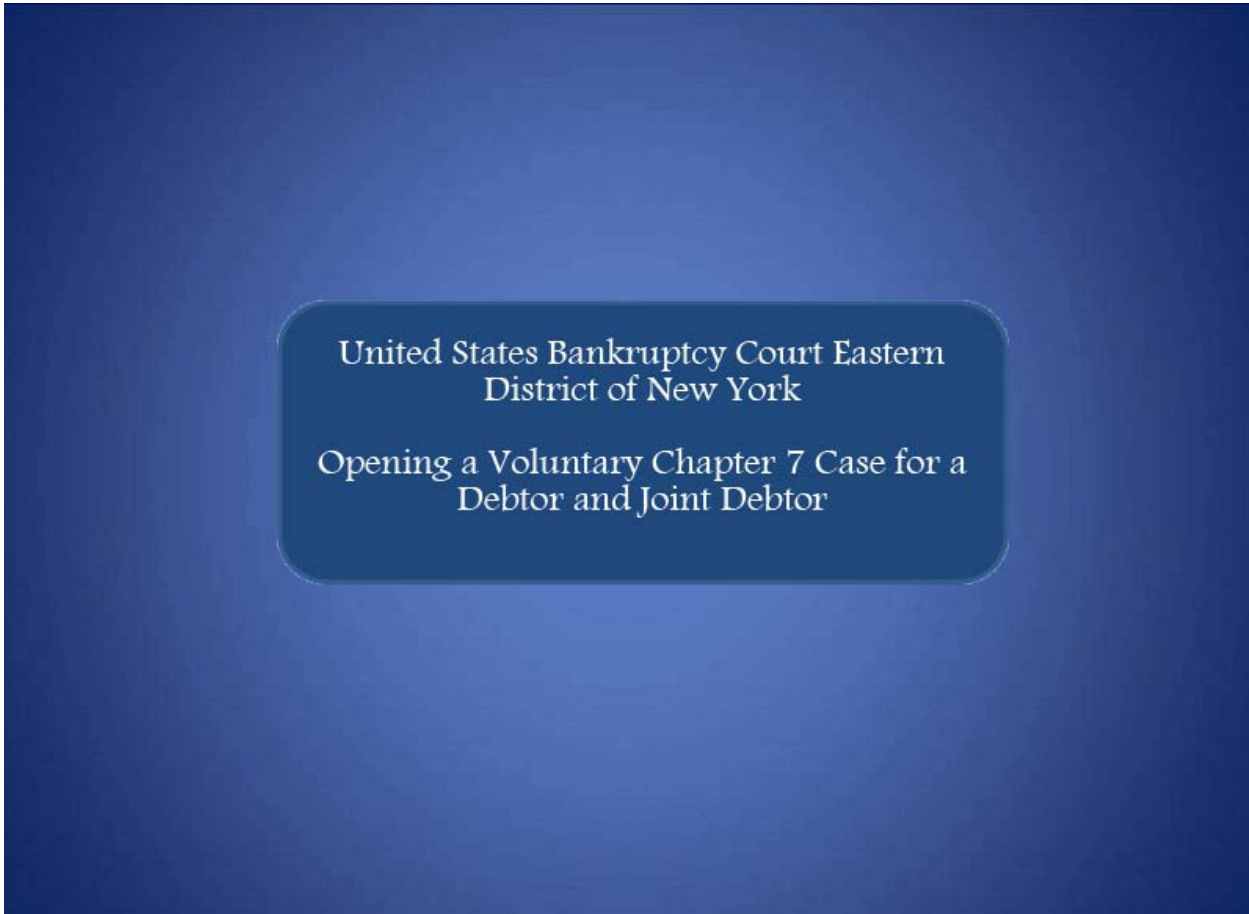


Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 1 - Welcome



Welcome to the United States Bankruptcy Court Eastern District of New York's lesson on Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor


Slide 2 –Navigation Instructions

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
Hon. Carla E. Craig, Chief Judge Robert A. Gavin Jr., Clerk of Court


Navigation Instructions

Table of Contents:


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


The arrow in the top left corner of the screen,  **Table of Contents**

Or


The TOC button in the Navigation bar. 


Playback Controls:

Playback Controls are located at the bottom of the screen. They may be used to move forward, back or to rewind to the beginning of the lesson. The playback controls also include a pause/play button toggle. 

You can turn the audio on or off by clicking the speaker icon. 

Additional Information:

Additional Information on this module will be displayed when the filer clicks the letter “i”. 

Additional filing information is displayed when the mouse hovers over the tip star icon.  **TIP**


Select **START** when you are ready to begin.

START

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 3 – Objective

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
Hon. Carla E. Craig, Chief Judge Robert A. Gavin Jr., Clerk of Court



Objective

At the end of this lesson, you will be able to:

- Open a new bankruptcy case for one or two Debtors
- Select the Divisional Office to file the case
- Search for and create profiles for Debtor and Joint Debtor
- Add one or more aliases
- Add information to the SARD screen
- Upload the Petition
- Upload Local Rule forms as attachments to the Petition
- Respond to the Presumption of abuse question
- Make a Payment by using Bank Account Debit (ACH) or Credit Card
- Describe the purpose and function of the Notice of Bankruptcy Case Filing

Select **CONTINUE** when you are ready to begin the lesson.

CONTINUE

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 4 - Home Page & Menu Bar

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

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

**U.S. Bankruptcy Court
Eastern District of New York
Official Court Electronic Document Filing System**

PLEASE NOTE: CM/ECF is unavailable every weekday morning between 5:30 a.m. and 5:45 a.m. We apologize for any inconvenience.

This facility is for Official Court Business only. Activity to and from this site is logged. Document filings on this system are subject to Federal Rule of Civil Procedure 11 and Federal Rule of Bankruptcy Procedure 9011. Evidence of unauthorized or criminal activity will be forwarded to the appropriate law enforcement officials under 18 USC 152 and 3571.

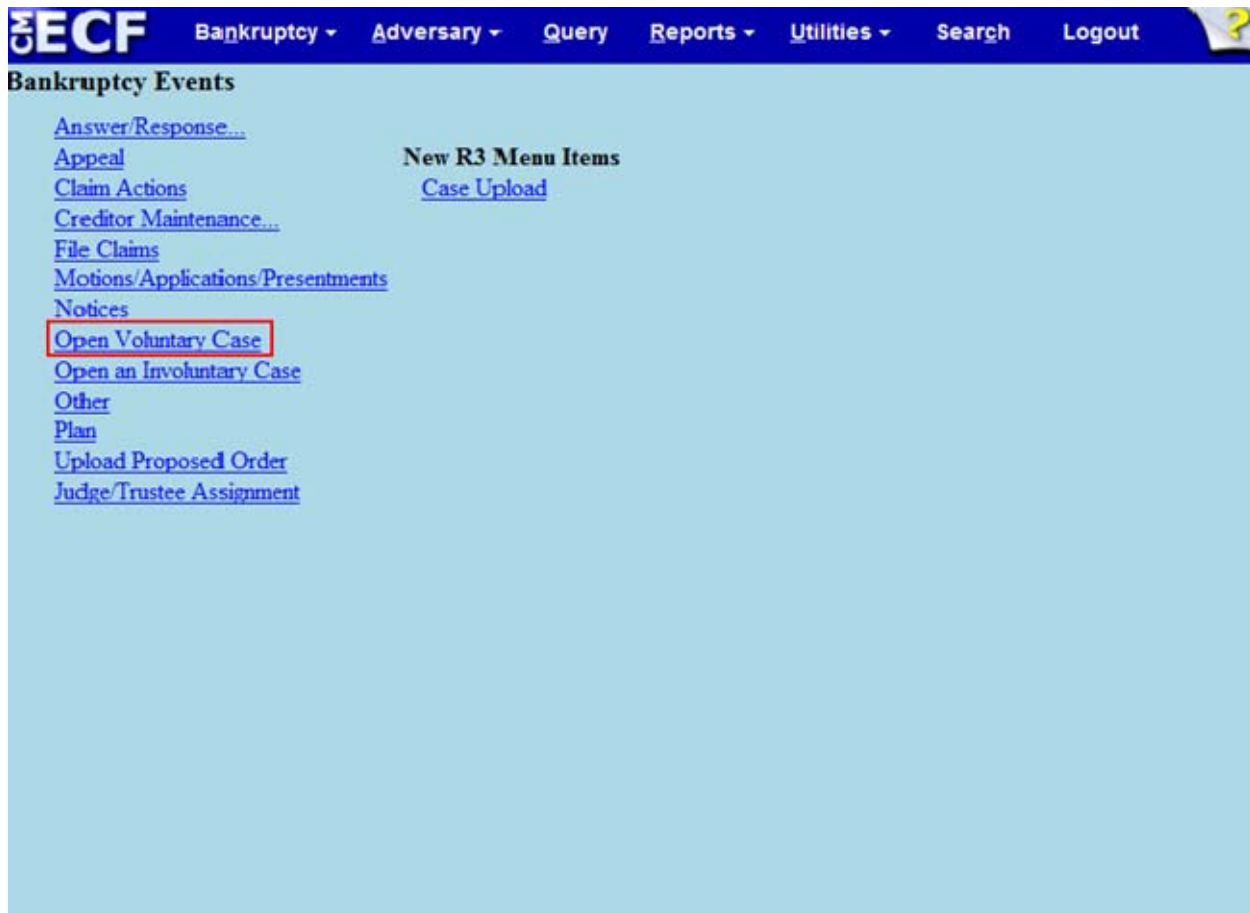
Welcome to the U.S. Bankruptcy Court for the Eastern District of New York Electronic Document Filing System. This service is for attorneys and firms participating in the electronic filing system.

