

Plan Narrative Worksheet – Version 3

Purpose:

The purpose of this guide is to make you familiar with the Plan Narrative Worksheet in Version 3. This guide will explain, in brief, all the sections and expected usage. Please familiarize yourself with this guide before using the new worksheet.

Executive Summary:

The Plan Narrative Worksheet is a TNG Worksheet designed to streamline all plan narratives to a consistent format that are easy to read and quick to create. Now that we have established a consistent narrative format, we have enhanced the worksheet to provide additional functionality and resolve some minor issues that were present in the first version.

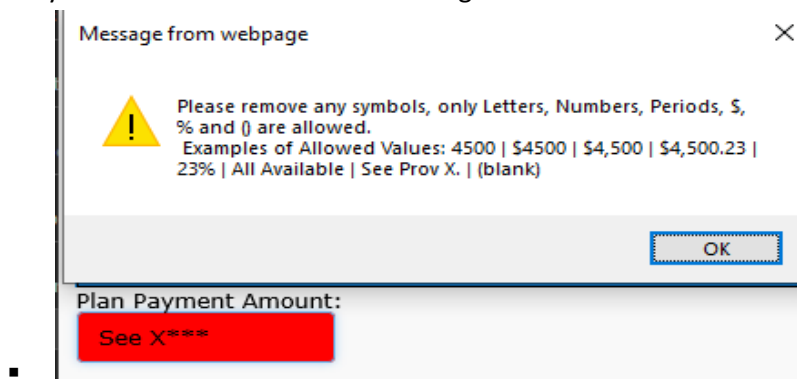
This Worksheet, and the narrative created in the Forum, is used by several staff members throughout the life of each case., Please take time when completing the worksheet to ensure it is accurate and consistent, every time. This updated version of the narrative will create a standard for all amended narratives filed to highlight changes that are made based on the previous narrative. (See Example of Completed Narrative Forum Note on page 6.)

Contents

Purpose:	1
Executive Summary:.....	1
Version 3 Changes.....	2
Important Notes by Section in Order:.....	3
Documents Section:	3
Plan Narrative Top Section:	3
Part I through Part III	3
Part IV.....	4
Table Section (Secured Claims).....	4
4E Non-Priority Unsecured Claims	5
Nonstandard Provisions:.....	5
Summary Section:	6
Example of Completed Narrative Forum Note	7
Creating Amended Plan Workflow:	8
General Worksheet Notes and Tips	8

Version 3 Changes

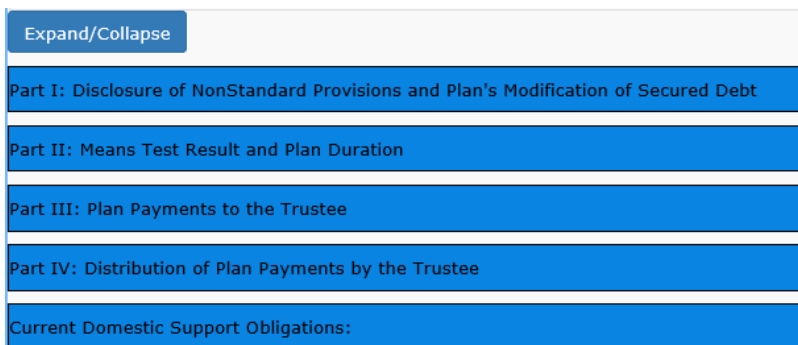
- Colors have been reworked throughout the worksheet
- **Create PDF** has been renamed to **Create Forum Note** to be more logical to the process that is happening.
- Header section has been set to fit on one line
- Summary section has been revised for colors and spacing
- Entire document can now change size dynamically on different size screens
- Validation has been added to text boxes where dollar figures or percentages are generally added
 - These fields will allow for some text to be entered besides just numbers to accommodate plan language that debtor attorneys are using.
 - The allowed symbols are '\$ % () . / '
 - If a field is blank on the plan, then '(blank)' should be entered in the corresponding field on the worksheet.
 - If special text such as 'See X.' is entered in the plan, then the same can be entered in the worksheet without causing an error.
 - If an Invalid Character is added, the box will turn red and an error message will come up. If left unfixed this may result in the forum note not being created



- All sections can be collapsed by clicking on the Blue title bar. This is nice to condense the screen. You can click the blue title bar again to expand it.

