adjustments, Trustee Exp, and Trustee Adl. The 'Disbursements' tab is selected, showing a table of payments. The table includes columns for Date, Payee, Payee Name, Source / Check, Description, Receipts, Disbursements, and Balance. The data shows four disbursement entries from 12/8/2005 to 11/10/2005, all to 'DEBUE FINANCIAL SERVICES' or 'DEBUE FINANCIAL'. The total disbursements amount to \$1,214.26.

Date	Payee	Payee Name	Source / Check	Description	Receipts	Disbursements	Balance
12/8/2005	2	DEBUE FINANCIAL SERVICES	xx64610	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$254.85	
12/8/2005	2	DEBUE FINANCIAL SERVICES	xx64610	INTEREST - MONTHLY DISBURSEMENTS		\$53.65	
11/10/2005	2	DEBUE FINANCIAL	xx60665	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$452.41	
11/10/2005	2	DEBUE FINANCIAL	xx60665	INTEREST - MONTHLY DISBURSEMENTS		\$453.35	
Totals:					\$0.00	\$1,214.26	

Plan Calc 1:

Users familiar with Plan Calc 1 from TRAC should find this version of Plan Calc 1 familiar in many aspects. This version of Plan Calc can be used for both pre and post confirmation work. Known issues with Plan Calc 1 are:

- 1) The “-1” feature does not work in monthly payment fields. However this TRAC feature can be replicated by entering 0 as the monthly payment.
- 2) You cannot change the monthly payment amount for a debt with no interest.
- 3) Plan Calc will run for at least a number of months equal to the number of months a claim is calculated to pay. It does not take recycling into account.
- 4) The Debtor Pay Schedules section pulls whatever amounts are in the last step for a Pay Schedule, not the current amount.
- 5) Lump Sums can be added to the case from the box in the lower left corner but the amount of the lump sum will not appear in the Due to Creditors box. It will factor into the calc.
- 6) Dividend to Unsecured cannot be reduced below .01%.
- 7) Plan Calc will add in Interest Due as a separate line item on claims where it has accrued.
- 8) The amount listed as Total Unsecured may represent an amount based on the “Amount Allowed” and the “Percent Allowed” fields. It may not be the actual total filed unsecured debt. To do post-confirmation work the total unsecured should be hand calculated from the Claimed Amount field of the Payees page, subtracting out any amount already paid. Enter this amount in the Total Unsecured portion of the calc if it is different.

Remember that Plan Calcs change no actual case data. You can change as much as you need. If you need to you can hit the Restart button to reload the case as it currently stands.

How to Change the Total Unsecured:

Sometimes you need to calculate the impact of surrendering a vehicle or otherwise adding unsecured debt to a case. Note how the “All Unsecured Creditors” section of the calc does not have a hyperlink in it to access that line. It can be accessed by entering the line number in the “Change Line Number” box and then clicking OK.

The screenshot displays the 13Network software interface. At the top, there's a navigation bar with options like PROFILE, PARTIES, PAY.SCHEDS, PAYEES, FINANCIALS, PLAN.CASE, and MATTERS. The main area shows case details for 05-49007-PJS, including trustee David Wm. Ruskin and attorney STUART H RUDICK. Below this is a 'PLAN CALCULATION' table with columns for Line, Name, Claimed Amount, Mortgage Due, Coll / Value, Interest Rate, Monthly Payment, and To Be Paid. A summary row at the bottom of the table shows 'All Unsecured Creditors' with a 'Total Unsecured' amount of \$370.84. At the bottom of the screen, there are input fields for 'Change Line' (set to 18), 'Plan Terms' (48), and 'Unsecured %' (11). A red circle highlights the 'Change Line' field and its 'OK' button, with red arrows pointing to the 'OK' button.