[Information about signing PDF files](#)

After you have successfully logged in to CM/ECF, select **Bankruptcy**.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 5 – Bankruptcy Events



The list of Bankruptcy Events appears. Select **Open Voluntary Case**.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 6 – Open Voluntary Bankruptcy Case

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

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Open Voluntary Bankruptcy Case

For Kings, Queens, and Richmond counties select **BROOKLYN**
For Nassau and Suffolk Counties select **CENTRAL ISLIP**

Office

Case type **bk**

Date filed 6/29/2012

Chapter

Joint Petition

Deficiencies

Note: The Clerk's Office will mail a "Notice of Deficiency", if applicable. It is the responsibility of the Filer to satisfy the deficient documents pursuant to Bankruptcy and local rules.

At the **Open Voluntary Bankruptcy Case** screen a notice reminds filers of the counties that each divisional office serves. **Office** assignment is generally based on the debtor's place of residence or the principal place of business. Filers are asked to verify the office selection before advancing to the next field. The Office field defaults to Brooklyn. Select the drop down arrow to change the Office selection to Central Islip. For this lesson, select Brooklyn.

The **Case type** field defaults to **bk** for bankruptcy and cannot be changed.

The **Date filed** is hard coded and cannot be changed.

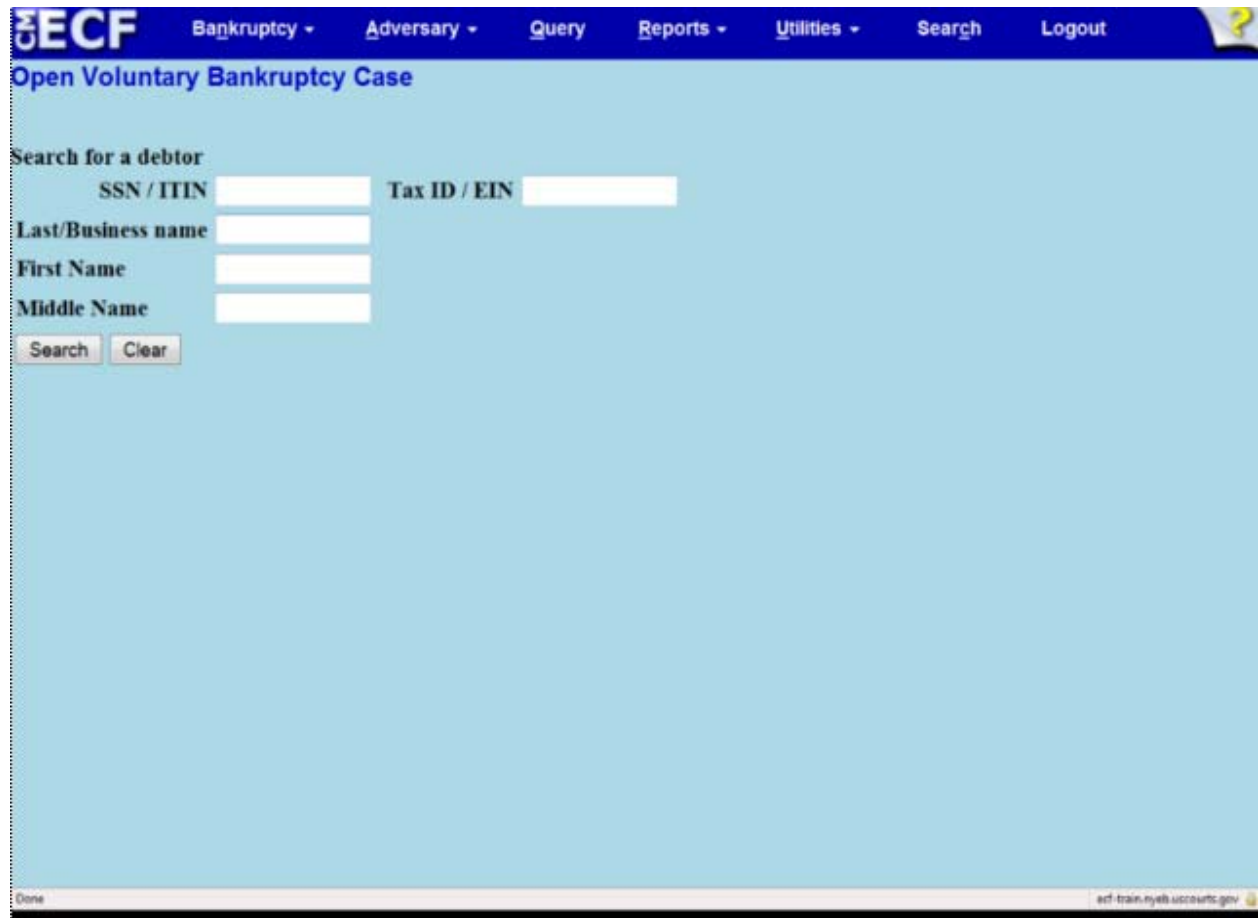
Select the drop down arrow to view and select the **Chapter** for filing.
For this lesson select Chapter 7 case.

When filing a **Joint Petition**, select the drop down arrow to change the default option from **n** for no to **y** for yes.

The **Deficiencies** field defaults to **n** for no and should not be changed. The Clerk's Office mails a Notice of Deficiency when required documents are not filed. It is the responsibility of the filer to satisfy the deficient document pursuant to LBR 1002-(1)c. Select **Next** to continue.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 7 – Search for Debtor



The screenshot shows the ECF (Electronic Case Filing) system interface. At the top, there is a blue navigation bar with the ECF logo and several menu items: Bankruptcy, Adversary, Query, Reports, Utilities, Search, and Logout. Below the navigation bar, the page title is "Open Voluntary Bankruptcy Case". The main content area is titled "Search for a debtor" and contains a search form with the following fields: "SSN / ITIN" (with a white input box), "Tax ID / EIN" (with a white input box), "Last/Business name" (with a white input box), "First Name" (with a white input box), and "Middle Name" (with a white input box). Below these fields are two buttons: "Search" and "Clear". The bottom of the screen shows a browser status bar with "Done" on the left and "ecf-train.nyeh.uscourtc.gov" on the right.

The **Search for a debtor** screen appears. This screen is used to search for an existing Debtor record within the court's ECF database. A search is conducted to avoid creating duplicate profiles in the database. You have the option to search by Social Security Number, Individual Tax Identification Number or by name.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 8 - Enter Debtor Information

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Open Voluntary Bankruptcy Case

Search for a debtor

SSN / ITIN Tax ID / EIN

Last/Business name

First Name

Middle Name

For this lesson, type the **Last name** Thomas and **First name** Robert and select **Search** to continue.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 9 – Party Search Results

The screenshot shows the ECF system interface for party search. The browser address bar displays the URL: <https://ecf-train.nyeb.uscourts.gov/cgi-bin/AddParty.pl?582237615147>. The page header includes the ECF logo and navigation links: Bankruptcy, Adversary, Query, Reports, Utilities, Search, and Logout. The main section is titled "Search for a debtor" and contains input fields for "SSN / ITIN", "Tax ID / EIN", "Last/Business name", "First Name", and "Middle Name". Below these fields are "Search" and "Clear" buttons. A red star with the word "TIP" is positioned in the center of the page. Under the "Party search results" heading, the text "No person found." is displayed. A red-bordered button labeled "Create new party" is highlighted, with a callout box pointing to it that says "Select Create New party".

When the search result displays **No person found**, select **Create New Party** to add Debtor's profile. When the Debtor is listed **in the ECF system**, the name appears in the **Party search results**. Select the name if it is identical to that on the petition. For this lesson, select **Create New Party**.

TIP: If the debtor is a business, enter the business name. Filer may enter the first few letters or first name to broaden or narrow the scope of the search.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 10 - Enter Debtor Information

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

Last name	Thomas	First name	Robert		
Middle name		Generation		Title	
SSN / ITIN	222-11-1234	Tax ID / EIN	For business cases 11-2222222		
Office		Address 1			
Address 2		Address 3			
City		State		Zip	
County		Country			
Phone		Fax			
E-mail					
Party text					

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

The **Debtor Information** screen appears populated with the information used on the Search for Debtor screen.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 11 – Completed Debtor Information Screen

The screenshot shows a web browser window with the URL <https://ecf-train.nyeb.uscourts.gov/cgi-bin/AddParty.pl?685102161964>. The page title is "ECF" and the navigation menu includes "Bankruptcy", "Adversary", "Query", "Reports", "Utilities", "Search", and "Logout". The main content area is titled "Debtor Information" and contains the following fields:

Last name	Thomas	First name	Robert			
Middle name	James	Generation	Jr	Title		
SSN / ITIN	562-89-2341	222-11-1234	Tax ID / EIN		11-2222222	
Office		Address 1	556 Avenue U			
Address 2	Apt # 2D		Address 3			
City	Brooklyn		State	NY	Zip	11215
County	KINGS-NY (36047)		Country			
Phone			Fax			
E-mail						
Party text						

At the bottom of the form, there are buttons for "Alias...", "Corporate parent / affiliate...", "Review...", "Submit", "Cancel", and "Clear". A red star with the word "TIP" is placed over the SSN field. A blue callout box points to the "Submit" button with the text "Select Submit".

