

# Index

- ABSOLUTE RIGHT TO CONVERT**
  - Commencement of case, § 13:6
- ADDRESS REQUIREMENT, CREDITORS**
  - Commencement of case, § 13:7
- ADEQUATE PROTECTION**
  - Preconfirmation case administration, § 13:13
- ADMINISTRATIVE EXPENSES**
  - See Priority Claims
- ADVERSARY PROCEEDINGS**
  - Generally, see Litigation and procedures
  - Confirmation of plan. See Confirmation of Plan
- ALIMONY, MAINTENANCE AND CHILD SUPPORT**
  - Automatic stay, § 15:17
  - Projected disposable income test, § 8:43
- ALLOWANCE OF CLAIMS**
  - See Claims
- APPEALS**
  - Generally, § 24:1 to 24:9
  - Appellate panel
    - Appeal to, generally, § 24:3
    - Court of Appeals, appeal to, § 24:8
    - Interlocutory orders, § 24:5
    - Notice of appeal, § 24:2
    - Prosecution of appeal to, § 24:6
  - Appellate process, generally, § 24:1
  - Court of Appeals
    - Appeal to, generally, § 24:8
    - Direct appeal to, § 24:7
  - Direct appeal to Court of Appeals, § 24:7
  - District Court
    - Court of Appeals, appeal to, § 24:8
    - Interlocutory orders, § 24:5
- APPEALS—Cont'd**
  - District Court—Cont'd
    - Notice of appeal, § 24:2
    - Prosecution of appeal to, § 24:6
  - Effect of appeal, § 24:9
  - Final judgment, order, or decree, § 24:4
  - Interlocutory orders, § 24:5
  - Notice of appeal to district court or bankruptcy appellate panel, § 24:2
  - Prosecution of appeal to District Court or appellate panel, § 24:6
  - Stay pending appeal, § 24:9
- APPELLATE COURT**
  - See Appeals
- APPELLATE PANEL**
  - See Appeals
- APPLICABILITY OF OTHER CHAPTERS OF BANKRUPTCY CODE**
  - Generally, § 2:2 to 2:5
- APPOINTMENT**
  - Chapter 13 trustee, § 17:2
- ASSESSING CLAIMS**
  - Eligibility for relief, § 12:9
- ASSETS**
  - Commencement of case, § 13:8
  - Funding of plan, sale of assets, § 4:3
  - Property. See Property of the Estate
  - Transfer of surrender of asset to creditor in lieu of funding claims, § 4:4
- ASSUMPTION OF DEBT**
  - Eligibility for relief, § 12:9
- ATTORNEYS**
  - Commencement of case, attorney of debtor as debt relief agency, § 13:2

**ATTORNEY'S FEES**

Debtor's attorney, § 6:5, 6:7

**AUDITS**

Preconfirmation case administration,  
United States Trustee audits,  
§ 13:17

**AUTOMATIC STAY**

See also Codebtor Stay  
Generally, § 15:1  
Alimony, maintenance and child support, § 15:17  
Annulment, retroactive relief, § 15:9  
Bank accounts, § 15:14  
Burden of proof, relief, § 15:10  
Checks, worthless, § 15:21  
Child support, § 15:17  
Collection of debt, creditor communications, § 15:24  
College transcript, enrollment, or graduation, § 15:20  
Conversion or dismissal of case, § 20:12  
Creditor communications to collect debt, § 15:24  
Credit reporting agencies, § 15:24  
Criminal prosecutions, § 15:21  
Dispossessory proceedings, § 15:18  
Domestic relations, § 15:17  
Driver's license, reinstatement, § 15:19  
Duration of stay, § 15:4  
Effect of stay, § 15:6  
Exceptions to stay, § 15:3  
Ex parte relief, § 15:10  
Family matters, § 15:17  
Foreclosure, § 15:11  
14-day stay of certain orders and judgments, § 23:17  
Incarceration, § 15:21  
"In rem" relief from stay, § 15:27  
Litigation, § 15:16  
Maintenance, alimony, and child support, § 15:17  
Motor vehicle, turnover, § 15:12  
Police powers, § 15:22  
Postpetition claims, § 19:6  
Prohibited acts, § 15:2

**AUTOMATIC STAY—Cont'd**

Regulatory powers, § 15:22  
"Reimposition" of stay, § 15:7  
Reinstatement of driver's license, § 15:19  
Relief from stay, § 15:8 to 15:10, 15:27  
Remedies for violations of stay, § 15:6  
Reports to credit reporting agencies, § 15:24  
Retroactive relief, § 15:9  
Sale of residence, § 15:11  
Serial cases, § 15:25 to 15:27  
Setoff, tax refunds, § 15:15  
Settlement of motions, relief, § 15:10  
Social Security benefits, withholding, § 15:22  
Support payments, § 15:17  
Tax refunds, setoff, § 15:15  
Turnover of motor vehicle, § 15:12  
University transcript, enrollment, or graduation, § 15:20  
Vesting, § 4:22  
Violations of stay, § 15:6  
Worthless checks, § 15:21

**AVOIDING POWERS**

Debtor's powers, § 16:6

**BAD CHECKS**

Automatic stay, § 15:21  
Classification of unsecured claims, § 7:13

**BANK DEPOSITS**

Automatic stay, § 15:14  
Property of the estate, § 14:8

**BANKRUPTCY ABUSE  
PREVENTION AND  
CONSUMER PROTECTION  
ACT OF 2005 (BAPCPA)**

Commencement of case, § 13:2 et seq.  
Eligibility for relief, § 12:1 et seq.  
Projected disposable income test, § 8:2, 8:3