Line	Name	Claimed Amount	Mortgage Due	Coll / Value	Interest Rate	Monthly Payment	To Be Paid	Mo
ATTORNEY FEE								
1	STUART H RUDICK	\$994.00						
ARREARAGE								
2	COUNTRYWIDE HOME LOANS	\$18,861.55		\$15,857.79		\$510.00	\$15,857.79	31
3	ADDED CREDITOR							
EXEC CONTRACT								
4	ADDED CREDITOR							
CONT'G DEBT (USE IN PLAN CALC)								
5	ADDED CREDITOR							
POST-PET/PRI-CONE NTG PYMTS								
6	ADDED CREDITOR							
CURR NTG								
7	COUNTRYWIDE HOME LOANS					\$974.55	\$46,759.20	
8	COUNTRYWIDE HOME LOANS	\$4,472.40		\$4,472.40			\$4,472.40	
PRIORITY								
9	INTERNAL REVENUE SERVICE	\$1,471.00						
10	ADDED CREDITOR							
11	ADDED CREDITOR							
SECURED								
12	DETROIT WATER DEPT	\$420.93		\$420.93		\$31.69	\$420.93	36
13	ADDED CREDITOR							
14	ADDED CREDITOR							
15	ADDED CREDITOR							
AUTOMOBILE								
16	CRIVE FINANCIAL SERVICES	\$8,500.00		\$7,792.74	0.00	\$266.36	\$8,697.73	32
17	CRIVE FINANCIAL SERVICES	\$311.70		\$311.70			\$311.70	
All Unsecured Creditors		Total Unsecured						
18					11.000		\$370.84	

Remember to hand calculate the total unsecured debt from the payees screen, especially after disbursements have begun to unsecured creditors. The total unsecured listed here may not be accurate.

How to Calculate Dividend to Unsecured:

You know a case is paying out more to general unsecured than the minimum stated in the plan. To find out how much will actually disburse place the cursor in the Unsecured % box and highlight the numbers. Press the DELETE key and then press the Calc button to the right of the Unsecured box. (Make sure that you have verified the total unsecured debt amount in the Payees screen first.)

The screenshot displays the 13Network software interface. At the top, it shows the case summary for ALFRED JONES (05-4907-P38). Below this is a table titled 'PLAN CALCULATION' listing various creditors and their claims. At the bottom, there is a control panel with several input fields and buttons. A red circle highlights the 'Unsecured %' field, which is currently empty. To its right is a 'Calc' button. Other fields include 'Change Line #', 'Plan Terms', 'Trustee's %', and 'Lump Sum'.

Line	Name	Claimed Amount	Next Pgmt Due	Coll / Value	Interest Rate	Monthly Payment	To Be Paid	Wtd
1	ATTORNEY FEE							
2	STUART M RUDICK	\$994.00						
3	COUNTRYWIDE HOME LOANS	\$18,861.55		\$15,857.79		\$510.00	\$15,857.79	31
4	EXEC CONTRACT							
5	ADDED CREDITOR							
6	CONT'G DEBT (USE IN PLAN CALC)							
7	ADDED CREDITOR							
8	POST-PET/PRE-CONF NTG PYMTS							
9	ADDED CREDITOR							
10	CURR NTG							
11	COUNTRYWIDE HOME LOANS	\$4,472.40		\$4,472.40		\$974.15	\$46,759.20	36
12	PRIORITY						\$4,472.40	
13	INTERNAL REVENUE SERVICE	\$3,471.00						
14	ADDED CREDITOR							
15	ADDED CREDITOR							
16	SECURED							
17	DETROIT WATER DEPT	\$420.93		\$420.93			\$11.69	36
18	ADDED CREDITOR							
19	ADDED CREDITOR							
20	AUTOMOBILE				8.00			
21	DRIVE FINANCIAL SERVICES	\$8,560.00		\$7,752.74		\$266.36	\$8,697.73	32
22	ADDED CREDITOR	\$311.70		\$311.70			\$311.70	
23	All Unsecured Creditors	Total Unsecured			Percent Allowed		Amount Allowed	
24		\$3,771.27			100.00%		\$3,771.27	