Complete the **Debtor's Name**, **Generation** (such as Jr., Sr. II, and III) if applicable, **Title** (such as M.D. or Ph.D.), the 9-digit **Social Security Number (SSN)**, and mailing address.

TIP: The Social Security Number will be redacted on the docket so that only the last four digits are visible.

The **Office** field must remain blank. Select the drop down arrow to select the County. Verify the county selection before advancing to next field. For this lesson, select Kings County as the county that corresponds to the Debtor's Brooklyn address.

If **Country** is not USA, enter the name of the country.

Phone, Fax and E-mail fields must remain blank.

Party Text should be used to further identify the type of corporation. For example: **A New York Corporation** or **Guardian of the Estate**. The Party Text field may also be used for extra-long names.

The **Corporate Parent Affiliate** button relates to business cases.

The **Review** button allows the filer to verify specific party types added to the case.

The **Clear** button erases all information from the Debtor Information screen except the Social Security Number.

The **Cancel** button takes the filer back to the **Search for a debtor** screen.

Select **Submit**.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 12 – Tax ID/Employee Identification Number

The screenshot shows the MCECF website interface for entering debtor information. The form includes fields for Last name (Thomas), First name (Robert), Middle name (James), Generation (Jr), Title, SSN / ITIN (562-89-2341, 222-11-1234), Tax ID / EIN (11-2222222), Office, Address 1 (556 Avenue U), Address 2 (Apt # 2D), City (Brooklyn), State (NY), Zip (11215), County (KINGS-NY (36047)), Phone, E-mail, and Party text. A warning dialog box is displayed in the center, stating "Warning: The Tax ID / EIN is blank." with an "OK" button. Below the form are buttons for "Alias...", "Corporate parent / affiliate...", "Review...", "Submit", "Cancel", and "Clear". A note reads: "Add all aliases and corporate parents or affiliates before clicking the Submit button."

Select **OK** when the dialogue box appears with the message, **Warning: The Tax ID/EIN is blank.** The Tax ID/EIN is required for business cases.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 13 - Search for Joint Debtor

The screenshot shows the ECF (Electronic Case Filing) system interface. At the top, there is a navigation bar with the ECF logo and several menu items: Bankruptcy, Adversary, Query, Reports, Utilities, Search, and Logout. Below the navigation bar, the page title is "Open Voluntary Bankruptcy Case". The main content area is titled "Search for a joint debtor" and contains several input fields for searching: "SSN / ITIN", "Tax ID / EIN", "Last/Business name", "First Name", and "Middle Name". At the bottom of the search fields, there are two buttons: "Search" and "Clear".

Since this is a Joint Debtor case, the **Search for a joint debtor** screen appears. This screen is used to search for an existing Joint Debtor record within the court's ECF database. A Search is conducted to avoid creating duplicate profiles in the database. You have the option to search by Social Security Number, Individual Tax Identification Number or by name.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 14 – Enter Joint Debtor Information

The screenshot shows a web browser window with the URL <https://ecf-train.nyeb.circ2.dcn/cgi-bin/Dispatch.pl?823400025882002-UN>. The page title is "Open Voluntary Bankruptcy Case". The navigation bar includes "Bankruptcy", "Adversary", "Query", "Reports", "Utilities", "Search", and "Logout". The main content area is titled "Search for a joint debtor" and contains the following form fields:

- SSN / ITIN:
- Tax ID / EIN:
- Last/Business name:
- First Name:
- Middle Name:

Below the form fields are two buttons: "Search" (highlighted with a red box) and "Clear". A blue callout box with a speech bubble points to the "Search" button, containing the text "Select Search".

For this lesson, type the **Last name** Thomas and **First name** Elaine and select **Search** to continue.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 15 – Party Search Results

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/AddParty.pl?120592425715

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Search for a joint debtor

SSN / ITIN Tax ID / EIN

Last/Business name

First Name

Middle Name

Party search results

No person found.

Copy previous party's address

Select Create new party

When the search result displays **No person found**, select **Create New Party** to add a profile for the Joint Debtor. When the Joint Debtor is listed in the ECF system, the name appears in the **Party Search results**. Select the name if it is identical to that on the petition. If the Debtors reside at different addresses, remove the check in the box next to **Copy previous party's address**. For this lesson, the box is checked.

TIP: If the Joint Debtor's mailing address is different from the Debtor's, the address fields must be completed with the correct county selection.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 16 – Party Record Creation

The screenshot shows the 'Joint Debtor Information' form in the ECF system. The form is titled 'Joint Debtor Information' and is located under the 'Search' menu. The form fields are as follows:

Last name	Thomas	First name	Elaine		
Middle name		Generation		Title	
SSN / ITIN	222-11-1234	Tax ID / EIN	For business cases	11-2222222	
Office		Address 1	556 Avenue U		
Address 2	Apt# 2D	Address 3			
City	Brooklyn	State	NY	Zip	11215
County	KINGS-NY (36047)	Country			
Phone		Fax			
E-mail					
Party text					

Buttons: Alias..., Corporate parent / affiliate..., Review..., Submit, Cancel, Clear

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

The information used on the Search for Joint Debtor screen populates to the **Joint Debtor Information** screen to create a party record in the ECF database. If the Joint Debtor's mailing address is the same as the Debtor's, the address entered for the Debtor will default to the Joint Debtor's profile. If the Joint Debtor's mailing address is different from the debtor, the address fields must be completed with the correct county selection.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 17 – Joint Debtor Information

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/AddParty.pl?314168814918

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Joint Debtor Information

Last name Thomas First name Elaine
Middle name Generation Title
SSN / ITIN 258-93-8624 222-11-1234 Tax ID / EIN 11-2222222
Office Address 1 556 Avenue U
Address 2 Apt # 2D Address 3
City Brooklyn State NY Zip 11215
County KINGS-NY (36047) Country
Phone Fax
E-mail

Party text

Select Alias

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

Submit Cancel Clear

Complete the Joint Debtor's Name, Generation if applicable, Title, and the 9-digit Social Security Number. The Social Security Number will be redacted on the docket so that only the last four digits are visible.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 18 – Complete Joint Debtor Information

Joint Debtor Information

Last name	Thomas	First name	Elaine		
Middle name		Generation		Title	
SSN / ITIN	258-93-8624 222-11-1234	Tax ID / EIN		11-2222222	
Office		Address 1	556 Avenue U		
Address 2	Apt # 2D	Address 3			
City	Brooklyn	State	NY	Zip	11215
County	KINGS-NY (36047)	Country			
Phone		Fax			
E-mail					

Party text

Select Alias

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

Submit Cancel Clear

Select the **Alias** button to add other names the Joint Debtor has used in the last eight years.

The **Corporate Parent Affiliate** button relates to business cases.

The **Review** button allows the filer to verify specific party types added to the case.

The **Clear** button erases all information from the Joint Debtor Information screen except the Social Security Number.

The **Cancel** button takes the filer back to the Search for Joint Debtor screen.

Select **Alias**.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 19 – Alias Information

The screenshot shows a web browser window with the URL <https://ecf-train.nyeb.uscourts.gov/cgi-bin/AddParty.pl>. The page title is "Alias Information (Party Thomas, Elaine)". The main content is a table with five rows and five columns: "Last/Business name", "First name", "Middle name", "Generation", and "Role". The first row is pre-filled with "Starr", "Elaine", "Rose", and "fka". The other four rows are empty. Below the table are two buttons: "Add aliases" and "Clear". A note below the buttons reads: "Click the Add aliases button to return to the Party screen and submit all information for this party."

	Last/Business name	First name	Middle name	Generation	Role
1	Starr	Elaine	Rose		fka
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.

At the **Alias Information** screen, type the **alias Last, First and Middle names** for the Joint Debtor. The **Role** field defaults to **aka**. Select the drop down arrow to change the Role to **fka**.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 20 – Alias Record

Alias Information (Party Thomas, Elaine)

	Last/Business name	First name	Middle name	Generation	Role
1	Starr	Elaine	Rose		fka
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.

Select Add Aliases

TIP

Select the **Add Aliases** button to save the alias record and to return to the Joint Debtor Information screen.

TIP: When entering more than five (5) aliases, select the Aliases button again from the Joint Debtor Information screen which will bring you back to the Alias Information screen to add more names

- aka - also known as
- dba - doing business as
- fdb - formerly doing business as
- fka - formerly known as
- ta - trading as

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 21 – Joint Debtor Information

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/AddParty.pl?964580546005

Joint Debtor Information

Last name	Thomas	First name	Elaine		
Middle name		Generation		Title	
SSN / ITIN	258-93-8624 222-11-1234	Tax ID / EIN		11-2222222	
Office		Address 1	556 Avenue U		
Address 2	Apt # 2D	Address 3			
City	Brooklyn	State	NY	Zip	11215
County	KINGS-NY (36047)	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

Select Review

Waiting for ecf-train.nyeb.uscourts.gov...