**BANKRUPTCY ACT OF 1898**

Origins of Chapter 13, § 1:3

## INDEX

### **BANKRUPTCY ALTERNATIVES**

Applicability of other chapters of  
Bankruptcy Code, § 2:2 to 2:5

### **BANKRUPTCY AMENDMENTS**

Generally, § 1:5  
Postconfirmation modification of  
plan, § 11:1

### **BANKRUPTCY CODE**

Bankruptcy Amendments, § 1:5, 11:1  
Bankruptcy Reform Act of 1978,  
§ 1:4, 11:1  
Confirmation of plan, compliance  
with Chapter 13 and Bankruptcy  
Code, § 4:25  
Priority claims under, § 6:11

### **BANKRUPTCY LAW**

Historic background, § 1:2 to 1:5

### **BANKRUPTCY REFORM ACT OF 1978**

Enactment of Code by, § 1:4  
Postconfirmation modification, § 11:1

### **BAPCPA**

See Bankruptcy Abuse Prevention  
and Consumer Protection Act of  
2005 (BAPCPA)

### **BEQUESTS**

Property of the estate, § 14:10

### **BEST INTERESTS OF CREDITORS**

Effect of confirmation of plan, vest-  
ing of property of estate, § 10:12  
Postconfirmation modification of  
plan, “best interest of creditors”  
test, § 11:9  
Unsecured creditors, generally, § 7:2,  
7:6 to 7:9

### **BURDEN OF PROOF**

Automatic stay, relief, § 15:10  
Best interest of creditors test, § 7:6  
Confirmation of plan, § 9:7  
Eligibility for relief, § 12:12  
Relief from automatic stay, § 15:10

### **BUSINESS DEBTORS**

Projected disposable income test,  
§ 8:34

### **CASE LAW, INELIGIBILITY BASED ON PREVIOUS**

Eligibility for relief, § 12:11 et seq.

### **CERTIFICATE OF NOTICE DELIVERY**

Commencement of case, § 13:10

### **CHAPTER 11**

Bankruptcy alternatives, § 2:4  
Conversion of Chapter 13 case,  
§ 20:3, 20:7

### **CHAPTER 12**

Bankruptcy alternatives, § 2:4  
Conversion of Chapter 13 case,  
§ 20:3, 20:7

### **CHAPTER 7**

Generally, § 2:2  
Bankruptcy alternatives, § 2:2, 2:5  
Confirmation of plan, discharge of  
debt nondischargeable in  
Chapter 7 as good faith factor,  
§ 4:35  
Conversion or dismissal of case  
Chapter 13 to Chapter 7, § 14:3,  
20:4  
Debtor-requested conversion,  
§ 20:4  
Debtor evaluation, § 2:5  
Discharge, conversion following  
commencement of case, § 13:6  
Hypothetical Chapter 7 liquidation,  
best interest of creditors test,  
§ 7:7  
Property of the estate, conversion  
from Chapter 13 to Chapter 7,  
§ 14:3

### **CHAPTER 20 CASES**

Discharge, § 21:23  
Eligibility for relief, § 12:11

### **CHAPTER 13 TRUSTEE**

Preconfirmation case administration,  
debtor’s duty of cooperation,  
§ 13:16

### **CHARITABLE CONTRIBUTIONS**

Projected disposable income test,  
§ 8:50

**CHILD SUPPORT**

See Alimony, Maintenance, and  
Child Support

**CLAIMS**

Amendment of proof of claim, § 18:4  
 Assignment of proof of claim, § 18:6  
 CARES forbearance claim,  
 supplemental claim for, § 18:4  
 Codebtor stay, § 4:15, 4:16  
 Filing and allowance  
   Generally, § 18:1  
   Allowance and prima facie validity, § 18:5  
 Amendment of proof of claim,  
 § 18:4  
 Assignment of proof of claim,  
 § 18:6  
 CARES forbearance claim,  
 supplemental claim for,  
 § 18:4  
 Effect of failing to timely file,  
 § 18:2  
 Effect of filing proof of claim,  
 § 18:5  
 Form and contents, § 18:3  
 Prima facie validity, § 18:5  
 Time for filing, § 18:2  
 Objections  
   Grounds, § 18:9  
   Procedure for filing and service,  
   § 18:11  
   Reconsideration of allowance or  
   disallowance of claim,  
   § 18:12  
   Standing, § 18:7  
   Subordination of claims, § 18:10  
   Time for filing, § 18:8  
 Order of payment of claims, permissible  
 plan provisions, § 4:18  
 Prima facie validity, § 18:5  
 Principal residence, treatment of  
 claim secured only by. See  
 Principal residence  
 Priority claims. See Priority Claims  
 Reconsideration of allowance or dis-  
 allowance of claim, § 18:12  
 Same treatment for claims in same  
 class, § 4:12

**CLAIMS—Cont'd**

Secured. See Secured Claims  
 Service, procedure for, § 18:11  
 Subordination of claims, § 18:10  
 Time for filing, § 18:2, 18:8  
 Transfer of surrender of asset to cred-  
 itor in lieu of funding claims,  
 § 4:4  
 Treatment of claims, illustration  
   Factual scenario, § 3:2  
   Plan provisions, required, § 3:2  
 Treatment of claims, mandatory pro-  
 visions  
   Priority claims, full payment,  
   § 4:11  
   Same treatment for claims in same  
   class, § 4:12  
 Treatment of claims, permissible pro-  
 visions  
   Generally, § 4:14  
   Codebtor stay, § 4:15, 4:16  
   Confirmation or discharge, provi-  
   sions altering effect of,  
   § 4:15, 4:17  
   Dischargeability of debts excepted  
   from discharge, § 4:17  
   Order of payment of claims, § 4:18  
   Plan provisions inconsistent with  
   Chapter 13, § 4:15  
 Unsecured. See Unsecured Claims  
 Vesting, transfers of property to cred-  
 itor in full or partial satisfaction  
 of claim, § 4:20

**CODEBTOR STAY**

Generally, § 15:4

**COLLEGE TRANSCRIPT,  
ENROLLMENT, OR  
GRADUATION**

Automatic stay, § 15:20

**COMMENCEMENT OF CASE**

Generally, § 13:1 et seq.  
 Absolute right to convert, § 13:6  
 Address requirement, creditors,  
 § 13:7  
 Adequate protection, § 13:13  
 Assets and liabilities, § 13:8, 13:11