13Network - Microsoft Internet Explorer

Address: http://66.194.105.139/13netv3/QueryFrame.aspx

BSS
Bostony Network Solutions

13Network
Enter Case Number, Name, Social Security Number, or @Mail Address Line: 0549007

OFFICE USER ACCOUNT Case Query LogOut Now

PROFILE | PARTIES | PAY SCHEDULES | PAYEES | FINANCIALS | PLAN-LEAD | MATTERS |

05-49007-PJS (Case No: 4959) • DETROIT • MI • 48228 Recently Accessed Cases: 05-49007-PJS
 \$665.00 BW/ Bar Date(-): 7/31/2005 (has passed) 10/29/2005 (has passed)
 Confirmed: 6/14/2005
 Case Status: Open/Active

Print Inquiry Trustee: David Wm. Buskin Attorney: STUART H. RUDICK

PLAN CALCULATION Total Paid In is \$15,842.62 Balance On Hand is \$0.00

Line	Name	Claimed Amount	Next Pmt Due	Coll / Value	Interest Rate	Monthly Payment	To Be Paid	Pin	
1	ATTORNEY FEE								
1	STUART H RUDICK	\$994.00							
2	ARRARAGE								
2	COUNTY-WIDE HOME LOANS	\$18,861.55		\$18,857.79		\$510.00	\$15,857.79	31	
3	ADDED CREDITOR								
4	EXEC CONTRACT								
4	ADDED CREDITOR								
5	CONT'G DEBT (USE IN PLAN CALC)								
5	ADDED CREDITOR								
6	POST-PET/PRE-CONF MTG PYMTS								
6	ADDED CREDITOR								
7	CURR MTG								
7	COUNTY-WIDE HOME LOANS					\$974.15	\$46,259.40		
8	COUNTY-WIDE HOME LOANS	\$4,472.40		\$4,472.40			\$4,472.40		
9	PRIORITY								
9	INTERNAL REVENUE SERVICE	\$1,473.00							
10	ADDED CREDITOR								
11	ADDED CREDITOR								
12	SECURED								
12	DETROIT WATER DEPT	\$420.93		\$420.93		\$11.69	\$420.93	36	
13	ADDED CREDITOR								
14	ADDED CREDITOR								
15	ADDED CREDITOR								
16	AUTOMOBILE								
16	DRIVE FINANCIAL SERVICES	\$8,500.00		\$7,792.74	8.00	\$266.36	\$8,697.73	32	
17	DRIVE FINANCIAL SERVICES	\$311.70		\$311.70			\$311.70		
18	All Unsecured Creditors	Total Unsecured	3,371.27			Percent Allowed	100.000	Amount Allowed	\$3,371.27

Change Line# [] OK Plan Terms 48 Calc Unsecured % 100 Calc Due to Creditors: \$1,828.01 \$82,874.50
 In from Debtor: \$1,074.20 \$89,960.16

Restart Trustee's % 3.6 Lump Sum \$ 0.00 Delete Line [] OK

Debtor 1 Pay Schedules Debtor 2 Pay Schedules

Whose Paying	Amount	Schedule	Unit	Calc
SINGLE FILING M	\$65.00	BI-WEEKLY	[]	[]
	\$0.00	WEEKLY	[]	[]

David Rubin - Detroit, MI Your Chapter 13 Information Management System ©2004 BSS LLC

How to Calculate a Decrease in Debtor Payment:

To calculate a reduction in plan payment is similar to calculating a change in unsecured. Enter into the payment field and DELETE the amount, then hit the ? in the calc field for that debtor.