Select the **Review** button to verify specific party types added to the case.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 22 – Joint Debtor Information, Cont'd

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/AddParty.pl?964580546005

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Review attorneys, aliases, corporate parents or affiliates
Elaine Thomas

Uncheck to remove from list

Attorneys added:
Torres, Evelyn
Torres & Associates
271 Cadman Plaza West
Brooklyn, NY 11201

Aliases added:
 Starr, Elaine Rose (fka)

Corporate parents / affiliates added:
None added.

Return to Party screen Clear

Select Return to Party Screen

This screen allows the filer to review three added party entries: Attorneys, Aliases, and Corporate Parents or Affiliates. For this lesson, the alias **Starr, Elaine Rose** was added for the Joint Debtor. Select **Return to Party screen** to return to the Joint Debtor Information screen.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 23 – Joint Debtor Information

The screenshot shows a web browser window with the URL <https://ecf-train.nyeb.uscourts.gov/cgi-bin/AddParty.pl?964580546005>. The page title is "Joint Debtor Information". The form contains the following fields:

Last name	Thomas	First name	Elaine			
Middle name		Generation		Title		
SSN / ITIN	258-93-8624	222-11-1234	Tax ID / EIN		11-2222222	
Office		Address 1	556 Avenue U			
Address 2	Apt # 2D		Address 3			
City	Brooklyn		State	NY	Zip	11215
County	KINGS-NY (36047)		Country			
Phone			Fax			
E-mail						
Party text						

Below the form, there are buttons for "Alias...", "Corporate parent / affiliate...", "Review...", "Submit", "Cancel", and "Clear". A tooltip for the "Review..." button reads: "Add all aliases and corporate parents or affiliates before clicking the Submit button." A blue callout box points to the "Submit" button with the text "Select Submit".

At the bottom of the browser window, a status bar shows "Waiting for ecf-train.nyeb.uscourts.gov..."

Review the information entered on the Joint Debtor Information screen and select **Submit**.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 24 – Statistical and Report Data

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?31370323898

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Open Voluntary Bankruptcy Case

Check all that apply for the Type of debtor below:

Prior filing within last 8 years no

Fee status Paid

Nature of debt

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
- Other
- Tax-Exempt Entity

Select Next

Next Clear

This screen is known as the **Statistical and Report Data (SARD)** screen.

The Prior Filing within last 8 years defaults to no. You may select the drop down arrow to change the option to yes if at least one Debtor previously filed bankruptcy within the last 8 years. For this lesson, select no.

Select the drop down arrow to view the options for **Fee Status**.

There are three payment options for Fee Status –

Select **Installments** to make partial payments within 120 days of the file date of petition. An **Application to Pay Filing Fees in Installments** must be filed separately. Only the initial installment payment can be made by the attorney using the Electronic Case Filing system.

Select **Paid** if you are paying the filing fee in full.

Select **IFP filing fee waived** if the Debtor cannot afford to pay the filing fee. An **Application For Waiver of Chapter 7 Filing Fee** must be filed separately.

For this lesson select **Paid** from the pick list.

The **Nature of debt** options are business and consumer. If the Debtor or Joint Debtor primarily has business debts, the Nature of debt is business. For this lesson select consumer. The **Asset notice default** is controlled by the chapter of the case. Since this is a Chapter 7 case the Asset notice defaults to No.

The **Estimated number of creditors, Estimated assets, and Estimated liabilities** fields must be completed by making a selection from the drop down arrow that corresponds to the information on the petition. The **Type of debtor** defaults to individual. Since the nature of debt is consumer the type of debtor should not be changed. **Nature of business** refers to business cases. The tax exempt entity check box should be checked when a business is a tax exempt entity. Select **Next** to continue.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 25 – Browse Screen

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?595940799681 Google

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Open Voluntary Bankruptcy Case

Filename

Attachments to Document: No Yes

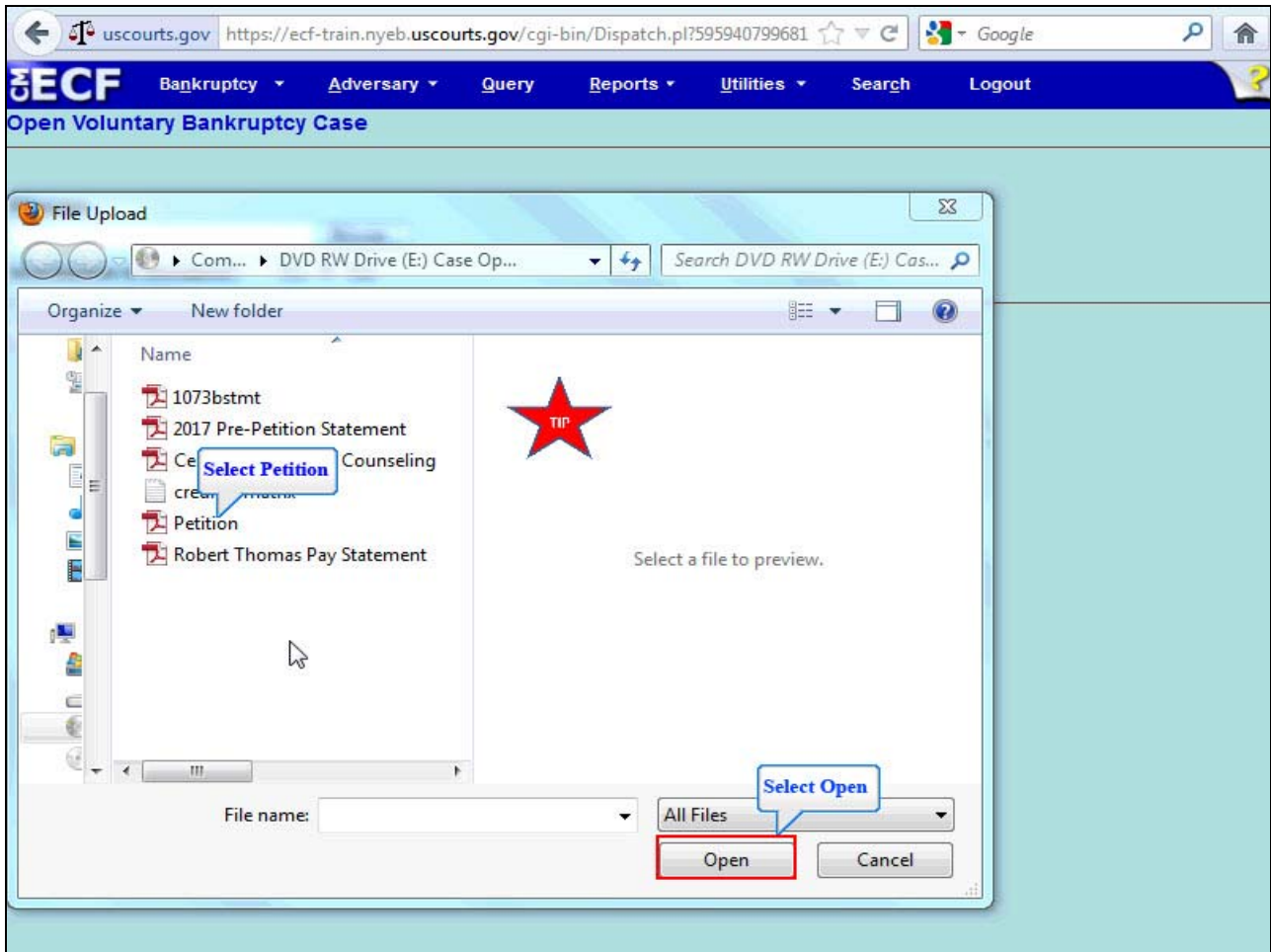
TIP

At the **Browse screen**, it is recommended that the filer selects the **Yes** radio button for an **Attachment to Document** before uploading attachments to the Petition. Select Browse to upload the complete petition with all schedules, statements and list of creditors as one portable document format file. Do not upload these pages individually.

TIP: You do not have to select the **Yes** radio button if you are not attaching Local Rule documents to the petition.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 26 – Select File to Upload



Highlight and select the file, **Petition.pdf**. Remember to right click to open and view the file to confirm that the correct document is being uploaded.

Select **Open** to upload the Petition to the ECF database.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 26 – Select File to Upload, Cont'd

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?595940799681 Google

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Open Voluntary Bankruptcy Case

Filename
E:\Petition.pdf Browse...

Attachments to Document: No Yes

Next Clear

Select Next

The file name appears in the Filename box. Select **Next** to continue.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 27 – Upload an Attachment to the Petition

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?111142994623 Google

ECF Bankruptcy Adversary Query Reports Utilities Search Logout


Open Voluntary Bankruptcy Case

Select one or more attachments.

1) Select the PDF document that contains the petition.

Filename

2) Fill in the fields below.

