

Filing a New Bankruptcy Case

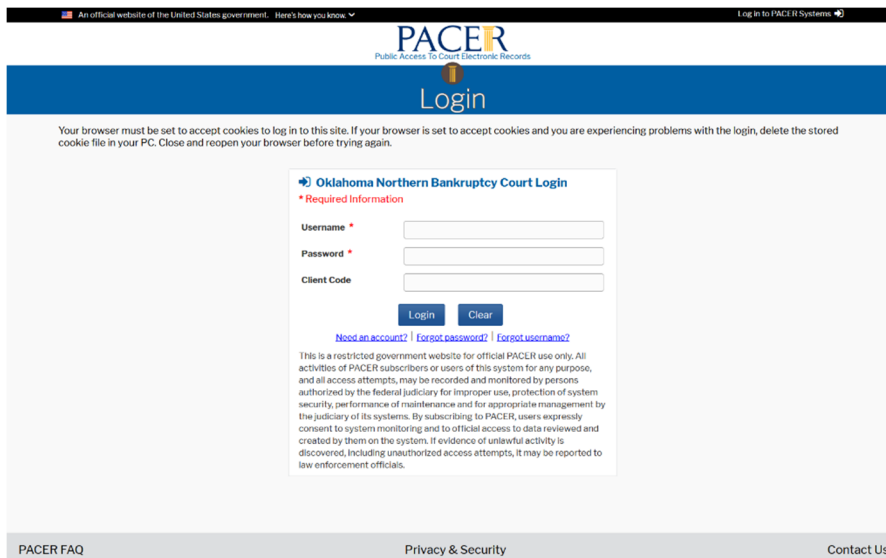
In this scenario, we will be filing a new bankruptcy case. Most attorneys who file new bankruptcy cases with the court will purchase off the shelf software to assist in creating the forms and filing the new case automatically through that software. If you are currently using a software package and will be using that to create and file new cases in our district, we would encourage you to open a case with that software in our training database first and not through the Live CM/ECF system to ensure the filing works as it should. We will demonstrate how to file a new case here. However, you are also encouraged to review the following to have a better understanding of the information that will be collected and sent automatically from your software to the courts CM/ECF system.

1. You will need to login to our CM/ECF system.



The screenshot shows the login page for the U.S. Bankruptcy Court Northern District of Oklahoma. On the left is the court's seal. The main heading reads "Welcome to the U.S. Bankruptcy Court Northern District of Oklahoma - Document Filing System". Below this is a red-bordered button labeled "Click Here to Login". Underneath the button, it says "Case Management / Electronic Case Filing CM/ECF TEST - U.S. Bankruptcy Court:oknb". A large block of blue text provides a disclaimer: "This is a restricted government website for official court business only. All activities of CM/ECF subscribers or users of this system for any purpose, and all access attempts, may be recorded and monitored by persons authorized by the federal judiciary for improper use, protection of system security, performance of maintenance and for appropriate management by the judiciary of its systems. By subscribing to CM/ECF, users expressly consent to system monitoring and to official access to data reviewed and created by them on the system. If evidence of unlawful activity is discovered, including unauthorized access attempts, it may be reported to law enforcement officials." Below this is an "IMPORTANT" note: "All filings with the court - including attachments - must comply with Fed. R. Bankr. P. 9037: Social Security or taxpayer-identification numbers; dates of birth; names of minor children; and financial account numbers may not appear except as allowed by the rule."