The screenshot shows the 13Network software interface. At the top, there's a navigation bar with 'PROFILE | BARDEES | PAY SCHEDS | PAYEES | FINANCIALS | PLAN CALC | MATTERS'. Below this is a case summary for '05-49007-PJS' with details like 'Trustee: David Wm. Ruskin' and 'Attorney: STUART M RUDICK'. The main section is a 'PLAN CALCULATION' table with columns: Line, Name, Claimed Amount, Mortgage Due, Coll / Value, Interest Rate, Monthly Payment, and To Be Paid. The table lists various creditors such as 'ATTORNEY FEE', 'ARREARAGE', 'EXEC CONTRACT', 'CURR MTG', 'PRIORITY', 'SECURED', and 'AUTOMOBILE'. At the bottom of the table, it shows 'All Unsecured Creditors' with a total unsecured amount of 3,371.27 and a percent allowed of 11.000, resulting in an amount allowed of 370.84. Below the table is a control panel with 'Change Line# 0', 'Plan Terms 48', 'Unsecured % 11', and 'Due to Creditors: \$1,620.01'. Two red circles highlight the 'Amount' field (containing 1747.69) and the 'Calc' field (containing '?') in the 'Debtor 1 Pay Schedules' section.

This screenshot is identical to the one above, showing the same plan calculation table and control panel. However, the 'Amount' field in the 'Debtor 1 Pay Schedules' section is now highlighted with a red circle and contains the value 1747.69. The 'Calc' field next to it is also highlighted with a red circle and contains the value '?'. The 'Due to Creditors' field at the top right of the control panel is also highlighted with a red circle and shows the updated value of \$1,620.01. The 'Amount Allowed' at the bottom of the table remains at 370.84.

Note that in this example it calculated the payment amount down to what is required to meet monthly payments to the creditors.

How to Calculate Interest to Unsecured:

Neither the current or original version of Plan Calc supports calculating interest on unsecured debt, but there is a work around. To do this, add the unsecured debt to one of the added creditor lines within the calculation. Reduce the Percent Allowed to Unsecured to .01% (the lowest amount allowed) and hit Calc. A nominal amount will remain in the amount allowed field. Then simply add the total unsecured in on another line (line 15 in the example) with interest.

The screenshot displays the 13Network software interface. At the top, there's a navigation bar with 'OFFICE USER ACCOUNT', 'Case Query', and 'LogOut Now'. Below this is a header section for case '05-49007-PJS' with details like 'Trustee: David Wm. Ruskin' and 'Attorney: STUART M RUDICK'. The main area is a 'PLAN CALCULATION' table with columns: Line, Name, Claimed Amount, Mortgage Due, Coll / Value, Interest Rate, Monthly Payment, To Be Paid, and No.

Line	Name	Claimed Amount	Mortgage Due	Coll / Value	Interest Rate	Monthly Payment	To Be Paid	No
1	ATTORNEY FEE STUART M RUDICK	\$994.00						
2	ARREARAGE COUNTRYWIDE HOME LOANS	\$18,861.55		\$15,857.79		\$510.00	\$15,857.79	31
3	EXEC CONTRACT ADDED CREDITOR							
4	CONT'G DEBT (USE IN PLAN CALC) ADDED CREDITOR							
5	POST-PET/PRE-CONF MTG PYMTS ADDED CREDITOR							
6	CURR MTG ADDED CREDITOR							
7	COUNTRYWIDE HOME LOANS					\$974.15	\$46,759.20	
8	COUNTRYWIDE HOME LOANS	\$4,472.40		\$4,472.40			\$4,472.40	
9	PRIORITY INTERNAL REVENUE SERVICE	\$1,471.00						
10	ADDED CREDITOR							
11	ADDED CREDITOR							
12	SECURED DETROIT WATER DEPT	\$420.93		\$420.93		\$11.69	\$420.93	36
13	ADDED CREDITOR							
14	ADDED CREDITOR							
15	ADDED CREDITOR	\$3,371.27		\$3,371.27	6.00	\$79.17	\$3,800.40	48
16	AUTOMOBILE DRIVE FINANCIAL SERVICES	\$8,500.00		\$7,792.74	8.00	\$266.36	\$8,697.73	32
17	DRIVE FINANCIAL SERVICES	\$311.70		\$311.70			\$311.70	
18	All Unsecured Creditors	Total Unsecured			Percent Allowed		Amount Allowed	
		\$3,371.27			0.010		\$0.34	

Below the table, there's a summary section with 'Due to Creditors: \$1,828.01' and 'In from Debtor: \$1,874.20'. A red circle highlights the 'Unsecured %' field set to '0.01' and the 'Calc' button. At the bottom, there are sections for 'Debtor 1 Pay Schedules' and 'Debtor 2 Pay Schedules'.