Category and/or Description 

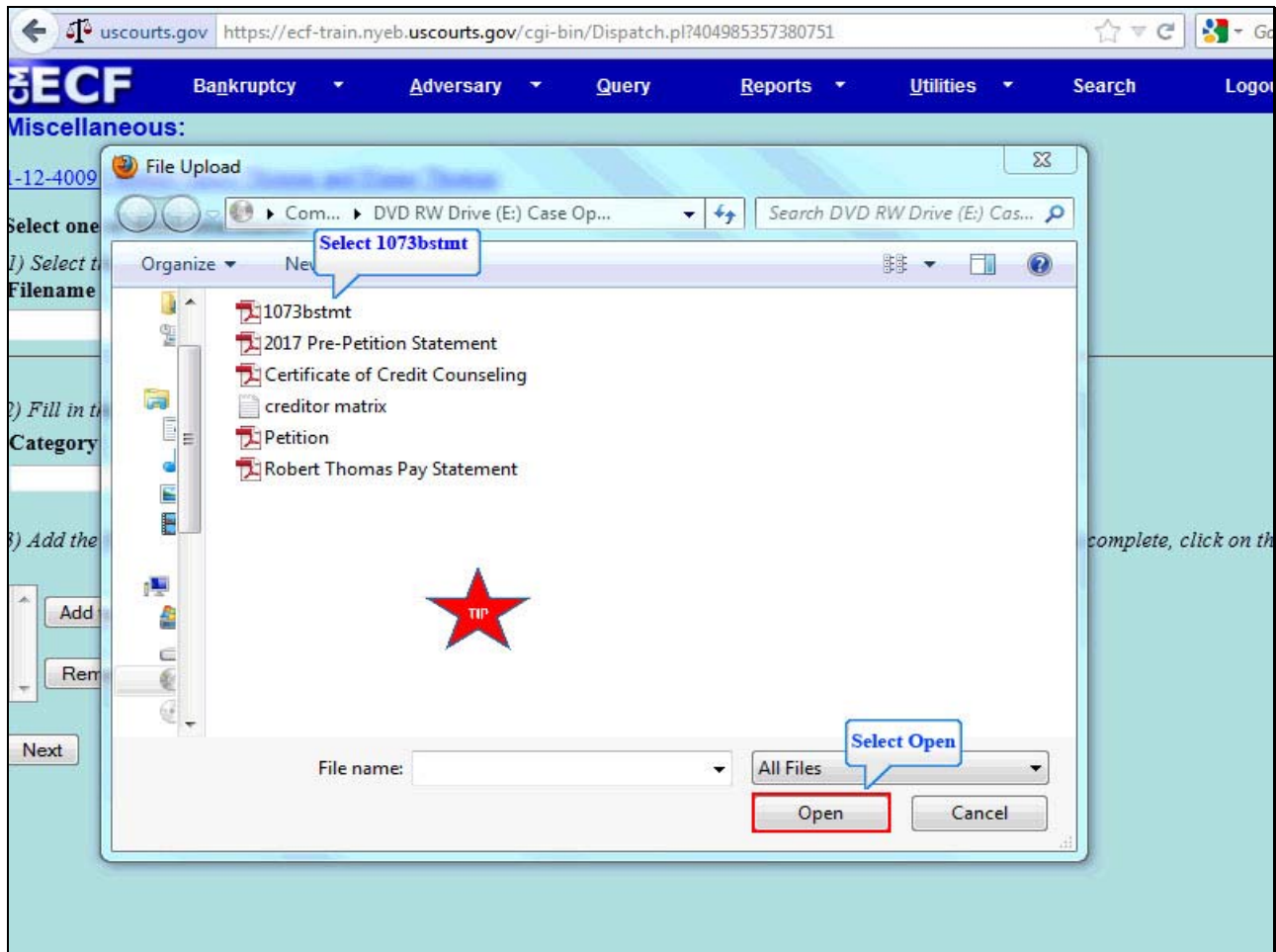
3) Add the filename to the list box below. If you have more attachments, go back to Step 1. When the list of filenames is complete, click on the Next button.

Select **Browse** to upload the Statement Pursuant to Local Rule 1073-2(b) **as an attachment to the Petition.**

TIP: Local Rule documents such as the 1073-(2)b can also be filed as a single docket entry.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 28 – 1073-2(b) Attachment



Highlight and select the **1073bstmt.pdf** file.

TIP: Right click to open and view the file to confirm that the correct document is being uploaded.

Select **Open** to upload the Statement Pursuant to LR 1073-2(b).

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 28 – 1073-2(b) Attachment, Cont'd

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?404985357380751

ECF Bankruptcy Adversary Query Reports Utilities Search Login

Miscellaneous:

12-40091 Robert James Thomas and Elaine Thomas

Select one or more attachments.

1) Select the PDF document that contains the attachment.

Filename

E:\1073bstmt.pdf

2) Fill in the fields below.

Category and/or Description

TIP

Appendix
List of 20 Largest Creditors
1073b Statement
Verification of Creditors Matrix
Adversary Cover Sheet
Voluntary Petition
Complaint
Claim
2017 Pre-Petition statement
Chapter 13 Plan Summary
Filed Stamped Page
Exhibit
Index
Affidavit
Revision
Schedule
Supplement
Volume(s)
Proposed Order

When the list of filenames is complete, click on the

Select the drop down arrow in the **Category** field.
Select the **1073b Statement**.

If the category or document is not listed, select the blank field under **Category** then type the name of the document in the **Description** field.

TIP: Local Rule documents such as the 1073-(2)b can also be filed as a single docket entry.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 28 – 1073-2(b) Attachment, Cont'd

The screenshot shows the ECF (Electronic Case Filing) system interface. At the top, there is a navigation bar with the ECF logo and several menu items: Bankruptcy, Adversary, Query, Reports, Utilities, and Search. Below the navigation bar, the page is titled "Miscellaneous:" and displays the case number "1-12-40091 Robert James Thomas and Elaine Thomas".

The main content area is divided into three steps:

- 1) Select the PDF document that contains the attachment.**
Under the heading "Filename", there is a text input field containing "E:\1073bstmt.pdf" and a "Browse..." button.
- 2) Fill in the fields below.**
Under the heading "Category and/or Description", there is a dropdown menu for "Category" with "1073b Statement" selected, and an empty text input field for "Description".
- 3) Add the filename to the list box below. If you have more attachments, go back to Step 1. When the list of filenames is complete...**
A list box contains the filename "1073bstmt.pdf". To the right of the list box are two buttons: "Add to List" and "Remove from List".

At the bottom of the form, there is a "Next" button.

Select the **Add to List** button.

The Statement Pursuant to LR 1073-2(b) is added to the Add to List box. If you have more attachments, review the steps used in attaching the Statement Pursuant to LR 1073-2(b). Select **Next** to continue.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 29 – Case Filed Pro Bono?

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?10760604

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Open Voluntary Bankruptcy Case

Is this case being filed ProBono?

No

Next Clear

Select Next

Select the drop down arrow. For this lesson select the **No** to the question, **Is the case Pro Bono?** Select **Next** to continue.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 30 – Summary of Schedules

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Open Voluntary Bankruptcy Case

New Statistical Reporting Requirements: You Are Now Required to Input Totals From Schedules A,B,D,E,F,I,J, Current Monthly Income From Form 22 and Total Nondischargeable Debt. This Information Can Be Found On Official Form B6 Summary of Schedules.

SUMMARY OF SCHEDULES

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

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

Next Clear

The **Summary of Schedules** screen appears.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 31 – Summary of Schedules, Cont'd

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

Open Voluntary Bankruptcy Case

New Statistical Reporting Requirements: You Are Now Required to Input Totals From Schedules A,B,D,E,F,I,J, Current Monthly Income From Form 22 and Total Nondischargeable Debt. This Information Can Be Found On Official Form B6 Summary of Schedules.

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE/FORM	ASSETS	LIABILITIES	OTHER
A - Real Property	0.00		
B - Personal Property	7500.00		
D - Creditors Holding Secured Claims		35000.00	
E - Creditors Holding Unsecured Priority Claims		75000.00	
F - Creditors Holding Unsecured Nonpriority Claims		55000.00	
Average Income (from Schedule I, Line 16)			6500.00
Average Expenses (from Schedule J, Line 18)			6450.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)			6500.00
TOTAL Type of Liability from Form 6, Statistical Summary (Generally Nondischargeable Debt -- 28 USC 159)		35000.00	
Total Dischargeable Debt (Computed) Note: Not computed when any value above for D, E, F, or nondischargeable debt is not known.		130000.00	

Next Clear

Filers are required to input totals from **Schedules A, B, D, E, F, I, J, Current Monthly Income from the Means Test (Form 22A)** and from **Form 6, Statistical Summary**. If a Schedule or form is not being filed, leave the field blank. If a Schedule or form is not applicable to a Debtor, enter \$0.00. Select **Next** to continue.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 32 – Statistical Reporting Requirements for UST

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Open Voluntary Bankruptcy Case

Schedules

Schedule C: Total value of claimed exemptions

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

Schedule I line 5: Subtotal of payroll deductions Debtor Spouse

Schedule J line 20c: Monthly net income

Form B22A

Line 1A: Veteran's declaration

Line 1B: Declaration of non-consumer debts

Line 2: Marital/filing status

Line 11: Subtotal of current monthly income Debtor Spouse

Line 14B: Debtor's household size

Line 14: Applicable median family income

Line 18: Current monthly income

Line 19A: National standards: food, clothing and other items

Line 19B: National standards: health care for persons under 65 years of age (Subtotal C1)

Line 19B: National standards: health care for persons 65 years of age or older (Subtotal C2)

Line 20A: Local standards: housing and utilities; non-mortgage expenses

Line 20B: Local standards: housing and utilities; mortgage/rent expenses

Line 22A: Local standards: transportation: vehicle operation/public transportation expense Number of vehicles used Amount

Line 22B: Local standards: transportation: additional public transportation expense

Information entered on this screen is reported to the United States Trustee's Office.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 32 – Statistical Reporting Requirements for UST, Cont'd

The screenshot shows the ECF system interface for opening a voluntary bankruptcy case. The browser address bar shows the URL: <https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?667874714130>. The page title is "Open Voluntary Bankruptcy Case".