2. You will be redirected to PACER and will need to enter your PACER Username and Password



The screenshot shows the PACER login page. At the top, it says "An official website of the United States government" and "Log in to PACER System". The PACER logo is prominent, with the tagline "Public Access To Court Electronic Records". Below the logo is a blue "Login" button. A message states: "Your browser must be set to accept cookies to log in to this site. If your browser is set to accept cookies and you are experiencing problems with the login, delete the stored cookie file in your PC. Close and reopen your browser before trying again." The main login form is titled "Oklahoma Northern Bankruptcy Court Login" and includes fields for "Username", "Password", and "Client Code". There are "Login" and "Clear" buttons. Below the form are links for "Need an account?", "Forgot password?", and "Forgot username?". A disclaimer at the bottom of the form reads: "This is a restricted government website for official PACER use only. All activities of PACER subscribers or users of this system for any purpose, and all access attempts, may be recorded and monitored by persons authorized by the federal judiciary for improper use, protection of system security, performance of maintenance and for appropriate management by the judiciary of its systems. By subscribing to PACER, users expressly consent to system monitoring and to official access to data reviewed and created by them on the system. If evidence of unlawful activity is discovered, including unauthorized access attempts, it may be reported to law enforcement officials." The footer contains "PACER FAQ", "Privacy & Security", and "Contact Us".

- Please review the following important information for filing electronically in the Northern District of Oklahoma. When you are ready to proceed, **check** the box and click **Continue**.

Redaction Agreement

IMPORTANT NOTICE OF REDACTION RESPONSIBILITY:

All filers must redact: Social Security or taxpayer-identification numbers; dates of birth; names of minor children; financial account numbers; and in criminal cases, home addresses in compliance with [Fed. R. App. P. 25\(a\)\(5\)](#), [Fed. R. Civ. P. 5.2](#), [Fed. R. Crim. P. 49.1](#), or [Fed. R. Bankr. P. 9037](#). This requirement applies to all documents, including attachments.

I understand that, if I file, I must comply with the redaction rules. I have read this notice.

- To open a new bankruptcy case in the CM/ECF system, you must first have already created and saved the voluntary petition and any related schedules and forms. You will use the information contained in this packet when filing your case in the CM/ECF system.

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Northern District of Oklahoma

Case number (if known):

Chapter you are filing under:

Chapter 7

Chapter 11

Chapter 12

Chapter 13

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

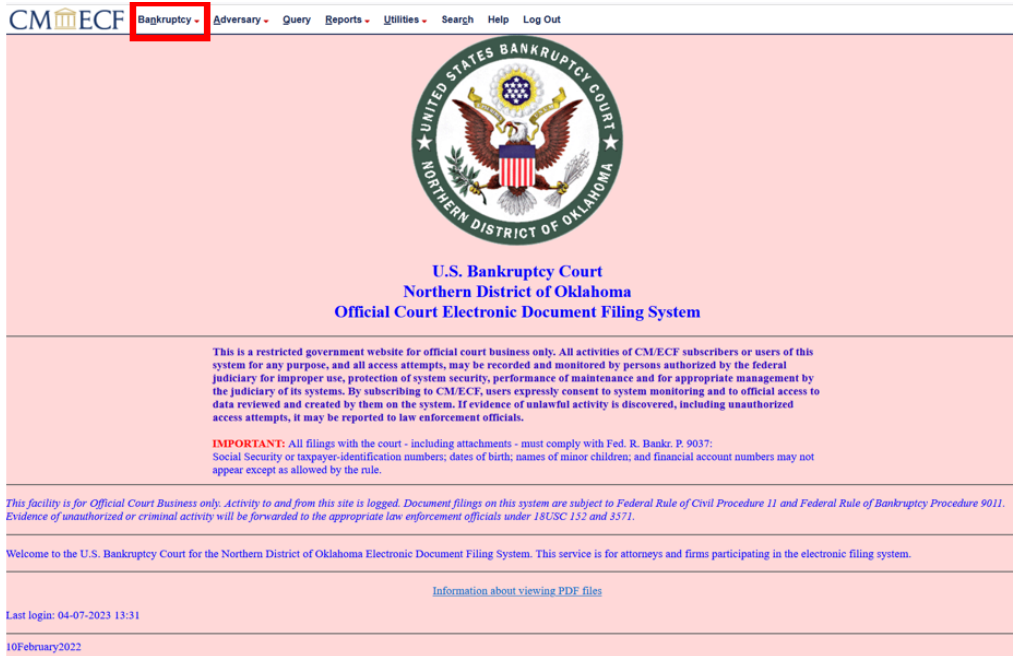
The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<p>1. Your full name</p> <p>Write the name that is on your government-issued picture identification (for example, your driver’s license or passport).</p> <p>Bring your picture identification to your meeting with the trustee.</p>	<p>Mickey</p> <p>First name</p> <hr/> <p>Mickey</p> <p>Middle name</p> <hr/> <p>Mickey</p> <p>Last name</p> <hr/> <p>Suffix (Sr., Jr., II, III)</p>	<p>_____</p> <p>First name</p> <hr/> <p>_____</p> <p>Middle name</p> <hr/> <p>_____</p> <p>Last name</p> <hr/> <p>Suffix (Sr., Jr., II, III)</p>
<p>2. All other names you have used in the last 8 years</p> <p>Include your married or maiden names.</p>	<p>Michael</p> <p>First name</p> <hr/> <p>_____</p> <p>Middle name</p> <hr/> <p>Mouse</p> <p>Last name</p>	<p>_____</p> <p>First name</p> <hr/> <p>_____</p> <p>Middle name</p> <hr/> <p>_____</p> <p>Last name</p>