Note that the system automatically calculated a monthly payment for this debt. This amount is NOT factored into the monthly payment due to creditors. A monthly payment to creditors in a field with a yellow background is considered to be a “soft” permio (ie: it is what would be required to pay off the claim in the number of months in the plan terms field).

How to Change the Monthly Payment on a Claim With No Interest:

This is perhaps the most complicated calculation to perform in a case. There are two ways to do this. An example of when to use it would be when a mortgage arrears claim is filed for an amount greater than was scheduled. In each example, the Arrearage is increased to \$15,300, to be repaid over 36 months (\$425/mo), the mortgage permo is increased to \$1617/mo, a gap claim is added for \$3224 and the current Balance On Hand of \$5478 is added into the case. Here is the case before changing:

PLAN CALCULATION

Line	Name	Claimed Amount	Mortgage Due	CoB / Value	Interest Rate	Monthly Payment	To Be Paid	No
ATTORNEY FEE								
1	ACCLAIM LEGAL SERVICES	\$1,550.00		\$1,550.00			\$1,550.00	
ARREARAGE								
2	FIRST STATE BANK	\$13,091.10		\$13,091.10		\$575.25	\$13,091.10	22
EXEC CONTRACT								
4	ADDED CREDITOR							
CONT'G DEBT (USE IN PLAN CALC)								
5	ADDED CREDITOR							
POST-PET/PRE-CONF MTG PYMNTS								
6	ADDED CREDITOR							
CURR MTG								
7	FIRST STATE BANK					\$1,247.86	\$74,871.60	
PRIORITY								
8	INTERNAL REVENUE SERVICE	\$3,954.15		\$3,954.15			\$3,954.15	
SECURED								
11	ADDED CREDITOR							
12	ADDED CREDITOR							
13	ADDED CREDITOR							
14	All Unsecured Creditors	Total Unsecured			Percent Allowed		Amount Allowed	
		47,506.90			69.000		\$32,781.34	

Summary Statistics:

- Due to Creditors: \$1,091.19
- In from Debtor: \$1,978.20
- Total Due to Creditors: \$130,962.65
- Total In from Debtor: \$118,698.20

Debtor 1 Pay Schedules:

Whose Paying	Amount	Schedule	Upd_Calc
SINGLE FILING	\$913.00	BI-WEEKLY	\$ 0
SINGLE FILING	\$0.00	WEEKLY	\$ 0

Debtor 2 Pay Schedules:

Whose Paying	Amount	Schedule	Upd_Calc
SINGLE FILING	\$0.00	WEEKLY	\$ 0

Method 1- Delete the Line:

1. Add the new arrears amount and perm to line 3 of the calc
2. Delete line 2 via the Delete Line box in the lower left corner of the screen
 - o Note that the original arrearage amount is still listed in the Claimed Amount field. This does NOT add to the totals and can be ignored.
3. Change the mortgage perm to \$1617
4. Add \$3224 to line 6 for the GAP claim
5. Add the BOH to the Lump Sum line
6. Change the Debtor 1 pay schedule to a Monthly frequency
7. Delete the amount of the debtor payment
8. Click the ? button in the Calc column after the debtor payment.
9. The result is a payment increase to \$2,568.28/mo to fund this plan.

The screenshot displays the 13Network software interface. At the top, there is a navigation bar with 'PROFILE | PARTIES | PAY SCHEDS | PAYEE | FINANCIALS | PLAN CALL | MATTERS'. Below this is a 'PLAN CALCULATION' table with columns: Line, Name, Claimed Amount, Mortgage Due, Coll / Value, Interest Rate, Monthly Payment, Balance On Hand, and To Be Paid. The table lists various items such as 'ATTORNEY FEE', 'ARREARAGE', 'EXEC CONTRACT', 'POST-PET/PRE-CONF. MTG PYMTS', 'CURR MTG', and 'PRIORITY'. A summary row at the bottom shows 'All Unsecured Creditors' with a total of \$47,588.90 and a percent allowed of 69.00%.