Schedules

Schedule C: Total value of claimed exemptions	7500.00
Schedule I line 1: Monthly gross wages, salary, and commission	Debtor 6500.00 Spouse
Schedule I line 5: Subtotal of payroll deductions	Debtor Spouse
Schedule J line 20c: Monthly net income	6500.00

Form B22A

Line 1A: Veteran's declaration	<input type="checkbox"/>
Line 1B: Declaration of non-consumer debts	<input type="checkbox"/>
Line 2: Marital/filing status	
Line 11: Subtotal of current monthly income	Debtor Spouse
Line 14B: Debtor's household size	
Line 14: Applicable median family income	
Line 18: Current monthly income	
Line 19A: National standards: food, clothing and other items	
Line 19B: National standards: health care for persons under 65 years of age (Subtotal C1)	
Line 19B: National standards: health care for persons 65 years of age or older (Subtotal C2)	
Line 20A: Local standards: housing and utilities; non-mortgage expenses	
Line 20B: Local standards: housing and utilities; mortgage/rent	

Enter the information in the appropriate fields from **Schedules C, I, J and Form B22A**, *the Means Test*.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 32 – Statistical Reporting Requirements for UST, Cont'd

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?667874714130 Google

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

expenses

Line 22A: Local standards: transportation: vehicle operation/public transportation expense Number of vehicles used Amount

Line 22B: Local standards: transportation: additional public transportation expense

Line 23: Local standards: transportation ownership/lease expense Number of vehicles owned

Line 23c and 24c: Local standards: Net transportation ownership/lease expense Vehicle 1 Vehicle 2

Line 33: Total expenses allowed under IRS standards

Line 38: Education expenses for dependent children under 18

Line 39: Additional food and clothing expense

Line 41: Total additional expense deductions

Line 46: Total deductions for debt payment

Line 47: Total of all deductions allowed

Line 50: Monthly disposable income

Line 51: 60-month disposable income

Line 52: Initial presumption determination

Line 53: Total non-priority unsecured debt

Line 54: Threshold debt payment amount

Line 55: Secondary presumption determination

Select Next

Next Clear

Continue to fill out the form and select **Next** to continue.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 33 – Presumption Arises

The screenshot shows the ECF (Electronic Case Filing) system interface. The page title is "Open Voluntary Bankruptcy Case". A dropdown menu for "Presumption Arises" is open, showing options "no", "yes", and "unknown". A red star with the word "TIP" is next to the dropdown. Below the dropdown are "Next" and "Clear" buttons. A blue callout box points to the "Next" button with the text "Select Next".

Select **no** to indicate that no **Presumption Arises**.
Select **Next** to continue.

TIP: Select yes to indicate that Presumption Arises. Select unknown to indicate that the document to determine if Presumption Arises was not filed with the Court.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 33 Cont'd – Reminders

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?9049607594431 Google

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Open Voluntary Bankruptcy Case

Upon completion of this event, you must also docket the following as a separate event:

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

Fee: \$ 306

TIP

Select Next

Reminders

Read and comply with the reminders on this screen:

Upon completion of this event, you must docket the **Certificate of Credit Counseling** as a separate event.

If you are **not** filing the Certificate of Credit Counseling, docket the event **Exhibit D: Re Credit Counseling Requirement** separately for each Debtor.

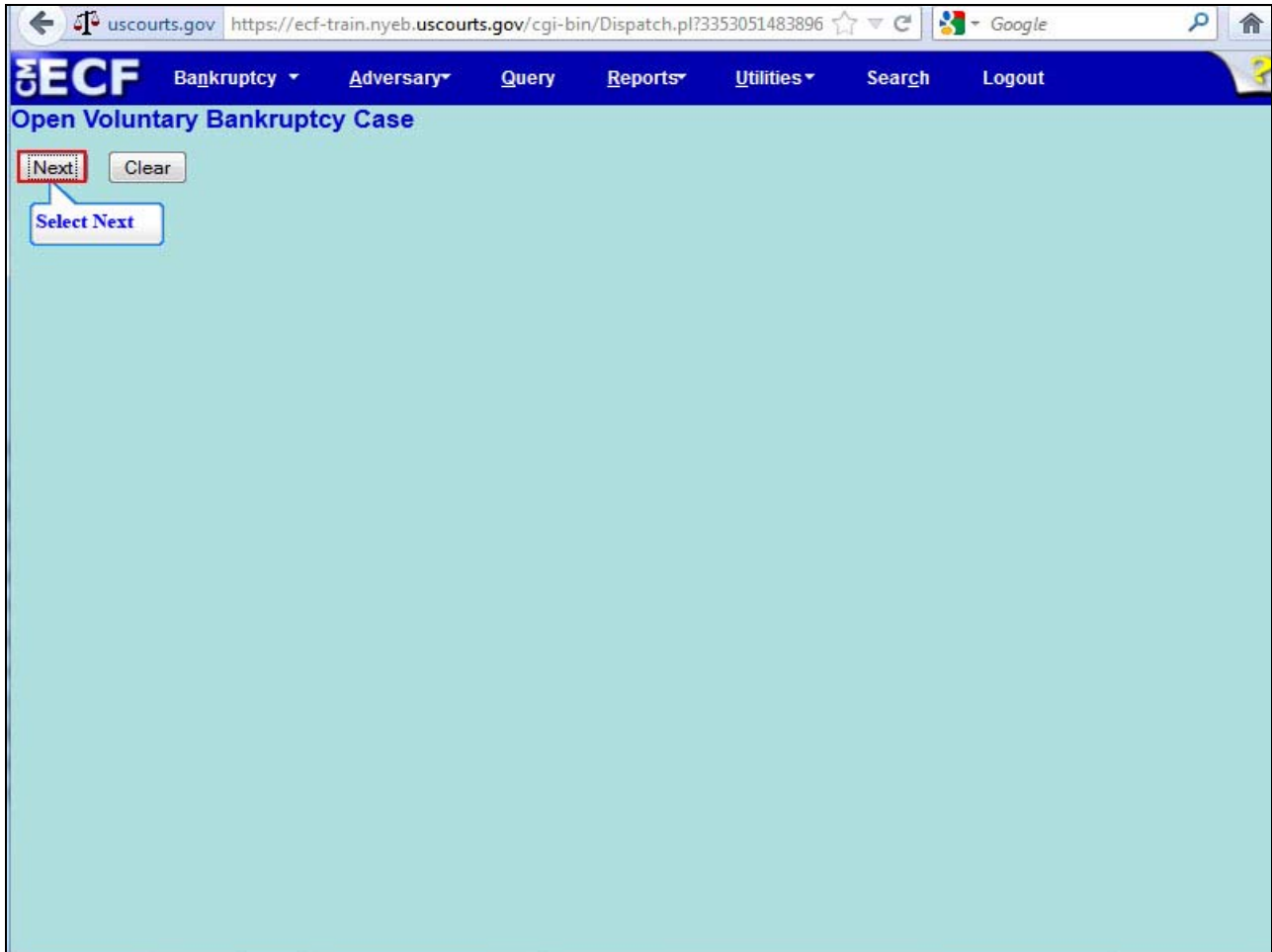
The fee (\$306.00) to file a Chapter 7 is displayed.

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

Select **Next** to continue.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 33 Cont'd – Select Next



Select **Next** to continue.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 33 Cont'd – Docket Text

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/Dispatch.pl?1034941041949 Google

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Open Voluntary Bankruptcy Case

Docket Text: Final Text

Chapter 7 Voluntary Petition. Fee Amount \$306 Filed by Evelyn Torres on behalf of Robert James Thomas, Elaine Thomas (Attachments: # (1) 1073b Statement) (Torres, Evelyn)

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

Have you redacted?

The **Docket Text** displays the information that will appear on the docket. Review the information for accuracy because submitting this screen commits the transaction and you will have no further opportunity to modify this submission. Select **Next** to continue.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 34 – Internet Payments Due (Summary of Current Charges)

The screenshot shows the ECF system interface for the U.S. Bankruptcy Court, Eastern District of New York. A 'Summary of current charges' window is open, displaying a table with the following data:

Date Incurred	Description	Amount
2012-08-29 12:23:42	Voluntary Petition (Chapter 7)(1-12-40091) [misc,volp7a] (306.00)	\$ 306.00
Total:		\$ 306.00

Below the table, there are two buttons: 'Pay Now' and 'Continue Filing'. The 'Pay Now' button is highlighted with a red box.

The panel with the **Summary of current charges** appears with the Notice of Bankruptcy Case Filing in the background. If the panel window with the **Summary of current charges** did not appear, go to the ECF menu bar and select **Utilities**, from the Utilities menu select **Internet Payment Due** to make a payment.