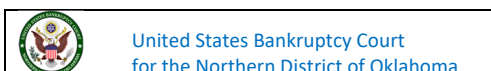
- 5. To begin filing a new Bankruptcy case, click on **Bankruptcy**.



- 6. The Bankruptcy event screen will appear providing options of documents that may be filed under this category. We are opening a new bankruptcy case, so click on **Open Voluntary BK Case**.



NOTE: The next few screens will begin to obtain information about the new bankruptcy case we are filing today. You will want to have your voluntary petition and schedules ready to reference as we are going through the filing of this case in the CM/ECF system. As a reminder for testing purposes, we are filing a Chapter 7 Case for Mickey Mouse. Mr. Mouse lives at 50 Princess Castle, Tulsa, OK 74103. Mr. Mouse is an individual, and his debts are primarily consumer.



7. First, you will select the **Chapter** by using the drop-down box.

The screenshot shows the 'Open Voluntary Bankruptcy Case' form in the CM ECF system. The form includes the following fields and options:

- Case type: bk
- Date filed: 2/23/2024
- Chapter: A dropdown menu is highlighted with a red box, indicating it is the field to be selected.
- Joint Petition: n
- Deficiencies: n
- Buttons: Next, Clear

8. Select Chapter 7.

The screenshot shows the 'Open Voluntary Bankruptcy Case' form with the 'Chapter' dropdown menu open. The options listed are 11, 12, 13, 15, 7, and 9. The option '7' is highlighted with a red box, indicating it is the selected chapter.

9. Next Mr. Mouse is filing as an individual, so we will leave the **Joint Petition** defaulted as no (n). The next option is **Deficiencies**, which is not used by our court, and should also remain set to no (n). Click **Next**.

The screenshot shows the 'Open Voluntary Bankruptcy Case' form with the following fields and options:

- Case type: bk
- Date filed: 2/23/2024
- Chapter: 7
- Joint Petition: n
- Deficiencies: n
- Buttons: Next, Clear

The 'Next' button is highlighted with a red box, indicating it is the next step to be taken.

- 10. We are now ready to enter in information for our debtor. We begin by searching for him in the database. This will check to see if the debtor has ever filed a case in our court. You may search for the debtor by entering social security number (SSN/ITIN), Tax ID (Tax ID/EIN), or name. Today we are going to search by name.

To search by name, we are going to enter Mouse in the **Last Name** field, and we will enter Mickey in the **First Name** field. Once that is complete, click on **Search**.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Open Voluntary Bankruptcy Case

Search for a debtor

SSN / ITIN Tax ID / EIN

Last/Business name

First Name

Middle Name

- 11. If there are any matches, the Party Search results box will appear showing any names that match our search. The search results may find several instances of the debtor or others with the same name in the database. **Even if the information matches** your debtor, click on **Create new party**.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Search for a debtor

SSN / ITIN Tax ID / EIN

Last/Business name

First Name

Middle Name

Party search results

Mouse, Mickey Mighty, 1 Disney lane, tulsa, ok ^

- 12. We are now on the debtor information screen where we will enter in more information on our debtor. The debtor information screen will carry over any information your previously entered in your search criteria. This screen will allow us to enter a social security number (**SSN/ITIN**), **Address, City, State, Zip, County**, and any other pertinent information. This debtor lives in Tulsa County, so you will click on the **County** drop down box to select the county.