## INDEX

### COMMENCEMENT OF CASE

#### —Cont'd

Attorney of debtor as debt relief agency, § 13:2  
Audits by United States Trustee, § 13:17  
BAPCPA, § 13:2 et seq.  
Certificate of notice delivery, § 13:10  
Chapter 7 discharge, conversion following, § 13:6  
Chapter 13 trustee, debtor's duty of cooperation, § 13:16  
Community property, § 13:5  
Confidentiality, tax information, § 13:12  
Consolidation of estates, § 13:5  
Conversion of pending case, § 13:6  
Copies, failure to provide copies of most recent federal tax return, § 13:12  
Credit counseling, § 13:10  
Creditor address requirement, § 13:7  
Current monthly income determination, Form 22C, § 13:8  
Debtor's filing obligations, § 13:8 et seq.  
Debt relief agency (DRA), § 13:2  
Decision to file, § 13:1  
Defense of Marriage Act, § 13:5  
Deposits, utility service claims, § 13:14  
Disclosure obligations, § 13:8 et seq.  
Dismissal for failure to file, § 13:11  
Education IRA, § 13:10  
Electronic filings, § 13:4  
Extreme circumstances justifying conversion, § 13:6  
Failure to file required papers, § 13:11  
Federal tax returns, § 13:12  
Filing fees, § 13:4 et seq.  
Filing obligations, § 13:8 et seq.  
Filing tax returns, § 13:12  
Filing the petition, § 13:4  
Form 22C, current monthly income determination, § 13:8  
Form of payment, § 13:4  
Form of petition, § 13:5 et seq.

### COMMENCEMENT OF CASE

#### —Cont'd

Inaccurate or incomplete schedules of assets, § 13:8, 13:11  
Income tax returns, § 13:12  
Individual filing, § 13:5  
In forma pauperis, § 13:4  
Insurance, § 13:13  
Joint administration, § 13:5  
Joint filing, § 13:5  
Lease payments, § 13:13  
Meeting of creditors, § 13:15  
Notice delivery, certificate of, § 13:10  
Notice to creditors, § 13:7  
Notice to debtor, § 13:1  
Payment advices, filing, § 13:9  
Payment of filing fee, form of, § 13:4  
Postpetition tax returns, § 13:12  
Preconfirmation case administration  
    Generally, § 13:13 et seq.  
    Chapter 13 trustee, debtor's duty of cooperation, § 13:16  
    Meeting of creditors, § 13:15  
    Self-employed debtor, additional disclosure and reporting requirements, § 13:18  
    United States Trustee audits, § 13:17  
    Utility service claims, § 13:14  
Prefiling obligations, § 13:2  
Prefiling planning, § 13:1  
Preparers, § 13:3  
Property of the estate, § 14:4, 14:10, 14:21  
Reconversion issues, § 13:6  
Requirements, generally, § 13:4 et seq.  
Schedules, filing obligations, § 13:8  
Schedules of assets and liabilities, § 13:8, 13:11  
Section 342 disclosures, § 13:1  
Self-employed debtor, additional disclosure and reporting requirements, § 13:18  
Signature requirements, § 13:4  
Sole and joint petitions, § 13:5  
Spouses, joint administration of estates, § 13:5

**COMMENCEMENT OF CASE**

—Cont'd

- Statement of financial affairs, § 13:8
- Substantive consolidation, § 13:5
- Tax returns, § 13:12
- Time of filing, § 13:1, 13:4
- Trustee, debtor's duty of cooperation to Chapter 13 trustee, § 13:16
- United States Trustee audits, § 13:17
- Utility service claims, § 13:14

**COMMUNITY PROPERTY**

- Commencement of case, § 13:5
- Property of the estate, § 14:7

**COMPENSATION**

- Chapter 13 trustee, § 17:5

**COMPLETION DISCHARGE**

- See Discharge

**CONFIRMATION OF PLAN**

- Generally, § 3:1, 9:1, 9:2
- Adversary proceeding
  - Dischargeability of debt, § 9:4
  - Objection to confirmation, § 9:3
  - Preclusive effect of confirmation order, § 10:4
- Amount of claim, postconfirmation objections to claims, § 10:5
- Avoidance of lien on exempt property, § 9:4
- Best interests of creditors
  - Unsecured creditors, generally, § 7:2, 7:6 to 7:9
  - Vesting of property of estate, effect of confirmation, § 10:12
- Binding effect of confirmation, § 10:1, 10:6
- Burden of proof and evidentiary matters, § 9:7
- Compliance with Chapter 13 and Bankruptcy Code, § 4:25
- Contested matters, objection to confirmation, § 9:3
- Cram down, § 10:6
- Debtor's rights, effect of confirmation, § 10:10
- Dischargeability of debt, adversary proceeding to determine, § 9:4

**CONFIRMATION OF PLAN**

—Cont'd

- Dischargeability of potentially non-dischargeable debt, effect of confirmation, § 10:9
- Domestic support obligations, payment of, § 4:28
- Due process limits on preclusive effect of confirmation order, § 10:3
- Effect of confirmation, § 10:1 to 10:13
- Evidentiary matters and burden of proof, § 9:7
- Feasibility of plan, § 4:27, 10:5
- Fees, payment of, § 4:26
- Filing of plan, § 9:1
- Good faith requirements
  - Generally, § 4:30
  - Ability to pay more than projected disposable income test requires as good faith factor, § 4:34
  - Discharge of debt nondischargeable in Chapter 7 as good faith factor, § 4:35
  - Litigation or strategic advantage, use of Chapter 13 for as good faith factor, § 4:37
  - Petition, good faith in filing, § 4:40
  - Postconfirmation modification of plan, § 11:8
  - Practice and procedure, § 4:41
  - Prefiling misconduct and lifestyle as good faith factors, § 4:38
  - Prevention of foreclosure or collection activity as good faith factor, § 4:36
  - Process and content objections, distinction between, § 4:33
  - Successive filings as good faith factor, § 4:39
  - Totality of circumstances test
    - Generally, § 4:32
    - Development of, § 4:31
  - Hearing on confirmation, § 9:3, 9:7
  - Lien stripping, additional procedures in connection with, § 9:4