Below the table is a summary panel with several fields and buttons. A red circle highlights the 'Due to Creditors' and 'In from Debtor' fields, showing values of \$2,118.26 and \$2,568.28 respectively. Other fields include 'Change Line #', 'Plan Terms', 'Unsecured %', 'Trustee's %', 'Lump Sum \$', and 'Delete Line'. There are also sections for 'Debtor 1 Pay Schedules' and 'Debtor 2 Pay Schedules' with dropdown menus for 'Whose Paying', 'Amount', and 'Schedule'. Red numbers 1 through 7 are placed over various elements in the interface to correspond to the steps in the list above.

Method 2 – Factor Out:

- 1) Add the arrearage in line 3 of the calc
- 2) Enter the original claim line and change the claimed amount and coll/value fields to .01.
- 3) Change the mortgage permo
- 4) Add the GAP claim
- 5) Add the lump sum
- 6) Change the pay schedule to monthly
- 7) Delete the pay schedule amount
- 8) Hit the Calculate button
- 9) Check the total of permos and amounts due to creditors in the lower right:
 - a. If the permos due is higher than you can reduce this number by the amount of the original Arrears permo + Trustee fee (\$595.96 in this example).
 - i. If this amount reduces overall payments coming into the plan by too much then you need to play the “High/Low” game to arrive at the final figure.
 - b. If the debtor payment is higher than the permos due to creditors then the system will calculate for the total due to creditors under the plan. This should be the correct number to complete the plan.

The screenshot shows the 13Network software interface. At the top, there's a navigation bar with 'PROFILE | PARTIES | PAY SCHEDS | PAYEE | FINANCIALS | PLAN CALC | MATTERS'. Below this is a table titled 'PLAN CALCULATION' with columns: Line, Name, Claimed Amount, Mortgage Due, Coll / Value, Interest Rate, Monthly Payment, Balance To Be Paid, and Mo. The table lists various creditors and their amounts. At the bottom right, there's a summary box with 'Due to Creditors: \$2,714.99' and 'In from Debtor: \$2,569.00'. A red circle highlights this summary box with the number '9' written inside. Other red numbers (1-8) are placed over specific fields in the table and the 'Debtor 1 Pay Schedules' section.

Line	Name	Claimed Amount	Mortgage Due	Coll / Value	Interest Rate	Monthly Payment	Balance To Be Paid	Mo
1	ATTORNEY FEE							
	ACCLAIM LEGAL SERVICES	\$1,550.00		\$1,550.00			\$1,550.00	
2	ARREARAGE							
	FIRST STATE BANK	\$0.01		\$0.01		\$575.25	\$0.01	
3	EXEC CONTRACT	\$15,300.00		\$15,300.00		\$425.00	\$15,300.00	36
4	POST-PET/PRE-CONF NTG PYNTS							
	ADDED CREDITOR							
5	CURR NTG	\$3,224.00		\$3,224.00			\$3,224.00	
	ADDED CREDITOR							
6	PRIORITY							
	FIRST STATE BANK					\$1,617.00	\$97,020.00	
7	INTRAFAM REVENUE SERVICE	\$3,954.15		\$3,954.15			\$3,954.15	
	ADDED CREDITOR							
	ADDED CREDITOR							
14	All Unsecured Creditors	Total Unsecured		Percent Allowed			Amount Allowed	
		47,508.90		69.00%			\$32,781.14	

Summary Statistics:

- Due to Creditors: \$2,714.99
- In from Debtor: \$2,569.00

Debtor 1 Pay Schedules:

Whose Paying	Amount	Schedule	Upld	Calc
SINGLE FILING	\$2,569.00	MONTHLY		
SINGLE FILING	\$0.00	WEEKLY		

ALWAYS make a note of this situation on any plan calc you submit.

