

# Bankruptcy Case Opening

## *For Attorneys*

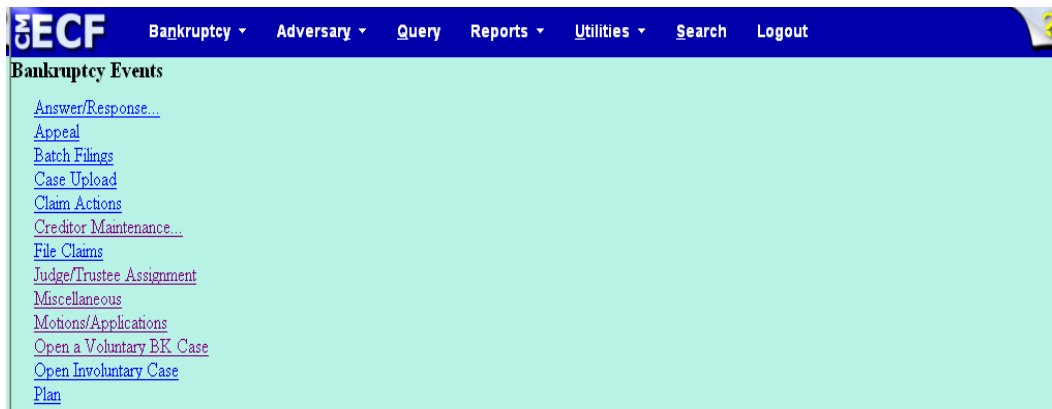
This process shows the steps and screens required for attorneys to open a bankruptcy case on CM/ECF.

- STEP 1** Click on the Bankruptcy hyperlink on the CM/ECF Main Menu Bar. (See Figure 1.)



**Figure 1**

- STEP 2** The **BANKRUPTCY EVENTS** screen displays. (See Figure 2.)



**Figure 2**

- STEP 3** At the Bankruptcy Events screen, click on the [Open a Voluntary BK Case](#) hyperlink. The Open New Bankruptcy Case screen will display (See Figure 3.)



**Open New Voluntary Bankruptcy Case**

Case type bk  
Date filed 1/31/2012  
Chapter 13  
Joint Petition n  
Deficiencies n

Next Clear

**Figure 3**

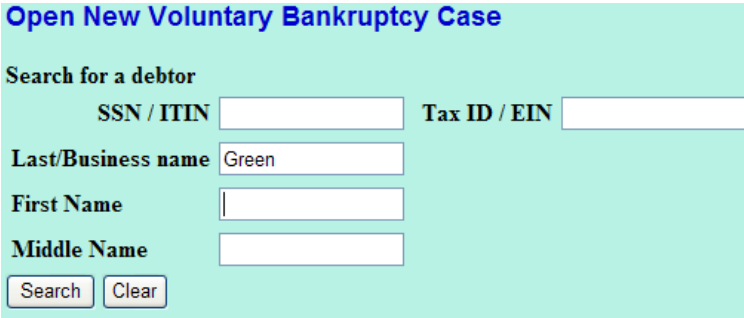
- ◆ The case number will be generated later in this process and will be displayed on the Notice of Electronic Filing.
- ◆ The current date will always be displayed in the **Date Filed** field.
- ◆ Select the **Chapter** from the pick list box.
- ◆ The default value for **Joint Petition** is **n** (no); for a Joint filing select **y** (yes).
- ◆ If there are any required items missing from the Voluntary Petition, change the **Deficiencies** box from **n** to **y**.

**NOTE:** In **Chapter 13** cases, if the Plan and/or Certificate of Service is missing, but the Voluntary Petition **is** complete **do not** change the Deficiencies box from n to y.

- Plan & Certificate missing: deadline will be created for both automatically.
- Certificate of Service missing: a deadline will be created automatically for both the Plan and Certificate, **however**, once the user docket the Plan event the deadline will automatically be terminated, leaving only the deadline for the Certificate of Service due.