## INDEX

### CONFIRMATION OF PLAN

#### —Cont'd

- Modification of plan. See  
Postconfirmation Modification  
of Plan
- Notice, § 9:2, 9:4
- Objection to confirmation, § 9:3, 9:4,  
9:5
- Postconfirmation
  - Adequate protection, effect of  
confirmation, § 10:7
  - Collection activity and modifica-  
tion issues, vesting of prop-  
erty of estate, § 10:12
  - Foreclosure, repossession, or other  
collection activity, effect of  
confirmation, § 10:7
  - Modification of plan. See  
Postconfirmation Modifica-  
tion of Plan
  - Motions to set aside confirmation  
order, § 9:8
  - Objections to claims, amount of  
claim, effect of confirmation,  
§ 10:5
- Preclusive effect of confirmation  
order
  - Adversary or other proceeding,  
§ 10:4
  - Due process limits on, § 10:3
- Preconfirmation modification of plan,  
§ 9:6
- Prerequisites to confirmation  
Generally, § 10:1
- Requirements
  - Generally, § 4:24 to 4:29
  - Compliance with Chapter 13 and  
Bankruptcy Code, § 4:25
  - Domestic support obligations, pay-  
ment of, § 4:28
  - Feasibility, § 4:27
  - Fees, payment of, § 4:26
  - Generally applicable, § 3:1
  - Good faith requirements, above
  - Particular claims, § 3:1
  - Tax returns, filing of, § 4:29
- Res judicata, § 10:2
- Revocation of order of confirmation,  
§ 9:9

### CONFIRMATION OF PLAN

#### —Cont'd

- Secured claims, binding effect of  
confirmation, § 10:6
- Service of objection to confirmation,  
§ 9:5
- Set aside, post confirmation motion,  
§ 9:8
- Tax returns, filing of, § 4:29
- Time for filing notice, § 9:2
- Time for filing objection to confirma-  
tion, § 9:5
- Vesting of property of estate
  - Generally, § 10:11
  - Free and clear of claims and  
interests - § 1327(c), § 10:13
  - Future vesting approach, § 10:12
  - Postconfirmation collection activ-  
ity and modification issues,  
§ 10:12
- Violation of mandatory plan require-  
ment, effect of confirmation,  
§ 10:8

### CONSEQUENCES OF FILING BY INELIGIBLE DONOR

- Eligibility for relief, § 12:2

### CONSOLIDATION OF ESTATES

- Generally, § 13:5
- Distinguished from joint estates,  
§ 13:5

### CONTESTED MATTERS

- See Litigation and procedures

### CONTINGENT CLAIMS

- Eligibility for relief, § 12:9

### CONTRACTS

- See Executory contracts

### CONVERSION OR DISMISSAL OF CASE

- Generally, § 20:1 to 20:19
- “Abuse” provisions of § 707(b),  
§ 20:14
- Administrative expenses, unpaid  
expenses in case prior to conver-  
sion to Chapter 13, § 6:8
- Automatic stay, § 20:12

**CONVERSION OR DISMISSAL OF CASE—Cont'd**

- Availability of relief in later case, § 20:10
- Chapter 7, debtor-requested conversion, § 20:4
- Chapter 13 to Chapter 7, § 14:3, 20:4
- Chapter 13 to Chapter 11, § 20:3, 20:7
- Chapter 13 to Chapter 12, § 20:3, 20:7
- Commencement of case, § 13:6
- Conversion for cause
  - Failure to file, § 13:11
  - Sec. 1307(c), § 20:5
- Debtor-requested conversion, § 20:2, 20:4
- Disposition of undisbursed funds, § 20:9
- Effect of conversion, generally, § 20:8 to 20:14
- Effect of dismissal, generally, § 20:8 to 20:14
- Eligibility for further relief, § 20:10
- Failure to file required papers, conversion due to, § 13:11
- Farmers, § 20:1
- Filing of schedules, statements and other papers, § 20:3
- Former spouse claim for property settlement, § 20:18
- Grounds for dismissal after confirmation, § 20:6
- Homeowner's association claim, § 20:19
- Liens, effect upon, § 20:11
- Objections to exempt property, § 20:3
- Postpetition claims, effect upon, § 20:13
- Priority tax claims, § 20:17
- Procedures, generally, § 20:2, 20:3
- Property of the estate, effect upon, § 20:11
- Restrictions on conversion, § 20:1
- Retention of property and creditors' rights to repossess or foreclose, § 20:16 to 20:19
- Schedules, filing of, § 20:3

**CONVERSION OR DISMISSAL OF CASE—Cont'd**

- Secured claims, effect upon, § 20:11
- Statements, filing of, § 20:3
- Strategic considerations, § 20:15 to 20:19
- Times for filing proof of claim, § 20:3

**COPIES**

- Commencement of case, failure to provide copies of most recent federal tax return, § 13:12

**CORE PROCEEDINGS**

- Generally, § 22:4

**CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY ACT (CARES ACT)**

- Forbearance claim, supplemental claim for, § 18:4

**COSIGNED DEBTS**

- Classification of unsecured claims, § 7:11

**COURTS**

- Generally, § 22:1 to 22:7
- Appeals. See Appeals
- Core proceedings, § 22:4
- Current law, § 22:3
- Jurisdiction. See Jurisdiction
- Overview, § 22:1
- Prior bankruptcy statutes, § 22:2
- Sovereign immunity, § 22:7
- Venue, § 22:5

**CRAM DOWN**

- See also Secured Claims
- Confirmation of plan, § 10:6

**CREDIT COUNSELING**

- Commencement of case, § 13:10

**CREDIT COUNSELING BRIEFING REQUIREMENT, PREPETITION**

- Eligibility for relief, § 12:4 et seq.