If you have more filings that require a fee, it is recommended that you select Continue Filing. For this lesson select **Pay Now**.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 34 – Internet Payments Due, Cont'd

Internet Payments Due

Check Fees to Pay	Date Incurred	Description	Amount
<input type="checkbox"/>	2012-06-29 12:23:42	Voluntary Petition (Chapter 7)(1-12-40091) [misc,volp7a] (306.00)	\$ 306.00

Next Clear

Select Next

On the **Internet Payments Due** screen, the outstanding fee is displayed for the filer to place a check in the **Check Fees to Pay** box or select the **Select all** button.

Select **Next** to continue.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 34 – Internet Payments Due, Cont'd

The screenshot shows a web browser window with the URL <https://ecf-train.nyeb.uscourts.gov/cgi-bin/CreditCardPayment.pl?81f>. The page title is "Internet Payments Due". The main content area has a light blue background and contains the following table:

Date Incurred	Description	Amount
2012-06-29 12:23:42	Voluntary Petition (Chapter 7)(1-12-40091) [misc.volp7a] (306.00)	\$ 306.00
		Total: \$306

Below the table, there is a "Pay Now" button highlighted with a red border. A blue callout box with the text "Select Pay Now" points to this button. A mouse cursor is visible on the left side of the page.

Select **Pay Now**.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 34 – Internet Payments Due, Cont'd

The screenshot shows a web browser window with the URL <https://qa.pay.gov/paygov/OCIServlet>. At the top, there is a "System Message" box stating: "The system has populated the Payment Date with the next available payment date." Below this is the "Online Payment" section with a "Return to your originating application" link. The current step is "Step 1: Enter Payment Information" (1 of 2). The user is prompted to choose between "Bank Account Debit (ACH)" and "Plastic Card (ex: VISA, Mastercard, American Express, Discover)". "Option 1: Pay Via Bank Account (ACH)" is selected, with a link to "About ACH Debit". A note states: "Required fields are indicated with a red asterisk *". The form fields are: "Account Holder Name: Evelyn Torres" (with a red asterisk), "Payment Amount: \$306.00", "Account Type:" (dropdown menu with a red asterisk), "Routing Number:" (text field with a red asterisk), "Account Number:" (text field with a red asterisk), "Confirm Account Number:" (text field with a red asterisk), and "Check Number:" (text field). Below these fields is a diagram of a check number: "⑆0 26 946 783⑆ 9243 76 7390⑆ 1234". The "Payment Date: 07/02/2012" is displayed in a red box. At the bottom, there is a note: "Select the 'Continue with ACH Payment' button to continue to the next step in the ACH Debit Payment Process." and two buttons: "Continue with ACH Payment" and "Cancel". A final note at the bottom of the page reads: "Note: Please avoid navigating the site using your browser's Back Button - this may lead to incomplete data being transmitted and pages being loaded incorrectly. Please use the links provided whenever possible."

Attorneys are required to pay the total of selected fees by making a payment either by **Bank Account Debit (ACH) or Plastic Card (ex. VISA, MasterCard, American Express, Discover)**. Filers will learn how to make payments using both methods. The first option is paying by **Bank Account Debit**.

Note: The account holder name field populates with the name listed on the CM/ECF account. The Payment Amount field populates with the current amount due and the Payment Date will display the date that the payment amount will be debited from your account.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 35 – ACH Payment Option

System Message

- The system has populated the Payment Date with the next available payment date.

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

Step 1: Enter Payment Information 1 | 2

This item is payable by [Bank Account Debit \(ACH\)](#) or [Plastic Card \(ex: VISA, Mastercard, American Express, Discover\)](#)

Option 1: Pay Via Bank Account (ACH) [About ACH Debit](#)

Required fields are indicated with a red asterisk *

Account Holder Name: Evelyn Torres *

Payment Amount: \$306.00

Account Type: Business Checking *

Routing Number: 042000424 *

Account Number: 925336 *

Confirm Account Number: 925336 *

Check Number: 1235

Routing Number Account Number Check Number

⋮ 0 26 9 4 6 7 8 3 ⋮ 9 2 4 3 7 6 7 3 9 0 ⋮ 1 2 3 4

Payment Date: 07/02/2012

[Select Continue with ACH Payment](#)

Select the "Continue with ACH Payment" button to continue to the next step in the ACH Debit Payment Process.

[Continue with ACH Payment](#) [Cancel](#)

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

Enter the required information in the remaining blank fields and select **Continue with ACH Payment**.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 36 – Review Payment Summary

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

Step 2: Authorize Payment 1 | 2

Payment Summary [Edit this information](#)

Account Holder Name: Evelyn Torres
Payment Amount: \$306.00
Account Type: Business Checking
Routing Number: 042000424
Account Number: *****5336
Check Number: 1235
Payment Date: 07/02/2012

Email Confirmation Receipt
To have a confirmation sent to you upon completion of this transaction, provide an email address and confirmation below.

Email Address:
Confirm Email Address:

CC:
Separate multiple email addresses with a comma

Authorization and Disclosure
Required fields are indicated with a red asterisk *

I agree to the authorization and disclosure language. *

Authorization and Disclosure--Consumers and Businesses

The debit transaction(s) to which you are agreeing are handled on behalf of Federal agencies by "Pay.gov," which consists of services offered by the U.S. Treasury Department's Financial Management Service. As used in this document, "we" or "us" refers to the Financial Management Service and its agents and contractors operating Pay.gov. "You" refers to the end-user reading this document and agreeing to it prior to engaging in a debit transaction.

I. Consumers

Review the **Payment summary** for accuracy. Select the hyperlink **Edit this information** to make corrections.

If you wish to cancel the transaction, select the hyperlink **Return to your originating application**. You may enter and confirm your Email address to have a confirmation sent to you upon completion of this transaction.

Place a check in the box to indicate you have read and agree to the authorization and disclosure language.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 36 Cont'd – Authorization and Disclosure

CC:

Separate multiple email addresses with a comma

Authorization and Disclosure

Required fields are indicated with a red asterisk *

I agree to the authorization and disclosure language. *

Authorization and Disclosure--Consumers and Businesses

The debit transaction(s) to which you are agreeing are handled on behalf of Federal agencies by "Pay.gov," which consists of services offered by the U.S. Treasury Department's Financial Management Service. As used in this document, "we" or "us" refers to the Financial Management Service and its agents and contractors operating Pay.gov. "You" refers to the end-user reading this document and agreeing to it prior to engaging in a debit transaction.

I. Consumers

A. Authorization

You acknowledge that you have read and understand the consumer disclosure language and authorize the Federal Reserve Bank of Cleveland to debit the named financial institution account. This authorization is to remain in full force and effect until we have received notification of its termination in such time and in such manner as to afford Pay.gov a reasonable opportunity to act on it, or unless otherwise terminated for any reason by Pay.gov.

B. Disclosure

[View Authorization and Disclosure in a separate window](#) **Select Submit Payment**

Press the "Submit Payment" Button only once. Pressing the button more than once could result in multiple transactions.

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

Select **Submit Payment**.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 37 – Request is being processed



Navigating away from this page while the payment is being processed may lead to an incomplete transaction.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 38 – ACH Debit Receipt



This is the receipt that shows your transaction has been paid by **ACH Debit**. You may print or save it for your records. The receipt provides the amount paid, a transaction number and a detailed description of the document.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 39 – Credit Card Payment Option

System Message

- The system has populated the Payment Date with the next available payment date.

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

Step 1: Enter Payment Information 1 | 2

This item is payable by [Bank Account Debit \(ACH\)](#) or [Plastic Card \(ex: VISA, Mastercard, American Express, Discover\)](#)

Option 1: Pay Via Bank Account (ACH) [About ACH Debit](#)

Required fields are indicated with a red asterisk *

Account Holder Name: Evelyn Torres *

Payment Amount: \$306.00

Account Type: *

Routing Number: *

Account Number: *

Confirm Account Number: *

Check Number: *

Routing Number Account Number Check Number

⑆0 26946783⑆ 9243767390 1234

Payment Date: 07/02/2012

Select the "Continue with ACH Payment" button to continue to the next step in the ACH Debit Payment Process.

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

The second option is paying by credit card.

Since the ACH option is listed first, **select the Plastic Card hyperlink or scroll down to the credit card option.**

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 39 – Credit Card Payment Option, Cont'd

pay.gov https://qa.pay.gov/paygov/OCIServlet#payViaPC

Select the "Continue with ACH Payment" button to continue to the next step in the ACH Debit Payment Process.

Continue with ACH Payment Cancel

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

Option 2: Pay Via Plastic Card (PC) (ex: VISA, Mastercard, American Express, Discover)

Required fields are indicated with a red asterisk *

Account Holder Name: Eirelyn Torres *

Payment Amount: \$306.00

Billing Address: 271 Cadman Plaza We *

Billing Address 2:

City:

State / Province: -----

Zip / Postal Code: 11201

Country: United States *

Card Type: Visa *

Card Number: 4111111111111111 (Card number value should not contain spaces or dashes) *

Security Code: 701 * [Help finding your security code](#)

Expiration Date: 04 * / 2016 *

Select Continue with Plastic Card Payment

Select the "Continue with Plastic Card Payment" button to continue to the next step in the Plastic Card Payment Process.