The screenshot shows the 'Debtor Information' form in the CM ECF system. The form is divided into two columns. The left column contains fields for Last name (Mouse), Middle name, SSN/ITIN (999-99-9999), Office, Address 2, City, County (a dropdown menu), Phone, E-mail, and Party text. The right column contains fields for First name (Mickey), Generation, Title, Tax Id/EIN (12-1234567), Address 1, Address 3, State, Zip, Country, and Fax. Red boxes highlight the SSN/ITIN, Address 1, City, State, Zip, and County fields. At the bottom, there are buttons for Alias..., Corporate parent / affiliate..., Review..., Submit, Cancel, and Clear. A note says 'Add all aliases and corporate parents or affiliates before clicking the Submit button.'

- 13. If your debtor has an alias or aka, you want to enter that information by clicking on **Alias...**

This screenshot shows the same 'Debtor Information' form as above, but with more data entered. The SSN/ITIN field now contains '000-00-0000' and '999-99-9999'. The City field is 'Tulsa', and the County dropdown is set to 'TULSA-OK (40143)'. The Address 1 field contains '50 Princess Castle', the State is 'OK', and the Zip is '74103'. The 'Alias...' button at the bottom left is highlighted with a red box. The rest of the form and navigation elements are the same as in the previous screenshot.

- The alias information screen will appear, and you may enter up to five aliases for your debtor. If you have more than five aliases to enter, please enter the first five, click on **Add aliases** which will take you to the previous screen, and click on **Alias...** again.

NOTE: You may select, **aka**, **dba**, **fdba**, **fka**, or **pka** to appear on the docket sheet. In this case, there is one alias, which is an AKA.

	Last/Business name	First name	Middle name	Generation	Role
1					aka
2					aka
3					aka
4					aka
5					aka

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

- Once all of the information has been entered, you would click on **Add aliases** to go to the main Debtor Information Screen.

	Last/Business name	First name	Middle name	Generation	Role
1	Mouse	Michael			aka
2					aka
3					aka
4					aka
5					aka

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

- You will be returned to the main Debtor Information Screen. When all the information has been entered, click on the **Submit** button.

Debtor Information

Last name: Mouse First name: Mickey

Middle name: Generation: Title:

SSN/ITIN: 000-00-0000 999-99-9999 Tax Id/EIN: 12-1234567

Office: Address 1: 50 Princess Castle

Address 2: Address 3:

City: Tulsa State: OK Zip: 74103

County: TULSA-OK (40143) Country:

Phone: Fax:

E-mail:

Party text:

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

Submit Cancel Clear

- 17. This screen confirms that this is the correct office for the county that was selected. Click **Next** to continue.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Open Voluntary Bankruptcy Case

Office is set to **Tulsa** based on the county of the debtor (**TULSA-OK - 40143**).

Next Clear

- 18. The system is now prompting for more information from the petition. Again, you will need to have the petition readily available when entering this information. The first question is if the debtor has filed a case in any court within the last 8 years. In this case, he has not. That box will remain at **no**.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Open Voluntary Bankruptcy Case

Prior filing within last 8 years no

Fee status no

Nature of debt yes

Asset notice No

Estimated number of creditors

Estimated assets

Estimated liabilities

Type of debtor

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

Nature of business

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

Next Clear

The **Fee Status** box refers to the filing fee being paid. In this case, we are paying the full filing fee so it will remain at **Paid**. If we were requesting installment payments on this case, we would click on the **Fee Status** drop down box and choose Installment.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Open Voluntary Bankruptcy Case

Prior filing within last 8 years no

Fee status Paid

Nature of debt Installment

Asset notice Paid

Estimated number of creditors

Estimated assets

Estimated liabilities

Type of debtor

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

Nature of business

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

Next Clear

In our petition, we listed the nature of debt as Consumer.