- If neither Plan nor Certificate of Service is missing: once the user docket the Plan and Certificate of Service events the deadlines will automatically be terminated.
- ◆ When this screen is correct, click **[Next]** to continue.

**STEP 4** The **PARTY SEARCH** screen displays. (See Figure 4a.)



The screenshot shows a web form titled "Open New Voluntary Bankruptcy Case". Under the heading "Search for a debtor", there are four input fields: "SSN / ITIN", "Tax ID / EIN", "Last/Business name" (containing the text "Green"), "First Name", and "Middle Name". At the bottom of the form are two buttons: "Search" and "Clear".

Figure 4a

- ◆ This screen is for you to enter the parties on the case. Before you add the debtor, or any party, you should search the database to see if that party already exists in the database from another case, to eliminate duplicate records in the system. You can search by Social Security Number, Tax Identification Number, Last Name or Business Name.
  - You can enter the last name to search the database. If this is a business filing, enter the first word or significant words of the business name to search. The entire business name is stored in the **Last/Business name** field. The field size is 80 characters.
- ◆ In this lesson, we will enter the debtor's last name and click **[Search]**.

**NOTE:** The entire name of businesses resides in the **Last/Business** field. Therefore, for business filings, entering the first part of the name may be sufficient to find a match.

- ◆ If there are no matches, the system will return a **No Person Found** message.

**Search for a debtor**

SSN / ITIN  Tax ID / EIN

Last/Business name

First Name

Middle Name

**Party search results**

Green, 601 West Broadway, Louisville, KY  
Green James M.  
Green, Anna, 601 W Broadway, Louisville, KY  
Green, Annie M.  
Green, Arlene M., 601 W Broadway, Louisville, ky  
Green, Armilda D.

**Figure 4b**

**NOTE:** Your name search may find more than one record having the same name as shown in **Figure 4b**. Clicking on each of the names will display a window showing the party's address information for verification.

If none of the addresses are correct for this party, you can either 1.) modify the address (for this case only) on the following PARTY INFORMATION screen, or 2.) click on the **[Create new party]** button to add a new person record with this address.

- ◆ Once you have tried alternative searches and determined that the party is not already in the database, you can add them to the database. Click **[Create New Party]**.

- **STEP 5** The **PARTY INFORMATION** screen displays. (See Figure 5.)

The screenshot shows a web form titled "Debtor Information" with a light blue background. The form contains the following fields and controls:

- Green** SSN / ITIN: Unknown
- Office**: Text input field
- Address 1**: Text input field containing "601 West Broadway"
- Address 2**: Text input field
- Address 3**: Text input field
- City**: Text input field containing "Louisville"
- State**: Text input field containing "KY"
- Zip**: Text input field containing "40202"
- County**: Pick list box containing "JEFFERSON-KY (21111)"
- Country**: Text input field
- Phone**: Text input field
- Fax**: Text input field
- E-mail**: Text input field
- Party text**: Text input field

At the bottom of the form, there are several buttons and a note:

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

Figure 5

- ◆ Enter the debtor's **Name** and **Address** information in the appropriate boxes . (For this lesson, our debtor is Annie M. Green.)
- ◆ Select the debtor's **County** of residence from the pick list box.

**NOTE:** Type the first letter of the county name for a faster search.

- ◆ Enter further descriptive text for the debtor in the **Party text** field, if appropriate (such as A Kentucky Corporation, Guardian of the State, etc.)
- ◆ If the party has an alias, click the **[Alias]** button.

**STEP 6** The **ALIAS** screen appears. (See Figure 6.)

**Alias Information (Party Green, Annie M.)**

|   | Last/Business name | First name | Middle name | Generation | Role  |
|---|--------------------|------------|-------------|------------|-------|
| 1 | Green              | Susan      |             |            | aka ▼ |
| 2 |                    |            |             |            | aka ▼ |
| 3 |                    |            |             |            | aka ▼ |
| 4 |                    |            |             |            | aka ▼ |
| 5 |                    |            |             |            | aka ▼ |

Click the Add aliases button to return to the Party screen and submit all information for this party.