**CREDITOR ADDRESS REQUIREMENT**

- Commencement of case, § 13:7

## INDEX

### **CREDIT REPORTING AGENCIES**

Automatic stay, § 15:24

### **CURE OF DEFAULTS**

Acquisition of property in violation of restriction on transfer or due on sale provision, ability to cure after, § 5:38

Availability of cure rights in absence of personal liability or after acquisition of collateral in violation of restrictions on transfer or due on sale provision

Generally, § 5:35

Acquisition of property in violation of restriction on transfer or due on sale provision, ability to cure after, § 5:38

Discharge of debt in prior Chapter 20 case, use of cure provisions after, § 5:36

Personal liability on debt, ability to cure in absence of, § 5:37

Cure amount, what constitutes, § 5:29

Deaccelerating debt, use of cure provisions, § 5:33

Discharge of debt in prior Chapter 20 case, use of cure provisions after, § 5:36

Effect of cure under cure provisions, § 5:28

Foreclosure proceeding, effect on cure rights, § 5:34

Interest, payment on cure amount, § 5:30

Maintenance payments, payment by debtor or trustee, § 5:32

Modification and strip down not permitted under cure provisions, § 5:26

Modification provisions, use of cure provisions in connection with to strip down undersecured claim, § 5:27

Operation of cure provisions of § 1322(b)(3) and (b)(5)

Generally, § 5:25

Cure amount, what constitutes, § 5:29

### **CURE OF DEFAULTS—Cont'd**

Operation of cure provisions of § 1322(b)(3) and (b)(5)—Cont'd

Effect of cure under cure provisions, § 5:28

Interest, payment on cure amount, § 5:30

Maintenance payments, payment by debtor or trustee, § 5:32

Modification and strip down not permitted under cure provisions, § 5:26

Modification provisions, use of cure provisions in connection with to strip down undersecured claim, § 5:27

Overview, § 5:25

Postconfirmation charges, § 5:29

Timing and amount of payments to cure defaults, plan provisions, § 5:31

Personal liability on debt, ability to cure in absence of, § 5:37

Postconfirmation charges, § 5:29

Timing and amount of payments to cure defaults, plan provisions, § 5:31

Unsecured claims, § 7:4

### **CURRENT MONTHLY INCOME DETERMINATION**

Commencement of case, § 13:8

Projected disposable income test, § 8:8 to 8:11

### **DATE**

See Time

### **DEBT LIMITATIONS**

Eligibility for relief, § 12:8 et seq.

### **DEBTOR ASSESSMENT**

Generally, § 2:6

### **DEBTOR'S FILING OBLIGATIONS**

Commencement of case, § 13:8 et seq.

### **DEBT RELIEF AGENCY (DRA)**

Commencement of case, § 13:2

### **DECEDENTS' ESTATES**

Eligibility for relief, § 12:6

**DEFAULT UNDER PLAN**

Cure. See Cure of defaults  
 Postconfirmation modification of plan, § 11:15

**DEFENSE OF MARRIAGE ACT**

Commencement of case, § 13:5

**DISCHARGE**

Generally, § 3:1, 21:1 to 21:24  
 Chapter 20 cases, § 21:23  
 Civil proceeding, pending, § 21:5  
 Completion discharge  
     Generally, § 21:7  
     Debts not discharged, § 21:16, 21:17  
     Financial management course, § 21:4  
 Confirmation. See Confirmation of Plan  
 Criminal proceeding, pending, § 21:5  
 Disallowed debts under § 502, § 21:12  
 Effect, generally, § 21:20  
 Eligibility for further relief, § 21:24  
 Exceptions  
     Generally, § 21:13 to 21:19  
     Hardship discharge, § 21:18  
     Long-term debts, § 21:14  
     Postpetition consumer debt, § 21:15  
 Exempt property, § 21:5  
 Financial management course, § 21:4  
 Full payment discharge, generally, § 21:7  
 Grant of discharge, general requirements, § 21:3  
 Hardship discharge  
     Generally, § 21:8  
     Exceptions, § 21:16, 21:18  
     “Lien-stripping,” § 21:23  
 Long-term debts, exceptions, § 21:14  
 Personal financial management course, § 21:4  
 Postpetition consumer debt, § 21:15  
 Prerequisites to full payment discharge, § 21:2  
 Previous case, receipt of discharge in, § 21:6

**DISCHARGE—Cont’d**

Provided for by plan, § 21:11  
 Receipt of discharge in previous case, § 21:6  
 Revocation of discharge, generally, § 21:10  
 Secured claims, § 21:21, 21:23  
 “Superdischarge,” generally, § 21:7  
 Timing, § 21:9  
 Unsecured claims, § 21:22

**DISCLOSURES**

Commencement of case, obligations, § 13:8 et seq.  
 Projected disposable income test, § 8:14 to 8:16  
 Rights and powers of debtors, § 16:7

**DISCOVERY**

Litigation and procedures, § 23:5, 23:6

**DISCRIMINATION**

See Unfair Discrimination

**DISMISSAL**

See Conversion or Dismissal of Case

**DISPOSABLE INCOME TEST**

See Projected Disposable Income Test

**DISPUTED DEBTS**

Eligibility for relief, § 12:9

**DISTRIBUTIONS**

Best interest of debtors test, § 7:8  
 Method of distributing payments to creditors, § 4:10

**DISTRICT COURT**

Appeals. See Appeals  
 Litigation and procedures, § 23:16

**DOMESTIC SUPPORT**

**OBLIGATIONS**

See also Alimony, Maintenance, and Child Support  
 Automatic stay, § 15:17  
 Claims. See Priority claims  
 Confirmation requirements, payment of support obligations, § 4:28  
 Postpetition interest on claim, § 7:5

## INDEX

### **DRA**

See Debt Relief Agency (DRA)

### **EDUCATION ACCOUNTS**

Property of the estate, § 14:14

### **EDUCATIONAL INSTITUTIONS**

Automatic stay, withholding of university transcript, enrollment, or graduation, § 15:20

### **EDUCATIONAL LOANS**

Classification of unsecured claims, § 7:12

### **EDUCATION EXPENDITURES**

Projected disposable income test, § 8:46, 8:53

### **EDUCATION IRA**

Commencement of case, § 13:10

### **ELECTRONIC FILINGS**

Commencement of case, § 13:4

### **ELIGIBILITY FOR RELIEF**

Generally, § 12:1 et seq.