Why does Plan Calc show the case running long when I know it is running timely?:

Remember that plan calc will calculate based on the non-recycling amortization of the remaining amount of the claim. Note how the Profile page of this case indicates that the case has been calculated to complete in 17 months (based on recycling paramaters and the debtor making all future payments due).

CASE PROFILE - 04-56197

Balance On Hand	\$0.00
Last Receipt Date	Thursday, May 31, 2006
Last Receipt Amount	\$326.41
Last Disburse Date	Thursday, June 08, 2006
First Meeting Date	Monday, July 19, 2004 3:00 PM
Petition Filed Date	Monday, June 07, 2004
Total Paid In	\$28,069.46
Total Disbursed	\$29,069.46
Attorney	ACCLAIM LEGAL SERVICES (248) 443-7033
Judge	MARCI B. RIVOR
Business Length of Plan	36
Months Remaining (Calculated - may not be accurate)	17
Unassigned Percent	100.00%
Bar Check Flag	Yes
Disburse Flag	Yes
Months Since Confirmation	23
Months Since Petition Filed	24

CASE DETAIL

Debtor Type	Individual
Trustee Percent	1.65%
Total Paid To Trustee	\$1,673.56
Hold Permanent	\$0.50
Hold Temporary	\$0.50
Unsecured Interest	0.00%
Attorney Percentage	5
Attorney Pay Level For Percentage	5

DATES AND TIMES

Date Plan Filed	Monday, June 07, 2004
Petition Filed Date	Monday, June 07, 2004
First Meeting Date	Monday, July 19, 2004 3:00 PM
First Payment Due Date	Wednesday, July 27, 2004
Confirmation Hearing Date	Thursday, September 02, 2004 9:00 AM
Confirmation Order Date	Thursday, September 23, 2004

DEBTOR1 - [REDACTED]

Address 1	[REDACTED]
Address 2	[REDACTED]
Address 3	[REDACTED]
Zip Code	[REDACTED]
SSN	[REDACTED]
AKA	xxx-xx-3125
DOB	[REDACTED]

DEBTOR2 - [REDACTED]

Address 1	[REDACTED]
Address 2	[REDACTED]
Address 3	[REDACTED]
Zip Code	[REDACTED]
SSN	[REDACTED]
AKA	[REDACTED]
DOB	[REDACTED]

Yet this plan calc shows the case running 27 more months.

The screenshot displays the 13Network web application interface. At the top, there is a navigation bar with tabs for PROFILE, PARTIES, PAY SCHEDULES, PAYEE, FINANCIALS, PLAN CALLS, and MATTERS. The main content area shows case details for D4-56197-MBM, including the trustee (David Wm. Ruskin) and attorney (ACCLAIM LEGAL SERVICES). Below this is a table titled 'PLAN CALCULATION' listing various creditors and their claims.

Line #	Name	Claimed Amount	Non-Payable	Coll / Value	Interest Rate	Monthly Payment	To Be Paid	%
1	ATTORNEY FEE - ACCLAIM LEGAL SERVICES	\$2,666.50						
2	ARREARAGE - COUNTRYWIDE HOME LOANS	\$7,273.75				\$202.05		
3	EXEC CONTRACT - ADDED CREDITOR							
4	CONT'G DEBT (USE IN PLAN CALC) - ADDED CREDITOR							
5	POST-PET/PRE-CONF. NTG. PYMTS - ADDED CREDITOR							
6	POST-PET/PRE-CONF. NTG. PYMTS - ADDED CREDITOR							
7	CURR. NTG. - COUNTRYWIDE HOME LOANS					\$465.74	\$12,574.98	
8	CURR. NTG. - COUNTRYWIDE HOME LOANS	\$151.08		\$151.08			\$151.08	
9	PRIORITY - ADDED CREDITOR							
10	PRIORITY - ADDED CREDITOR							
11	PROP. TAX - WAYNE COUNTY TREAS. B. WOOTOWICZ	\$1,599.12		\$1,245.99	12.00	\$53.00	\$1,427.51	26
12	SECURED - WAYNE COUNTY TREAS. B. WOOTOWICZ	\$12.46		\$12.46			\$12.46	
13	SECURED - ADDED CREDITOR							
14	SECURED - ADDED CREDITOR							
15	SECURED - ADDED CREDITOR							
16	AUTOMOBILE - CREDIT ACCEPTANCE CORP.	\$3,900.00				\$433.33		
17	All Unsecured Creditors	Total Unsecured	9,881.59					
		Percent Allowed		100.00				
		Amount Allowed					\$7,265.69	