**Figure 6**

- ◆ You can enter up to five alias names. **Alias Role** selections include aka, dba, fdba, and fka. The default is aka.
- ◆ Click **[Add aliases]**.

**STEP 7** The **PARTY INFORMATION** screen reappears. (See Figure 7.)

**Debtor Information**

Annie M. Green SSN / ITIN:xxx-xx-6994

Office  Address 1 601 West Broadway  
 Address 2  Address 3   
 City Louisville State Ky Zip 40202  
 County Jefferson ▼ Country   
 Phone  Fax   
 E-mail   
 Party text

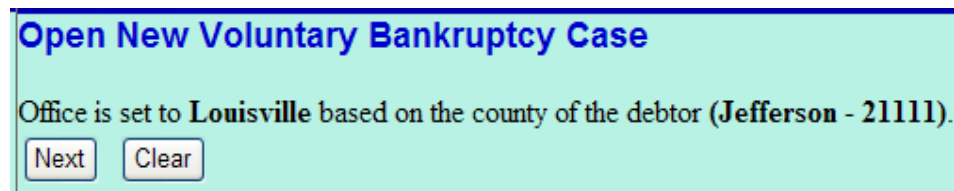
Add all aliases and corporate parents or affiliates before clicking the Submit button.

**Figure 7**

- ◆ Clicking on the **[Review]** button at any time presents a screen summarizing the attorney and alias activity for this debtor.
- ◆ Verify the information.
- ◆ Be careful about clicking the **[Clear]** button. You could accidentally delete information.
- ◆ Click **[Submit]**.

**NOTE:** If this were a joint debtor filing, a **JOINT DEBTOR PARTY** screen would appear next.

**STEP 8** Division of the case will be assigned based on the county selected in **STEP 5**, as shown in **Figure 8**. If a mistake was made in the selection of the county, click on the **[Back]** button and make the correction. If the information is correct, click **[Next]** to continue.



**Figure 8**

**STEP 9** The **STATISTICAL DATA** screen appears next. (See Figure 9.)

**Figure 9**

- ◆ Select the **Type of Debtor** by clicking in the appropriate box(es).
- ◆ Select the **Nature of Business** if applicable.
- ◆ Select **y** or **n** for **Prior Filing within Last 8 Years**.
- ◆ The **Fee Status** values are Paid, Installment, and IFP filing fee waived. If the petition is accompanied by an Application to Pay Filing Fees in Installments, you would select Installment from the pick list box. IFP filing fee waived would only apply in a Chapter 7 case where the debtor is filing a separate PDF Application to Proceed in forma pauperis. The IFP Application must be docketed as a separate event under the Motions/Applications category.
- ◆ Designate the **Nature of Debt** as Consumer or Business.
- ◆ Choose Yes or No for **Asset notice** designation. The default is **NO**.
  - Chapter 7's the designation will be **NO**.
  - Chapter 11, 12, or 13's the designation will be **YES**.
- ◆ Select the range of **Estimated Creditors** from the pick list box.



- 1 -49
- 50 - 99
- 100 -199
- 200 - 999
- 1,000 - 5,000
- 5,001 - 10,000
- 10,001 - 25,000
- 25,001 - 50,000
- 50,001 - 100,000
- over 100,000

◆ Select the correct dollar range for **Estimated Assets**.

- \$0 to \$50,000
- \$50,001 - 100,000
- \$100,001 - 500,000
- \$500,001 - 1 million
- \$1,000,001 - 10 million
- \$10,000,001 - 50 million
- \$50,000,001 - 100 million
- \$100,000,001 to \$500 million
  - \$500,000,001 to \$1 billion
  - More than \$1 billion

◆ Select the correct dollar range for **Estimated Debts**.