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

No. Go to line 16b.
 Yes. Go to line 17.

16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

No. Go to line 16c.
 Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

In the CM/ECF system, click on the drop-down box for **Nature of Debt** and select **consumer**.

The screenshot shows the CM/ECF system interface for an 'Open Voluntary Bankruptcy Case'. The 'Nature of debt' dropdown menu is open, and 'consumer' is selected. Other fields include 'Prior filing within last 8 years' (no), 'Fee status' (Paid), 'Asset notice' (business), 'Estimated number of creditors' (consumer), 'Estimated assets' (other), and 'Estimated liabilities' (other). The 'Type of debtor' section has 'Individual' selected. The 'Nature of business' section has 'None of the above' selected.

The **Asset notice** for a Chapter 7 should always remain at default no. The **Asset notice** for Chapter 11 and 13 should always be **Yes**.

The screenshot shows the CM/ECF system interface for an 'Open Voluntary Bankruptcy Case'. The 'Asset notice' dropdown menu is open, and 'No' is selected. Other fields include 'Prior filing within last 8 years' (no), 'Fee status' (Paid), 'Nature of debt' (consumer), 'Estimated number of creditors' (No), 'Estimated assets' (No), and 'Estimated liabilities' (Yes). The 'Type of debtor' section has 'Individual' selected. The 'Nature of business' section has 'None of the above' selected.

You will need to check your petition for creditors, assets, and liabilities. In our petition, the estimated number of creditors is 50-99. The estimated assets are \$0-\$50,000. The estimated liabilities are \$500,001-\$1 million. That information will need to be entered into CM/ECF.

18. How many creditors do you estimate that you owe?	<input type="checkbox"/> 1-49	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 25,001-50,000
	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 50,001-100,000
	<input type="checkbox"/> 100-199	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> More than 100,000
	<input type="checkbox"/> 200-999		
19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0-\$50,000	<input type="checkbox"/> \$1,000,001-\$10 million	<input type="checkbox"/> \$500,000,001-\$1 billion
	<input type="checkbox"/> \$50,001-\$100,000	<input type="checkbox"/> \$10,000,001-\$50 million	<input type="checkbox"/> \$1,000,000,001-\$10 billion
	<input type="checkbox"/> \$100,001-\$500,000	<input type="checkbox"/> \$50,000,001-\$100 million	<input type="checkbox"/> \$10,000,000,001-\$50 billion
	<input type="checkbox"/> \$500,001-\$1 million	<input type="checkbox"/> \$100,000,001-\$500 million	<input type="checkbox"/> More than \$50 billion
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0-\$50,000	<input type="checkbox"/> \$1,000,001-\$10 million	<input type="checkbox"/> \$500,000,001-\$1 billion
	<input type="checkbox"/> \$50,001-\$100,000	<input type="checkbox"/> \$10,000,001-\$50 million	<input type="checkbox"/> \$1,000,000,001-\$10 billion
	<input type="checkbox"/> \$100,001-\$500,000	<input type="checkbox"/> \$50,000,001-\$100 million	<input type="checkbox"/> \$10,000,000,001-\$50 billion
	<input checked="" type="checkbox"/> \$500,001-\$1 million	<input type="checkbox"/> \$100,000,001-\$500 million	<input type="checkbox"/> More than \$50 billion

Use the drop-down box for **Estimated number of creditors** to select **50-99**.

Next, use the drop-down box next to **Estimated assets** to select **\$0 to \$50,000 (\$0 to \$10,000)**.

Click on the drop-down box next to **Estimated liabilities** and select **\$500,001 to \$1 million (\$1 million to \$100 million)**.