At the bottom of the screen, there are controls for 'Plan Terms' (set to 27) and 'Unsecured %' (set to 100). Below these are sections for 'Debtor 1 Pay Schedules' and 'Debtor 2 Pay Schedules', each with columns for Amount, Schedule, and Upd/Calc.

There are several things to note in this plan calc.

- 1) Line 12 shows an additional amount owed to Wayne County, but if you look at the payees in this case there is only one Wayne County claim. This amount represents interest due that has accrued on the claim.
- 2) There is no amount listed under the Coll/Value field or the Mo column in lines 2 and 16 for the mortgage arrears and automobile. This is because the claims have been paid in full already. The monthly payments are no longer being factored into the total permos required under the plan.
- 3) Line 11 shows Wayne County being paid over 26 more months. This is why the plan is running 27 month in Plan Calc even though the system has calculated 17 months.
- 4) To account for the recycling just increase the monthly payment due to Wayne County by at most the difference between the total of the Due to Creditors line and the In from Debtor line in the lower right corner of the screen. If there are several creditors remaining them pro-rate the permo difference between each claim based on the Coll/Val column. In this instance we will increase the permo to Wayne County to \$400/mo. This is not the full difference but is enough to quickly pay the claim off.
- 5) This shows the case will complete in 16 more months, similar to what was calculated by the system at the last disbursement.

The screenshot displays the 13Network software interface. At the top, there is a navigation bar with tabs for PROFILE, PARTIES, PAY SCHEDS, PAYEE, FINANCIALS, PLAN CALC, and MATTERS. The main area shows a 'PLAN CALCULATION' table with columns for Line, Name, Claimed Amount, Mortgage Due, Coll / Value, Interest Rate, Monthly Payment, and To Be Paid. A red circle highlights the 'Monthly Payment' of \$400.00 for line 12. Below the table, a summary row shows 'All Unsecured Creditors' with a total unsecured amount of \$2,881.57 and a percent allowed of 100.000. At the bottom, a summary box shows 'Due to Creditors' as \$896.07 and 'In from Debtors' as \$1,265.46. A red circle highlights the 'Plan Terms' field set to 16.

Line	Name	Claimed Amount	Mortgage Due	Coll / Value	Interest Rate	Monthly Payment	To Be Paid	No
1	ATTORNEY FEE							
2	ARREARAGE							
3	EXEC CONTRACT							
4	CONT'G DEBT (USE IN PLAN CALC)							
5	POST-PET/PRE-CONF MTG PYMTS							
6	CURR MTG							
7	PRIORITY							
8	PROP TAX							
9	SECURED							
10	AUTOMOBILE							
11	WAYNE COUNTY TRASSIE WOLOVICZ	\$2,599.12		\$1,245.99	12.00	\$400.00	\$1,272.42	3
12	WAYNE COUNTY TRASSIE WOLOVICZ	\$12.45		\$12.46			\$12.46	
13	ADDED CREDITOR							
14	ADDED CREDITOR							
15	ADDED CREDITOR							
16	CREDIT ACCEPTANCE CORP	\$3,900.00				\$433.33		
17	All Unsecured Creditors	Total Unsecured		Percent Allowed			Amount Allowed	
		2,881.57		100.000			\$2,051.59	