- \$0 to \$50,000
- \$50,001 - 100,000
- \$100,001 - 500,000
- \$500,001 - 1 million
- \$1,000,001 - 10 million
- \$10,000,001 - 50 million
- \$50,000,001 - 100 million
- \$100,000,001 to \$500 million
  - \$500,000,001 to \$1 billion
  - More than \$1 billion

◆ Click **[Next]** to continue.

**STEP 10** The **SUMMARY OF SCHEDULES** screen will appear. (See Figure 10 )

**Open New 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.

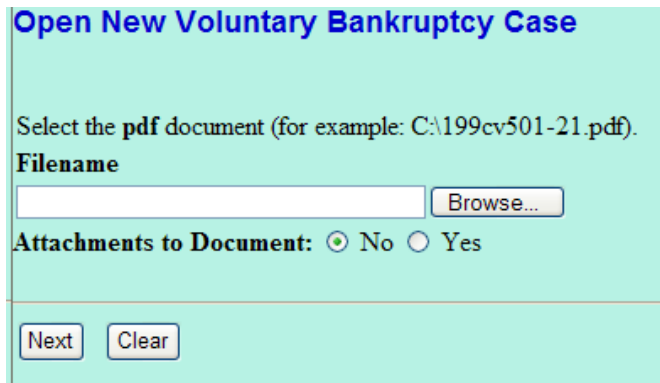
| NAME OF SCHEDULE/FORM  | ASSETS               | LIABILITIES          | OTHER                |
|--|----------------------|----------------------|----------------------|
| A - Real Property  | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| B - Personal Property  | <input type="text"/> | <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<br>(from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)                                | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <b>TOTAL Type of Liability</b> from<br>Form 6, Statistical Summary<br>(Generally Nondischargeable Debt -- 28 USC 159)                        | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <b>Total Dischargeable Debt (Computed)</b><br>Note: Not computed when any value above for D, E, F, or<br>nondischargeable debt is not known. | <input type="text"/> | <input type="text"/> | <input type="text"/> |

**Figure 10**

◆ Click **[Next]** to continue.

- ◆ Report the totals from Schedules A,B,D,E,F, I, J, Form 22 and Nondischargeable Debt in the the boxes provided.
  
- ◆ Click **[Next]** to continue.

- STEP 11 The **SELECT A PDF DOCUMENT** screen appears.  
(See Figure 11.)



**Open New Voluntary Bankruptcy Case**

Select the **pdf** document (for example: C:\199cv501-21.pdf).

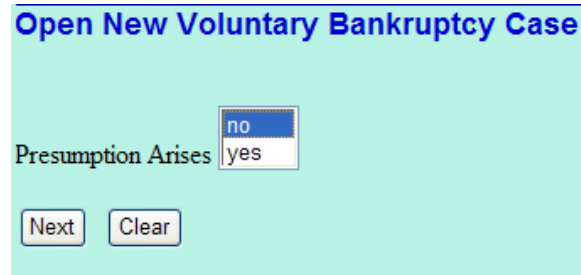
**Filename**

**Attachments to Document:**  No  Yes

Figure 11

- ◆ Click [**Browse**], then click on the down arrow ▼ for the **Files of type** field.
- ◆ Navigate to the directory where the appropriate PDF file is located.
- ◆ Highlight the file. Then right click with your mouse and select **Open** to verify the contents of the document. If this is the correct file, double-click the PDF file to select it.
- ◆ Accept the default setting of **No** for the **Attachments to Document** radio buttons. Attachments will be covered in another module.
- ◆ Click [**Next**]

**STEP 12** The **PRESUMPTION OF ABUSE** screen appears. (See Figure 12.)



**Figure 12**

- ◆ The question regarding the presumption of abuse is presented. (See Figure 12) . If the Statement of Current Monthly Income and Means Test document prepared for the debtor indicates that the presumption of abuse does not arise, select **No** . If the Statement indicates that the presumption of abuse does in fact arise, select **Yes** .
- ◆ Click **[Next]**