CM/ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Open Voluntary Bankruptcy Case

Prior filing within last 8 years: no

Fee status: Paid

Nature of debt: consumer

Asset notice: No

Estimated number of creditors: 50 - 99

Estimated assets: \$0 to \$50,000 (\$0 to \$10,000)

Estimated liabilities: \$0 to \$50,000 (\$0 to \$50,000)
\$50,001 to \$100,000 (\$50,000 to \$100,000)
\$100,001 to \$500,000 (\$100,000 to \$1 million)
\$500,001 to \$1 million (\$1 million to \$100 million)
\$1,000,001 to \$10 million (More than \$100 million)
\$10,000,001 to \$50 million
\$50,000,001 to \$100 million
\$100,000,001 to \$500 million
\$500,000,001 to \$1 billion
\$1,000,000,001-\$10 billion
\$10,000,000,001-\$50 billion
More than \$50 billion

Type of debtor:
 Individual
 Corporation (includes LLC & LLP)
 Partnership
 Other

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

Next Clear

On the right-hand of the screen, we can select **Type of debtor** and **Nature of business**. In our case, we know our debtor is an individual who is not a sole proprietor and does not have a full or part time business. Since everything is correct, click on **Next**.

CM/ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Open Voluntary Bankruptcy Case

Prior filing within last 8 years: no

Fee status: Paid

Nature of debt: consumer

Asset notice: No

Estimated number of creditors: 50 - 99

Estimated assets: \$0 to \$50,000 (\$0 to \$10,000)

Estimated liabilities: \$500,001 to \$1 million (\$1 million to \$100 million)

Type of debtor:
 Individual
 Corporation (includes LLC & LLP)
 Partnership
 Other

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

Next Clear

19. This screen is a reminder that the Chapter 7 filing fee is currently \$338. If this case was to be paid in installments, we would enter the amount of the installment payment being paid with the filing of the petition. Click on **Next**.

CM/ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Open Voluntary Bankruptcy Case

Fee: \$338

Next Clear

- 20. You are now ready to navigate to find the PDF of the voluntary petition and schedules that have already been created. Click on **Browse** to navigate to your voluntary petition and schedules on your computer. When filing in the live database, right click and view the document prior to selecting. The PDF you attach will be an officially filed document with the court and cannot be deleted once it has been filed.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Open Voluntary Bankruptcy Case

Filename
Browse... No file selected.

Attachments to Document: No Yes

Next Clear

- 21. The petition has been selected. This file contains all the schedules, statement of financial affairs, means test, credit counseling certificate, and all required local forms. You may attach those as separate filings or **Attachments to Document** if you would like. Click on **Next**.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Open Voluntary Bankruptcy Case

Filename
Browse... Mouse, Mickey Petition.pdf

Attachments to Document: No Yes

Next Clear

- 22. The system is now asking if the **Presumption of Abuse** arises for this debtor. This information can be found on the means test. In this case it is not, so click on **No**.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Open Voluntary Bankruptcy Case

Presumption of Abuse no yes

Next Clear

- 23. After the selection is made, click on **Next**.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Open Voluntary Bankruptcy Case

Presumption of Abuse no yes

Next Clear

24. This screen includes information that can be found on the Summary of Your Assets and Liabilities and Certain Statistical Information or Means Test. Each field should be completed with information contained on those forms.

CM_{ECF} Bankruptcy - Adversary - Query Reports - Utilities - Search Help Log Out

Open Voluntary Bankruptcy Case

Statistical Reporting Requirements: You Are Required to Input Totals From Schedules A/B, D, E/F, I, J, J-2, Current Monthly Income From Form 122 and Total Nondischargeable Debt. This Information Can Be Found on Official Form B106 which is the Summary of Your Assets and Liabilities and Certain Statistical Information.