Assessing claims, § 12:9

Assumption of debt, § 12:9

BAPCPA, § 12:1 et seq.

Burden of proof, § 12:12

Calculating debt, § 12:8, 12:9

Case law, ineligibility based on previous, § 12:11 et seq.

Chapter 20 cases, § 12:11

Consequences of filing by ineligible donor, § 12:2

Contingent claims, § 12:9

Debt limitations, § 12:8 et seq.

Debtor requirements, generally, § 12:6 et seq.

Decedents' estates, § 12:6

Dismissal of previous case, ineligibility due to, § 12:12, 12:13, 12:15

Disputed debts, § 12:9

Exigent circumstances, prepetition counseling, § 12:5

Income, individual with regular income, § 12:6 et seq.

Individual with regular income, defined, § 12:6 et seq.

### **ELIGIBILITY FOR RELIEF**

#### **—Cont'd**

Ineligibility based on previous case law

Generally, § 12:11 et seq.

Dismissal of previous case, § 12:12, 12:13, 12:15

Extension of ineligibility period for filing new case while ineligible, § 12:14

Failure to appear at meeting of creditors, § 12:12

Failure to prosecute, § 12:12

Filing new case while ineligible, § 12:14

Limitations on refiling, dismissal of previous case with, § 12:15

180 day period, § 12:12, 12:13

Refiling limitations, § 12:15

Relief from stay, dismissal “following” filing of motion for, § 12:13

Willful failure to abide by court order, § 12:12

Liquidated claims, § 12:9

New developments, § 12:2

Noncontingent claims, § 12:9

Objections to petitions based on ineligibility for relief, § 12:3, 12:3 et seq.

Prepetition credit counseling briefing, requirement, § 12:4 et seq.

Regular income, individual with

Generally, § 12:6, 12:7

Defined through case law, § 12:7

Restrictions, § 12:2 et seq.

Secured or unsecured claim, determination, § 12:10

Simultaneous cases, § 12:11

Solely owned corporations, § 12:6, 12:7

Sources of regular income, § 12:7

Standing to object, § 12:3

Statutory language problems, § 12:13

Stockholders and commodity brokers, § 12:6

Successive cases, § 12:11

Sufficiency of regular income, § 12:7

**ELIGIBILITY FOR RELIEF**

—Cont'd

Temporary waiver of prepetition counseling, exigent circumstances, § 12:5

Tort claims, § 12:9

Trusts, § 12:6

Unliquidated claims, § 12:9

Unsecured claims, determination, § 12:10

Waiver, § 12:3

Waiver of ineligibility, § 12:2

**ESTATE**

See also Property of Estate

Creation upon filing, § 14:1

**EVIDENCE**

Burden of proof. See Burden of Proof  
Litigation and procedures, § 23:8

**EXECUTORY CONTRACTS AND  
UNEXPIRED LEASES**

Assumption, assignment, or rejection

Generally, § 5:2, 5:43

Classification of unsecured claims, § 7:14

Overview, § 5:2

Requirements in Chapter 13 plan, § 5:46

Time for assumption or rejection, § 5:45

Damages, claims for, rejection of assumed contract or lease, § 6:10

Determination of what is executory contract or unexpired lease, § 5:44

Plan and plan process, § 3:1

Rejection of assumed contract or lease, claims for damages, § 6:10

Rent to own contracts, treatment of, § 5:47

**EXEMPTIONS**

Property that is exempt, § 9:4, 14:2, 14:16, 14:17, 14:22 to 14:24, 21:5

**EXTREME CIRCUMSTANCES  
JUSTIFYING CONVERSION**

Commencement of case, § 13:6

**FAILURE TO FILE DOCUMENTS**

Commencement of case, § 13:11

**FARMERS**

Conversion of cases, § 20:1

**FEDERAL TAX RETURNS**

Commencement of case, § 13:12

**FEES**

Chapter 13 trustee, § 17:5

Confirmation requirements, payment of required fees, § 4:26

Filing fees, § 13:4 et seq.

Property of the estate, § 14:15

**FILING OBLIGATIONS**

Commencement of case, § 13:8 et seq.

**FILING OF CLAIMS**

See Claims

**FILING OF PLAN**

Generally, § 3:1

Confirmation of plan, § 9:1

**FILING THE PETITION**

Commencement of case, § 13:4

**FINAL JUDGMENT, ORDER, OR  
DECREE**

Appeals, § 24:4

**FINANCIALLY DISTRESSED  
INDIVIDUALS**

See also headings under Individual  
Chapter 13 alternatives, § 2:2 to 2:4  
Circumstances and objectives of, § 2:1

**FINANCIAL MANAGEMENT  
COURSE**

Discharge, § 21:4

**FINDINGS OF FACT AND  
CONCLUSIONS OF LAW**

Litigation and procedures, § 23:16

## INDEX

### **FINES**

Classification of unsecured claims,  
§ 7:13

### **FORECLOSURE**

Cure rights, effect of foreclosure  
proceeding, § 5:34  
Property of the estate, § 14:5

### **FORM 22C**

Commencement of case, § 13:8

### **FORM OF PAYMENT**

Commencement of case, § 13:4

### **FORM OF PETITION**

Commencement of case, § 13:5 et  
seq.