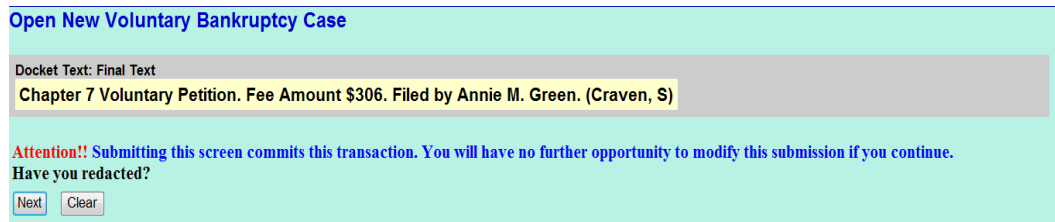
**STEP 13** The **RECEIPT #** screen appears. (See Figure 13.)



**Figure 13**

- ◆ If you are paying in installments, change the amount in the fee box to the amount you are paying. If you are paying 0 remove fee amount from the fee box.
- ◆ Click **[Next]** to continue.

**STEP 14** The **FINAL TEXT EDITING** screen displays. (See Figure 14. )



Open New Voluntary Bankruptcy Case

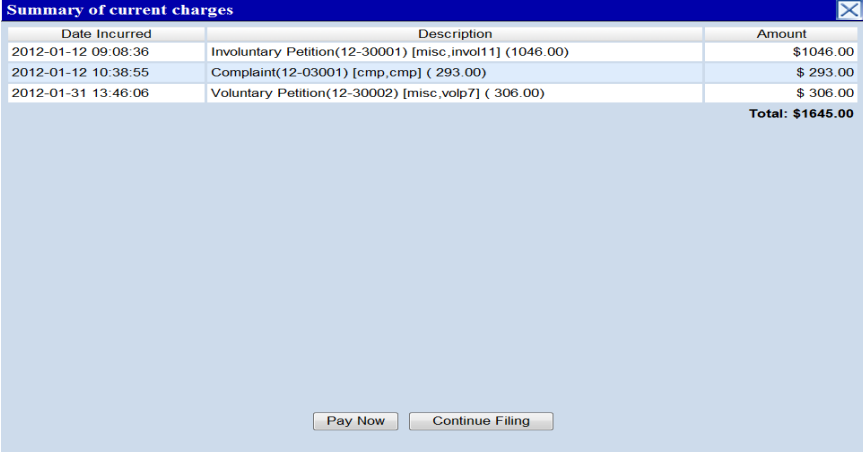
Docket Text: Final Text  
Chapter 7 Voluntary Petition. Fee Amount \$306. Filed by Annie M. Green. (Craven, S)

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

**Figure 14**

- ◆ **Proof this screen carefully!** This is what will print on the docket sheet.
- ◆ If the docket text is incorrect, click the browser **[Back]** button at the top of the screen one or more times to find the screen to be modified, make the correction, and continue through the event.
- ◆ To abort or restart the transaction, click on the Bankruptcy hyperlink on the **CM/ECF Main Menu Bar**. Although this can be done at any time, this is your last opportunity to change the event.
- ◆ The case number will now be assigned. Click **[Next]** to continue.

- STEP 15** The **Internet Payment** screen will be displayed. (See **Figure 15**) . You will be given the opportunity to either pay your fees now by clicking on the Pay Now button, or to continue filing and pay all of the days outstanding fees at the end of the day by clicking on the Continue Filing option. Refer to the On-Line Credit Card manual for more information on paying your fees on-line.