Part I: Disclosure of NonStandard Provisions and Plan's Modification of Secured Debt

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- Expand / Collapse button and functionality has been added to allow for quick expanding and collapsing of all sections. Useful if you only want to show the sections you will be entering.






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- Removed creation of additional PDF file in documents called Plan Narrative. This was a separate document not being utilized. This will also result in faster save times when going through the Create Forum Note button.
- Additional bug fixes and minor adjustments

Important Notes by Section in Order:

Documents Section:

This section is designed to allow you to quickly access Original, Amended, and other plan related documents direct from the worksheet without having to open them separately first. Click the PDF icon on the left to immediately open that document.

Documents			
PDF	Doc.	Date Created	Document Type
		05/24/2017	CASE AT CONFIRMATION
	20	05/10/2017	Objection to Confirmation of Ch 13 Plan Trustees Objection to Confirmation of Chapter 13 Plan. (With Strict Compliance). (Related document(s) 6 Meeting of Creditors Chapter 13 AutoAssign, 14 Chapter 13 Plan). Proof of Service.
	14	04/01/2017	Chapter 13 Plan Chapter 13 Plan.

Plan Narrative Top Section:

Current Court Doc and Previous Court Doc are important fields that need to match the narrative for the document you are creating and the previous narrative. The Track Changes will not work properly without these document numbers being correct. Additionally, there is logic to attach the forum note to the document in the “Current Court Doc” field automatically.

Original / Amended: Should be checked accordingly.

Date of Plan: This is the date the plan was filed. Usually time stamped at the bottom of the plan.

Refresh: Will refresh the worksheet in progress, this does not revert any changes made.

Create PDF: Used when the narrative is complete and you are ready to create the forum note.

Reset Worksheet: ***Caution*** This will erase all data on the worksheet but not out of the system. This is useful if you’ve made a mistake and want to start over, or if the amended plan is drastically different and you would prefer to just fill out a new plan. **Note: If you put in the Previous Court Doc # it will still perform a comparison to highlight changes.**

16-40038-BDL Plan Narrative		Refresh	Create Forum Note	Reset Worksheet			
Current Court Doc:	<input type="text" value="38"/>	Previous Court Doc:	<input type="text" value="14"/>	Original: <input type="checkbox"/>	Amended: <input type="checkbox"/>	Date Plan Filed:	<input type="text" value="5/31/16"/>

Part I through Part III

Part I: Check each box for “Yes” only. It will automatically state No if not checked.

Part II: Check the respective box for means test and plan duration from plan

Part III:

Enter the Plan Amount (Numbers only, no \$ or /mo)

Does Payment Plan Match I-J Amount: Select the appropriate box. (Per MSL, if this value matches within \$1.00 then select Yes, otherwise choose No)

Base Calculations:

Type out the base calculations as you would for the Base Calculation Forum Note (Ex. $400 \times 36 = \$14,400$)

Tax Refund: Choose the respective option from the plan

E: Other: Copy and paste from plan if this box is filled out.

Comments: IF you need to enter comments for any part of this section, please check this box and enter appropriate comments.

Part I: Disclosure of NonStandard Provisions and Plan's Modification of Secured Debt
Check if Yes <input checked="" type="checkbox"/> A: <input type="checkbox"/> B: <input type="checkbox"/> C:
Part II: Means Test Result and Plan Duration
Select One: <input checked="" type="checkbox"/> a below median income debtor with a 36 month applicable commitment period <input type="checkbox"/> an above median income debtor with a 60 month applicable commitment period
Part III: Plan Payments to the Trustee
Plan Payment Amount: \$1,384.63
Does Payment Plan Match I-J Amount: Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
B: Frequency (select one) <input type="checkbox"/> Monthly <input checked="" type="checkbox"/> Twice Per Month <input type="checkbox"/> Every Two Weeks <input type="checkbox"/> Weekly
Base Calculations 1384.63*30 1628.97*30
C: Tax Refund (check one) <input type="checkbox"/> commits all tax refunds to funding the plan <input checked="" type="checkbox"/> does not commit all tax refunds to funding the plan
E: Other <input type="text"/>
<input checked="" type="checkbox"/> Comments
Step Payments exist

Part IV

Attorney Fees: Input attorney fees from the plan

Amount paid prior to Filing: Input amount paid prior to filing

Note: The Amount Paid in Plan is not visible on this screen but will be calculated and added to the forum note automatically. If this value changes, it will highlight automatically.