### **FORMULA APPROACH**

Value of stream of payments for  
cram-down purposes, § 7:8

### **FUNDING OF PLAN**

Generally, § 4:1 to 4:9  
Assets, sale of, § 4:3  
Commencing payments under plan,  
time for, § 4:7  
Extension of time to commence pay-  
ments, § 4:8  
Future earnings or income, submis-  
sion to trustee, § 4:2  
Maximum duration of plan, § 4:9  
Other sources, loans or refinancing,  
§ 4:5  
Proceeds from claims of debtor and  
avoidance actions, § 4:6  
Transfer of surrender of asset to cred-  
itor in lieu of funding claims,  
§ 4:4

### **GOOD FAITH**

Confirmation. See Confirmation of  
Plan  
Postconfirmation modification of  
plan, § 11:8  
Projected disposable income test,  
§ 8:24

### **HARDSHIP DISCHARGE**

Generally, § 21:8  
Exceptions, § 21:16, 21:18

### **HEALTH CARE EXPENDITURES**

Projected disposable income test,  
§ 8:47

### **HEALTH INSURANCE PLANS**

Property of the estate, “spendthrift”  
trusts, § 14:13

### **HEALTH SAVINGS ACCOUNTS**

Projected disposable income test,  
§ 8:49

### **HEARINGS**

Confirmation of plan, § 9:2, 9:4  
Litigation and procedures, § 23:2,  
23:8

### **HUSBAND AND WIFE**

See Spouse

### **HYPOTHETICAL CHAPTER 7 LIQUIDATION**

Best interest of creditors test, § 7:7

### **INACCURATE OR INCOMPLETE SCHEDULES OF ASSETS**

Commencement of case, § 13:8,  
13:11

### **INCOME**

See Current Monthly Income Deter-  
mination; Projected Disposable  
Income Test; Regular Income

### **INCOME TAX RETURNS**

Commencement of case, § 13:12

### **INDIVIDUAL DEFINED**

Eligibility for relief, § 12:6 et seq.

### **INDIVIDUAL FILING**

Commencement of case, § 13:5

### **INDIVIDUAL RETIREMENT ACCOUNT, EDUCATION**

Commencement of case, § 13:10

### **INDIVIDUAL WITH REGULAR INCOME**

Eligibility for relief, § 12:6 et seq.

### **INELIGIBILITY BASED ON PREVIOUS CASE LAW**

Eligibility for relief, § 12:11 et seq.

**IN FORMA PAUPERIS**

Commencement of case, § 13:4

**INSURANCE**

Preconfirmation case administration,  
§ 13:13

**INTEREST ON MONEY**

Nondischargeable unsecured debt,  
payment of interest on, § 7:1,  
7:5

**INTERLOCUTORY ORDERS**

Appeals, § 24:5

**INTERNET SERVICE  
EXPENDITURES**

Projected disposable income test,  
§ 8:48

**JOINT ADMINISTRATION**

Commencement of case, § 13:5

**JOINT FILING**

Commencement of case, § 13:5

**JURISDICTION**

Generally, § 22:1 et seq.  
Current law, § 22:3  
Overview, § 22:1  
Personal jurisdiction, § 22:6  
Prior bankruptcy statutes, § 22:2

**JURY TRIALS**

Litigation and procedures, § 23:13

**LEASE, SALE OR USE OF  
PROPERTY**

Rights and powers of debtors, § 16:3,  
16:4

**LEASE PAYMENTS**

Preconfirmation case administration,  
§ 13:13

**LEASES, UNEXPIRED**

See Executory contracts and  
unexpired leases

**LIABILITIES**

Commencement of case, § 13:8,  
13:11

**LIENS**

Confirmation of plan  
Avoidance of lien on exempt prop-  
erty, § 9:4  
Lien stripping, additional  
procedures in connection  
with, § 9:4  
Discharge, “lien-stripping,” § 21:23  
Secured claims  
Avoidance of lien, elimination or  
reduction of claim, § 3:1  
Existence of lien under nonbank-  
ruptcy law, § 3:1  
Unsecured claims, avoidance of liens,  
§ 3:1  
Vesting, cancellation of liens on  
encumbered property, § 4:21

**LIFE INSURANCE**

Projected disposable income test,  
§ 8:44  
Property of the estate, § 14:10, 14:11

**LIFESTYLE**

Prefiling lifestyle as good faith factor,  
§ 4:38

**LIQUIDATED CLAIMS**

Eligibility for relief, § 12:9

**LITIGATION AND PROCEDURES**

Generally, § 23:1 to 23:17  
Adversary proceedings  
Generally, § 23:4  
Discovery, § 23:5  
Pleading, § 23:5  
Pretrial procedures, § 23:5  
Service of process, § 23:7  
Automatic stay, § 23:17  
Contested matters  
Generally, § 23:4  
Pretrial procedures and discovery,  
§ 23:6  
Service of process, § 23:7  
Determination of issues, § 23:11  
Discovery, § 23:5, 23:6  
District Court review, § 23:16  
Evidence, § 23:8  
Evidentiary hearings, § 23:8

## INDEX

### LITIGATION AND PROCEDURES

#### —Cont'd

- Examination of debtor or other entity under Rule 2004, § 23:10
- Findings of fact and conclusions of law, § 23:16
- 14-day stay of certain orders and judgments, § 23:17
- Hearings, § 23:2, 23:8
- Introduction to litigation in Bankruptcy Courts, § 23:3
- Issues, determination of, § 23:11
- Judgment, entry of, § 23:11
- Jury trials, § 23:13
- Notice, § 23:2
- Order, entry of, § 23:11
- Pleading, § 23:5
- Post-judgment motions, § 23:12
- Post-trial motions, § 23:12
- Pretrial procedures, § 23:5
- Reference, withdrawal of, § 23:14
- Removal of proceedings to bankruptcy court, § 23:15
- Service of process in adversary proceedings and contested matters, § 23:7
- Stay of proceedings, § 23:17
- Subpoenas, § 23:9
- Trials, § 23:8
- Types of proceedings, § 23:4
- Withdrawal of reference, § 23:14

### LOANS

- Repayment of loans from retirement plans, mandatory plan provisions, § 4:13

### MEANS TEST

- Projected disposable income test compared, § 8:4 et seq.