Continue with Plastic Card Payment Cancel

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

Note that the **Account Holder Name** and **Billing Address** populate with the information listed in your CM/ECF account. The **Payment Amount** field populates with the current amount due.

Enter the required information in the remaining blank fields and select **Continue with Plastic Card Payment**.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 40 – Payment Summary

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

Step 2: Authorize Payment 1 | 2

Payment Summary [Edit this information](#)

Address Information	Account Information	Payment Information
Account Holder Name: Evelyn Torres 271 Cadman Plaza Billing Address: West Billing Address 2: City: State / Province: Zip / Postal Code: 11201 Country: USA	Card Type: Visa Card Number: *****1111	Payment Amount: \$306.00 Transaction Date and Time: 06/29/2012 11:39 EDT

Email Confirmation Receipt
To have a confirmation sent to you upon completion of this transaction, provide an email address and confirmation below.

Email Address: evelyn_torres@torassociates.com
Confirm Email Address: evelyn_torres@torassociates.com
CC: Separate multiple email addresses with a comma

Authorization and Disclosure
Required fields are indicated with a red asterisk *

I authorize a charge to my card account for the above [Select Submit Payment](#) with my card issuer agreement. *

Press the "Submit Payment" Button only once. Pressing the button more than once could result in multiple transactions.

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

Review the **Payment Summary** for accuracy. Select the hyperlink for **Edit this information** to make corrections. If you wish to cancel the transaction, select the hyperlink **Return to your originating application**. You may enter and confirm your **Email address** to have confirmation sent to you upon completion of this transaction. Place a check in the box to complete the credit card transaction and Select **Submit Payment**.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 41 – Request is being processed



Navigating away from this page while the payment is being processed may lead to an incomplete transaction.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 42 – Credit Card Receipt



This is the receipt that shows your transaction was paid by credit card. You may print or save it for your records. The receipt provides the amount paid, a transaction number and a detailed description of the document filed.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 43 – Notice of Bankruptcy Case Filing

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/DisplayReceipt.pl?5352935 Google

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

U.S. Bankruptcy Court
Eastern District of New York

Notice of Bankruptcy Case Filing

The following transaction was received from Evelyn Torres entered on **6/29/2012 at 12:23 PM EST** and filed on 6/29/2012
Case Name: Robert James Thomas and Elaine Thomas
Case Number: **1-12-40091**
Document Number: **1**

Docket Text:

Chapter 7 Voluntary Petition. Fee Amount \$306 Filed by Evelyn Torres on behalf of Robert James Thomas and Elaine Thomas (Attachments: # (1) 1073b Statement) (Torres, Evelyn)

The following document(s) are associated with this transaction:
Document description: Main Document
Original filename: Petition.pdf
Electronic document Stamp:
[STAMP bkecfStamp_ID=979333796 [Date=6/29/2012] [FileNumber=132003-0] [0e1de626f4d4a9e8c32b30d8caf4dfd3f64974d8f1c31c3d47fa4f96c2ab6109237dd7b6e23d74bbbe95521dba972899338cbe30ca1696004413ac15b36321db]]
Document description: 1073b Statement
Original filename: 1073bstmt.pdf
Electronic document Stamp:
[STAMP bkecfStamp_ID=979333796 [Date=6/29/2012] [FileNumber=132003-1] [a276ddd5ab068b22e2d3458b5b8aefa4e0a3c0f604df58ea029de44a3e85618dd88d0d100088efc744de4a04895db25b0a205b4fb9f0b7ae880fccd6eb6c06cc]]

1-12-40091 Notice will be electronically mailed to:

Evelyn Torres on behalf of Debtors Robert Thomas and Elaine Thomas
Evelyn_4Torres@nyeb.uscourts.gov, Torres_Assoc@torassociates.com

1-12-40091 Notice will not be electronically mailed to:

TIP

This **Notice of Bankruptcy Case Filing** is the receipt evidencing the filing of the Debtor and Joint Debtor Chapter 7 Petition. Any filer with an ECF login and password who docket on the case receives this Notice of Bankruptcy Case Filing in his or her e-mail account.

The Notice of Bankruptcy Case Filing also indicates the date and time the case was opened.

When a bankruptcy case is filed, a **case number** is assigned. This is the case number that needs to be used to docket any activity related to this matter. Once you have received a case number you do not need to use the event **Open Voluntary Case**.

Document Number – In this e-mail, filers must select the Document Number hyperlink to view the Petition. This is referred to as the Free Look. If the filer loses the free look, the filer must query the docket through PACER.

Docket Text – Duplicates the Final Docket Text as it appears on the docket.

Notice will be electronically mailed – Identifies the parties in the case who will receive electronic notice of the filing their e-mail account.

Notice will not be electronically mailed - Identifies the parties in the case who will not receive electronic notice of the filing and they must be served conventionally.

TIP: If you wish to get an official Notice of Bankruptcy Case Filing with the Court's Seal, go on the ECF menu bar and select **Query**.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 44 – Query for the Notice of Bankruptcy Case Filing

The screenshot shows the ECF Query page on PACER. The browser address bar displays <https://ecf-train.nyeb.uscourts.gov/cgi-bin/iquery.pl>. The page has a blue header with the ECF logo and navigation links for Query, Reports, Utilities, and Logout. A warning message states: "Warning: you will be billed for the total number of pages (this report is not subject to the 30-page limit on PACER charges)." Below the warning is a "Search Clues" section with the following fields: Case Number, Last / Business Name (with examples: Desoto, Des*t), First Name, Middle Name, SSN / ITIN, Tax ID / EIN, and Type. There are also checkboxes for "Open cases" and "Closed cases". At the bottom of the search form are "Run Query" and "Clear" buttons. A blue callout box says "Select Run Query". A red star icon with the word "TIP" is positioned in the center of the page.

After logging in to PACER, enter the case number and select **Run Query**.

TIP: Use your PACER login and password to access the PACER menu items.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 44 – Query for the Notice of Bankruptcy Case Filing, Cont'd

uscourts.gov https://ecf-train.nyeb.uscourts.gov/cgi-bin/iquery.pl?37279775341798: ☆ Google

ECF Query Reports Utilities Logout

1-12-40091 Robert James Thomas and Elaine Thomas
Case type: bk Chapter: 7 Asset: No Vol: v
Date filed: 06/29/2012 Date of last filing: 06/29/2012

Query

- [Alias](#)
- [Associated Cases](#)
- [Attorney](#)
- [Case Summary](#)
- [Creditor](#)
- [Deadline/Schedule](#)
- [Docket Report ...](#)
- [Filers](#)
- [History/Documents](#)
- [Notice of Bankruptcy Case Filing](#)
- [Party](#)
- [Related Transactions](#)
- [Status](#)

[Trustee](#)
[View Document](#)
[Creditor Mailing Matrix](#)

Select Notice of Bankruptcy Case Filing

https://ecf-train.nyeb.uscourts.gov/cgi-bin/NoticeOfFiling.pl?6539

From the menu, select **Notice of Bankruptcy Case Filing**.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 44 – Notice of Bankruptcy Case Filing, Cont'd



The screenshot shows the CM ECF website interface. At the top, there is a navigation bar with links for Query, Reports, Utilities, and Logout. The main content area is titled "United States Bankruptcy Court Eastern District of New York". The primary heading is "Notice of Bankruptcy Case Filing". The text states that a bankruptcy case was filed under Chapter 7 of the United States Bankruptcy Code on 06/29/2012 at 12:23 PM. The debtors listed are Robert James Thomas and Elaine Thomas, both residing at 556 Avenue U, Apt # 2D, Brooklyn, NY 11215. A circular seal of the United States Bankruptcy Court Eastern District of New York is visible on the right side of the page, featuring an eagle and the text "FILED 06/29/2012 12:23 PM".

CM ECF Query Reports Utilities Logout

United States Bankruptcy Court
Eastern District of New York

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 06/29/2012 at 12:23 PM and filed on 06/29/2012.

Robert James Thomas
556 Avenue U
Apt # 2D
Brooklyn, NY 11215
SSN / ITIN: xxx-xx-2341

Elaine Thomas
556 Avenue U
Apt # 2D
Brooklyn, NY 11215
SSN / ITIN: xxx-xx-8624

The case was assigned case number 1-12-40091.

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.


If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available at our *Internet* home page



The **Notice of Bankruptcy Case Filing** displays the debtor and joint debtor information along with the court seal with the file date and time stamped on it.

Opening a Voluntary Chapter 7 Case for a Debtor and Joint Debtor

Slide 45 - Summary



UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
Hon. Carla E. Craig, Chief Judge Robert A. Gavin Jr., Clerk of Court

You have completed the lesson on opening a Voluntary Case for a Debtor and Joint Debtor. You should now be able to:

- Open a new bankruptcy case for one or two Debtors
- Select the Divisional Office to file the case
- Search for and create profiles for Debtor and Joint Debtor
- Add one or more aliases
- Add information to the SARD screen
- Upload the Petition
- Upload Local Rule forms as attachments to the Petition
- Respond to the Presumption of abuse question
- Make a Payment by using Bank Account Debit (ACH) or Credit Card
- Describe the purpose and function of the Notice of Bankruptcy Case Filing

To exit this module, click on the X on the page tab at the top of the screen to close the current tab.