Attorney Fees to be Paid: Select the appropriate option and copy/paste information from plan as needed.

Table Section (Secured Claims)

For all the tables in the Secured Claims:

- If you are entering a monthly payment, only enter the numbers (Ex. 450.00) instead of (\$450.00 or 450.00/mo). Formatting will happen automatically. If the plan has something other than numbers, enter accordingly.
- If you are entering a percent, only enter the numbers (Ex. 5.2) instead of (5.2% or 5.2 percent).

- The Add Row button can be clicked a total of 9 times, expanding each table to a total of 10 rows. If you need to enter additional data, please use the Comments section for that respective section.

Add Row

- If you are amending a plan and need to remove a row, simply click the red Delete button to delete all content in that row.

Delete

4E Non-Priority Unsecured Claims

Choose None if the box was left blank otherwise choose the appropriate item from the plan. In the At Least text box, if you are entering a dollar figure, formatting will apply automatically (Ex. 450 will become \$450.00)

Nonstandard Provisions:

The Non-Standard Provisions section has been re-worked to allow 10 rows of large amounts of text to provide a formatted forum note. Each row will allow up to 1000 characters. Please copy and paste 1 provision in each box. If there are more than 10 provisions, input additional provisions in the last box.

Part X: Non-Standard Provisions [JUMP TO SUMMARY](#)

Non-Standard Provisions>	
<div></div>	Delete
<div></div>	Delete
Add Row	

Summary Section:

This section was designed to give you a quick recap of what the narrative contains and allow you to review the changes made. It will highlight in Yellow all changes as you make them to the worksheet. This section is only a visual representation of the plan and is not used to create the actual narrative.

This section should be used to review the information you entered and ensure all necessary changes have been recorded before creating the forum note.

The blue hyper-links at the top will allow you to jump back to each respective section if you need to make a change before you create the PDF as an alternative to scrolling back up.

Summary Section

[Jump to Top](#) [PART I - III](#) [PART IV](#) [PART V](#) [PART VI](#) [PART VII](#) [PART IX - X](#) [SUMMARY](#) [Refresh](#) [Create Forum Note](#) [Reset Worksheet](#)

16-40038-BDL Plan Narrative Summary
Current Court Doc: 38 Previous Court Doc: 14
Original ☐ OR Amended ☐ Date Plan Filed: 5/31/16
Nonstandard Provs & Plan's Mods: A. ☒ | B. ☐ | C. ☐
☒ Below Median 36 Months
☐ Above Median 60 Months
Plan Payments to Trustee
Plan Payment Amount: \$1,384.63 Does PP Match I-J Amount? ☒ YES | ☒ NO
Frequency ☐ Monthly | ☒ Twice Per Month | ☐ Every Two Weeks | ☐ Weekly
Base Calculation 1384.63*30 1628.97*30
Tax Refunds: ☐ Committed | ☒ Not Committed
E: Other
Comments Step Payments exist

Attorney Fees: \$45.00
Amount paid prior to filing: \$1,500.00
☒ Prior to all Creditors
☐ Monthly Payment of
☐ All remaining funds available after designated monthly payments to creditors:
☐ Other:

1. Ongoing Payments

Rank	Monthly Payment	Creditor	Collateral
1	\$70.00	Lorne and Ruth Wilson	First Mortgage
1	\$700.00	CitiFInancial Svcing	First Mortgage

Example of Completed Narrative Forum Note

This example shows an amended plan that had a modified plan payment amount, the addition of a secured creditor, Non-Priority Unsecured was adjusted, and the Non-standard provisions were modified.