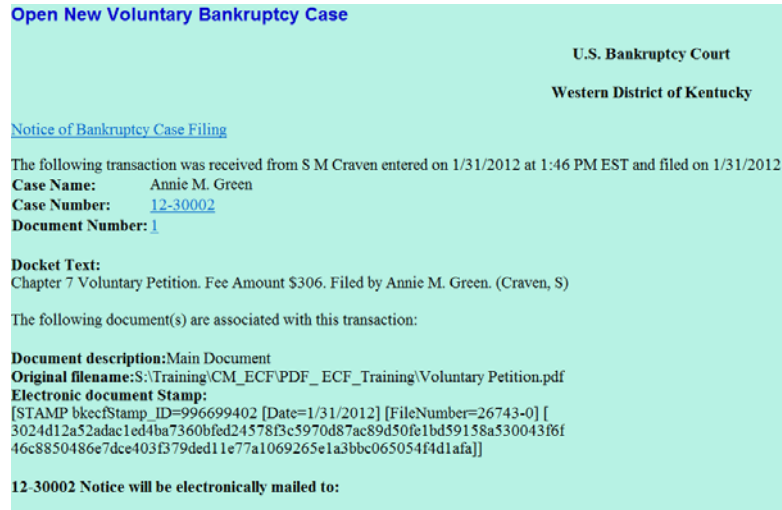


| Date Incurred       | Description   | Amount                  |
|---------------------|---|-------------------------|
| 2012-01-12 09:08:36 | Involuntary Petition(12-30001) [misc,invol11] (1046.00) | \$1046.00               |
| 2012-01-12 10:38:55 | Complaint(12-03001) [cmp,cmp] ( 293.00)                 | \$ 293.00               |
| 2012-01-31 13:46:06 | Voluntary Petition(12-30002) [misc,volp7] ( 306.00)     | \$ 306.00               |
|                     |   | <b>Total: \$1645.00</b> |

Pay Now    Continue Filing

**Figure 15**

**STEP 16** The **NOTICE OF ELECTRONIC FILING** screen displays.  
(See Figure 16a )



**Figure 16a**

- ◆ This **Notice of Electronic Filing** is the verification that the filing has been sent electronically to the court's database. It certifies that the petition is now an official court document.
- ◆ Make a note of the case number, which appears in blue. Clicking on the case number hyperlink, [12-30002](#), will display the docket report for this case.
- ◆ Clicking on the document number hyperlink [1](#), will display the PDF image of the petition just filed.
- ◆ The [Notice of Bankruptcy Case Filing](#) hyperlink appears at the top of the Notice of Electronic Filing. Clicking on this hyperlink reveals a notice summarizing the pertinent details and participants of this case. (See Figure 16b )



United States Bankruptcy Court  
Western District of Kentucky

**Notice of Bankruptcy Case Filing**


A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 7 of the United States Bankruptcy Code, entered on 08/26/2008 at 12:57 PM and filed on 08/26/2008.

**Annie M. Green**  
601 West Broadway  
Louisville, Ky 40202  
SSN / ITIN: xxx-xx-6994  
*aka*  
**Susan Green**

The case was filed by the debtor's attorney:

**Joseph Robert Attorney, Jr.**  
601 West Broadway  
Louisville, Ky 40216  
(502) 123-4567

The case was assigned case number 08-30034.

**Figure 16b**

**NOTE:** You must enter your PACER login and password to view any documents or reports and to perform any queries.

**NOTES REGARDING ADDITIONAL DOCUMENTS THAT MAY/ARE REQUIRED TO  
BE FILED AT THE TIME THE PETITION AND/OR SCHEDULES ARE FILED**

The below table is a list of common documents which either may be filed at the time the petition and/or schedules are filed or are required to be filed (some are new documents now required as a result of the implementation of the BAPCPA on October 17, 2005) .