Summary of Assets and Liabilities and Certain Statistical Information

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

NAME OF SCHEDULE/FORM	ASSETS	LIABILITIES	OTHER
Schedule A/B - Total Real Estate/Property			
Schedule A/B - Total Personal Property			
Schedule D - Total Secured Claims			
Schedule E/F - Total Priority Unsecured Claims			
Schedule E/F - Total Nonpriority Unsecured Claims			
Schedule I - Monthly Income			
Schedule J - Monthly Expenses			
Current Monthly Income (Official Form 122A-1, 122B or 122C-1)			
Total Nondischargeable Debt (Official Form 106Sum, 9g)			
Total Dischargeable Debt (Computed) Note: Not computed when any value above for D, E/F, or total nondischargeable debt is not known			

Next Clear

25. The total will be computed after all information has been entered.

CM_{ECF} Bankruptcy - Adversary - Query Reports - Utilities - Search Help Log Out

Open Voluntary Bankruptcy Case

Statistical Reporting Requirements: You Are Required to Input Totals From Schedules A/B, D, E/F, I, J, J-2, Current Monthly Income From Form 122 and Total Nondischargeable Debt. This Information Can Be Found on Official Form B106 which is the Summary of Your Assets and Liabilities and Certain Statistical Information.

Summary of Assets and Liabilities and Certain Statistical Information

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

NAME OF SCHEDULE/FORM	ASSETS	LIABILITIES	OTHER
Schedule A/B - Total Real Estate/Property	0.00		
Schedule A/B - Total Personal Property	12128.73		
Schedule D - Total Secured Claims		5200.00	
Schedule E/F - Total Priority Unsecured Claims		62860.00	
Schedule E/F - Total Nonpriority Unsecured Claims		4999177.24	
Schedule I - Monthly Income			4202.70
Schedule J - Monthly Expenses			4191.00
Current Monthly Income (Official Form 122A-1, 122B or 122C-1)			5015.84
Total Nondischargeable Debt (Official Form 106Sum, 9g)		62860.00	
Total Dischargeable Debt (Computed) Note: Not computed when any value above for D, E/F, or total nondischargeable debt is not known			

Next Clear

26. After the information has been entered, click on **Next**.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Open Voluntary Bankruptcy Case

Statistical Reporting Requirements: You Are Required to Input Totals From Schedules A/B, D, E/F, I, J, J-2, Current Monthly Income From Form 122 and Total Nondischargeable Debt. This Information Can Be Found on Official Form B106 which is the Summary of Your Assets and Liabilities and Certain Statistical Information.

Summary of Assets and Liabilities and Certain Statistical Information

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

NAME OF SCHEDULE/FORM	ASSETS	LIABILITIES	OTHER
Schedule A/B - Total Real Estate/Property	0.00		
Schedule A/B - Total Personal Property	12128.73		
Schedule D - Total Secured Claims		5200.00	
Schedule E/F - Total Priority Unsecured Claims		62860.00	
Schedule E/F - Total Nonpriority Unsecured Claims		4999177.24	
Schedule I - Monthly Income			4202.70
Schedule J - Monthly Expenses			4191.00
Current Monthly Income (Official Form 122A-1, 122B or 122C-1)			5015.84
Total Nondischargeable Debt (Official Form 106Sum, 9g)		62860.00	
Total Dischargeable Debt (Computed) Note: Not computed when any value above for D, E/F, or total nondischargeable debt is not known		5004377.24	

Next Clear

27. The next screen is asking for additional information which can be found in your Schedules or Means Test. These fields should match the data found in the PDF of the voluntary petition and schedules. You may have some fields you do not have information for, and you may leave those fields blank.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Open Voluntary Bankruptcy Case

Schedules

Schedule I line 2: Monthly gross wages, salary, and commission Debtor: Spouse:

Schedule I line 6: Subtotal of payroll deductions Debtor: Spouse:

Schedule J line 23c: Monthly net income

Form B122A-1

Line 1: Marital and filing status

Line 11: Total current monthly income Debtor: Spouse:

Line 13: Number of people in debtor's household

Line 13: Applicable median family income

Form B122A-1Supp

Line 1: Declaration of non-consumer debt

Line 2: Disabled veteran

Form B122A-2

Line 4: Adjusted current monthly income

National Standards

Line 6: Food, clothing and other items

Line 7c: Out-of-pocket health care allowance: people under 65 years of age

Line 7f: Out-of-pocket health care allowance: people 65 years of age or older

Local Standards

Line 8: Housing and utilities; insurance and operating expenses

Line 9c: Housing and utilities; Net mortgage or rent expense

Line 11: Local transportation expenses: number of vehicles

Line 12: Vehicle operation expense OR Line 14: Public transportation expense

Line 13c: Net Vehicle 1 ownership or lease expense:

Line 13f: Net Vehicle 2 ownership or lease expense:

Line 15: Additional public transportation expense

Other Expenses

Line 24: Total expenses allowed under IRS expense allowance

Line 29: Education expenses for dependent children younger than 18

Line 30: Additional food and clothing expense

Line 32: Total additional expense deductions

Line 37: Total deductions for debt payment

Line 38: Total deductions from income

28. For demonstration purposes, we will not enter all information.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Open Voluntary Bankruptcy Case

Schedules

Schedule I line 2: Monthly gross wages, salary, and commission Debtor 12126.73 Spouse

Schedule I line 6: Subtotal of payroll deductions Debtor 4202.70 Spouse

Schedule J line 23c: Monthly net income 813.14

Form B122A-1

Line 1: Marital and filing status

Line 11: Total current monthly income Debtor Spouse

Line 13: Number of people in debtor's household

Line 13: Applicable median family income

Form B122A-1Supp

Line 1: Declaration of non-consumer debt

Line 2: Disabled veteran

Form B122A-2

Line 4: Adjusted current monthly income

National Standards

Line 6: Food, clothing and other items

Line 7c: Out-of-pocket health care allowance: people under 65 years of age

Line 7f: Out-of-pocket health care allowance: people 65 years of age or older

Local Standards

Line 8: Housing and utilities; insurance and operating expenses

Line 9c: Housing and utilities; Net mortgage or rent expense

Line 11: Local transportation expenses: number of vehicles

Line 12: Vehicle operation expense OR Line 14: Public transportation expense

Line 13c: Net Vehicle 1 ownership or lease expense:

Line 13f: Net Vehicle 2 ownership or lease expense:

Line 15: Additional public transportation expense

Other Expenses

Line 24: Total expenses allowed under IRS expense allowance

Line 29: Education expenses for dependent children younger than 18

Line 30: Additional food and clothing expense

Line 32: Total additional expense deductions

Line 37: Total deductions for debt payment

Line 38: Total deductions from income

29. Proceed to the next screen by scrolling to the bottom of the page and clicking **Next**.

Determine Presumption of Abuse

Line 39c: Monthly disposable income

Line 39d: 60-month disposable income

Line 40: Initial presumption determination

Line 41a: Total nonpriority unsecured debt

Line 41b: 25% of total nonpriority unsecured debt

Line 42: Secondary presumption determination

Next Clear

30. Every now and then, the CM/ECF system will need to run something in the background, and you will see a screen such as this with nothing on it. When you see this, click on **Next** to proceed.



31. You now see the final docket text. Please review this information to ensure everything looks correct as this is what will be placed on the court docket once we click **Next**. After the **Next** button is clicked, there is no turning back as this case will be filed. If this information is not correct, you could click the back button on your windows browser to correct whatever information is incorrect or click on **Bankruptcy** on the main menu bar to start over. If everything looks correct, click **Next**.



32. The system will present a pop-up box notification that there are fees due. Payment of fees is due at the time of filing. Click on **Pay Now** to pay fees. For purposes of this document, please click on **Continue Filing** so we can review the Notice of Electronic Filing, also known as NEF.



- 33. The Notice of Electronic Filing, or NEF, will show the date and time of the filing, case name and number, docket number, and docket text. You will also see who received notice electronically in this case. You may print this for your records, or it will be available at any time through the docket report.



A new bankruptcy case has been successfully opened in the CM/ECF system. To complete this filing, the fee needs to be paid, creditors uploaded, and assign a Judge and Trustee. You can review those documents next.

If you have any questions regarding filing in the CM/ECF system, you can contact the CM/ECF Helpdesk using one of the following methods.

Phone: 918-699-4072

Email: cmecf@oknb.uscourts.gov