Narrative		Add New Narrative Note			
Amended Plan Narrative					
Entered by Chris Benjamin on Thursday, August 13, 2020 8:12 AM					
Amended Plan Narrative:					
Current Doc: 82 Previous Doc: 80 Date of Plan: 8/11/20					
Nonstandard Provs & Plans Mods: A. Yes B. No C. No Means Test & Plan Duration Below Median 36 Months					
Plan Payment Amount: \$2750 Frequency: Monthly Does Plan Payment Match I-J? (YES) Base Calc: $150.00 + \$2750 \times 35 = \$96,400$ Tax Refunds: Committed					
Comments: Plan Payment was increased after first PP was made					
Attorney Fees: \$4000.00 Amount Paid Prior to Filing: \$367.00 Amount to be paid in plan \$3633.00 Attorney Fees to be Paid All Remaining after the following Creditors: After car Crdt					
2 Ongoing Payments					
Rank	Monthly Payment	Creditor	Collateral	Interest Rate	
2	\$1450	First National	123 Main Street First Mortgage	5.6%	
910 Collateral					
Rank	Monthly Payment	Creditor	Collateral	Pre-Conf Adq Pro Pmt	Interest Rate
1	\$400.00	Kia USA	2019	\$400.00	3.00%
4E: Non-priority Unsecured Claims At Least: \$900					
The Liquidation Value of the Estate is: \$1200.00 Rate of Interest: Blank%					
Non-Standard Provisions					
[1] Refunds: Any and all refunds and returns, including post confirmation funds, shall issued in Debtor's names and mailed in care of debtor's counsel.					
[2] Commitment of Tax Refund: That portion of non-exempted Tax refunds in excess of the first \$2,500 shall be paid into the plan unless otherwise ordered by the court within 10 days of receipt by debtor.					
[3] Student Loans: Student loans shall survive discharge. Debtor understands that Student loans may and likely will continue to charge interest and collection costs over the life of the chapter 13 and that the debtor will likely owe more on the student loans after discharge of the chapter 13 than prior to filing the bankruptcy.					
[4] REALLY LONG ** The Debtor will assume or reject executory contracts or unexpired leases as specified below. Assumption will be by separate motion and order, and any cure and/or continuing payments will be paid directly by the Debtor under Section V, unless otherwise specified in the plan. Any executory contract or unexpired lease not assumed pursuant to 11 U.S.C § 365(d) is rejected. If rejected, upon confirmation the creditor is granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) with respect to the property which is the subject of the rejected contract or lease, and any allowed unsecured claim for damages shall be paid under Section IV.E. Property of the estate is defined in 11 U.S.C. § 1306(a). Unless otherwise ordered by the Court, property of the estate in possession of the Debtor on the petition date shall vest in the Debtor upon confirmation. However, the Debtor shall not lease, sell, encumber, transfer or otherwise dispose of any interest in real property or personal property without the Court 's prior approval, except that the Debtor may dispose of unencumbered personal property with a value of \$10,000 or less without the Court's approval. Property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) acquired by the Debtor post-petition shall vest in the Trustee and be property of the estate. The Debtor shall promptly notify the Trustee if the Debtor becomes entitled to receive a distribution of money or other property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) with a value in excess of \$2,500, unless Section X specifically provides for the Debtor to retain the money or property.					

Creating Amended Plan Workflow:

1. Open the case and navigate to the Plan Narrative Worksheet.
 - a. This worksheet will have all previous data entered during the Original or previous Amended plan.
2. Open the respective amended plan document from the Documents section
3. Modify the existing worksheet data to account for all changes in the plan.
 - a. If the plan has changed drastically, you may wish to use the Reset Worksheet option to start filling out a fresh narrative.
4. Review the Summary Section to ensure all changes have been captured
5. Click Create PDF to create the forum note.

General Worksheet Notes and Tips

- All Dollar figures can be entered as whole numbers. Example \$250.00 can be entered as 250 and it will automatically format to \$250.00.
- All worksheet data is saved as soon as you click the next box. If you need to pause and finish the narrative at another time, all work will be remembered.
- Version 2 will only provide automatic highlighting for plans previously created in version 2. All prior narratives will not function for automatic highlighting. To avoid this problem, you should fill out the old plan in the worksheet and create the forum note. Then create the amended version, inputting the proper document numbers, then the formatting will apply.
- If you manually edit a forum note, then only highlight in Yellow to track changes. Do not change the text color or provide other adjustments that would deviate from the purpose of a standardized note. Changes made in the forum note are not saved to the worksheet or anywhere else, all changes should happen from the worksheet.
- The worksheet will only allow one narrative per document number entered. If you need to make changes to an existing forum note, delete the forum note, make necessary adjustments in worksheet, and use the Create PDF option to re-create the forum note.
- **Comments:** If you need to remove a comment you need to actually delete the contents of the comment. Unchecking the box will not remove it from the forum note. The checkbox is only used to hide/show the

comment box. ☐ **Comments**