| Document                                 | How to File  | Other Notes  |
|--|--|--|
| Application to Pay in Installments       | Must be filed and docketed separately from the petition. Appropriate event: Pay Filing Fee in Installments under the Motions/Applications category.          | Must be filed at the time the new case is filed. Application is granted automatically unless debtor has been dismissed previously for failure to pay a filing fee.   |
| Application to Proceed In Forma Pauperis | Must be filed and docketed separately from the petition. Appropriate event: In forma pauperis under the Motions/Applications category.                       | Application must comply substantially with Official Form 3. Available only for Chapter 7 cases filed by individual debtor (s) .  |
| Statement of Intention                   | If filed at the time the schedules are filed, should be filed as part of the schedules PDF, behind the Statement of Financial Affairs but before Schedule A. | Due no later than 30 days from the date the case is filed or the date of the Section 341 Meeting, whichever is earlier. Case may be dismissed for failure to file Statement of Intention if required. Statement of Intention is not required if debtor has listed no debt on Schedule D. |

| Document                                    | How to File   | Other Notes   |
|---|---|---|
| Certificate of Credit Counseling            | May be filed either with the petition and schedules OR may docketed separately. The event for Certificate of Credit Counseling is found under the Miscellaneous category. Some petition preparation programs will docket the certificate for you; please consult with your software provider. | Credit counseling is required for all individual debtors, unless an exemption is granted. Document must be a certificate issued by the provider, i.e., debtor cannot prepare his own certificate. Required at the time the case is filed, unless debtor has filed a motion for extension of time or for exemption from credit counseling; however, if not filed at the time the case is filed, the Court will issue a Notice of Deficiency allowing fifteen days from the date the case was filed to file the required certificate. Case may be dismissed if not filed by the time the deficiency deadline elapses. |
| Motion to Extend Time for Credit Counseling | Must be filed separately from the petition/schedules. Appropriate event: Extend Time for Credit Counseling under the Motions/Applications category.   | Should be filed at the time the case is filed; however, if not filed at the time the case is filed, the Court will issue a Notice of Deficiency allowing fourteen days from the date the case was filed to file the required motion. Case may be dismissed if not filed by the time the deficiency deadline elapses.  |
| Motion for Exemption from Credit Counseling | Must be filed separately from the petition/schedules. Appropriate event: Exemption from Credit Counseling under the Motions/Applications category.  | Should be filed at the time the case is filed; however, if not filed at the time the case is filed, the Court will issue a Notice of Deficiency allowing fourteen days from the date the case was filed to file the required motion. Case may be dismissed if not filed by the time the deficiency deadline elapses.  |

| Document   | How to File   | Other Notes   |
|--|---|---|
| Statement of Current Monthly Income (Official Form 22 )  | May be filed either with the petition and schedules OR may docketed separately. The event for Statement of Current Monthly Income is found under the Miscellaneous category (there are separate events for Chapters 7, 11 and 13 ) .  | Required for all individual debtors with primarily consumer debts. Should be filed at the time the case is filed; however, if not filed at the time the case is filed, the Court will issue a Notice of Deficiency allowing fourteen days from the date the case was filed to file the required document. Case may be dismissed if not filed by the time the deficiency deadline elapses. |
| Creditors Matrix   | Should be filed in PDF format as part of the petition/schedules (preferably at the end of the document ) and must be uploaded in text format using Creditor Maintenance OR a petition preparation software package with case upload capability ) .  | Must be filed or uploaded at the time the case is filed. If not uploaded at this time, the Court will contact the attorney to upload the creditors. If matrix is not supplied and uploaded within three days of the date the case is filed, case may be dismissed.  |
| Remaining Schedules, Statement of Financial Affairs and Attorney § Disclosure of Compensation Page | May be filed at the time the petition is filed (as part of the same PDF document ) or if petition is filed as a skeletal filing, § may be filed within fourteen days of the date the case was filed. Schedules should be filed in the sequence required by the Court; refer to the Court § website for further information. | If schedules and other required documents are not filed within fourteen days of the date the case was filed, case may be dismissed without further notice or hearing. If schedules are not filed at the time the case is opened, the Court will enter an entry informing the filer of the required deadlines and possible consequences.   |