### MEDICAL PROVIDERS

- Classification of unsecured claims, § 7:14

### MEETING OF CREDITORS

- Eligibility for relief, § 12:12
- Failure to appear at meeting, § 12:12
- Ineligibility based on previous case law, § 12:12
- Notice of meeting, § 9:1

### MEETING OF CREDITORS

#### —Cont'd

- Time of meeting, § 9:1

### MISCONDUCT

- Prefiling misconduct as good faith factor, § 4:38

### MODIFICATION OF PLAN

- See Postconfirmation Modification of Plan

### NEW DEVELOPMENTS

- Eligibility for relief, § 12:2

### NONCONTINGENT CLAIMS

- Eligibility for relief, § 12:9

### NOTICE

- Appeals, notice of appeal to district court or bankruptcy appellate panel, § 24:2
- Commencement of case. See Commencement of Case
- Confirmation of plan, § 9:2, 9:4
- Litigation and procedures, § 23:2

### OBJECTIONS TO CLAIMS

- See Claims

### OBJECTIONS TO CONFIRMATION

- Grounds, § 9:3 to 9:5

### OBJECTIONS TO PETITIONS BASED ON INELIGIBILITY FOR RELIEF

- Eligibility for relief, § 12:3

### PARTIES IN INTEREST

- Creditors, § 20:3
- Trustee, § 20:3

### PAYMENT ADVICES

- Commencement of case, § 13:9

### PAYMENTS

- Commencement of case, form of payment, § 13:4
- Confirmation of plan
  - Domestic support obligations, § 4:28
- Fees, payment of, § 4:26

**PAYMENTS—Cont'd**

- Debtor's plan, commencement of payments, § 4:7
- Distributing payments to creditors, § 4:10
- Extension of time to commence payments, § 4:8
- Order of payment of claims, permissible plan provisions, § 4:18
- Plan payments. See Postconfirmation Modification of Plan

**PERSONAL FINANCIAL MANAGEMENT COURSE**

- Discharge, § 21:4

**PERSONAL JURISDICTION**

- Generally, § 22:6

**PLAN**

- Generally, § 3:1
- Base plan, § 7:2
- Components, basic, § 3:1
- Confirmation. See Confirmation of Plan
- Contents
  - Mandatory provisions, § 4:11 to 4:13
  - Permissible provisions, § 4:14 to 4:18
- Debtor's plan, commencement of payments, § 4:7
- Discharge, debts provided for by plan, § 21:11
- Duration of plan, § 4:9
- Filing, § 3:1
- Funding. See Funding of Plan
- Initial concepts, § 3:1
- Modification. See Postconfirmation Modification of Plan
- Percentage plan, § 7:2
- Postconfirmation modification. See Postconfirmation Modification of Plan
- Secured claims, treatment of, § 3:1
- Unsecured claims. See Unsecured Claims
- Vesting, plan provisions. See Property of the Estate

**PLEADING**

- Litigation and procedures, § 23:5

**POSTCONFIRMATION MODIFICATION OF PLAN**

- Generally, § 11:1, 11:2
- Ability-to-pay policy and discretion, standard for modification, § 11:4
- Acquisition of property, postconfirmation, plan payments, § 11:13
- Bankruptcy Reform Act of 1978, § 11:1
- “Best interest of creditors” test, § 11:9
- Change in circumstances, § 11:3
- Commitment period, plan payments, § 11:12
- Curing of defaults, long-term obligations, secured claims, § 11:18
- Defaults, plan payments, § 11:15
- Discretion and ability-to-pay policy, standard for modification, § 11:4
- Early pay-off plan, § 11:13
- Good faith requirement, § 11:8
- Income, changes in, plan payments, § 11:12
- Loss of encumbered property, secured claims, § 11:16
- 1984 amendments, § 11:1
- Plan payments
  - Acquisition of property, postconfirmation, § 11:13
  - Commitment period, change in, § 11:12
  - Defaults, § 11:15
  - Early pay-off plan, § 11:13
  - Income, changes in, § 11:12
  - Projected disposable income test, § 11:12
  - Reduction in allowed amounts of claims, § 11:14
  - Value in property, change, § 11:13
- Procedure, § 11:5
- Projected disposable income test, plan payments, § 11:12
- Reduction in allowed amounts of claims, plan payments, § 11:14

## INDEX

### POSTCONFIRMATION

#### MODIFICATION OF PLAN

##### —Cont'd

- Repossession, secured claims, § 11:16
- Requirements under 11 U.S.C.A. § 1329
  - Generally, § 11:6
  - “Best interest of creditors” test, § 11:9
  - Feasibility requirement, § 11:10
  - Good faith requirement, § 11:8
  - Limits on duration, § 11:11
  - Plan content and confirmation requirements, § 11:7
- Secured claims
  - Curing of defaults, long-term obligations, § 11:18
  - Loss of encumbered property, § 11:16
  - Repossession, § 11:16
  - Surrender, § 11:16
  - Treatment of claim, change in, § 11:17
- Standard for modification, discretion and ability-to-pay policy, § 11:4
- Surrender, secured claims, § 11:16
- 2005 amendments, § 11:1
- Value in property, change, plan payments, § 11:13

### POST-JUDGMENT MOTIONS

- Litigation and procedures, § 23:12

### POSTPETITION CLAIMS

- Generally, § 19:1 to 19:8
- Allowability, § 19:2
- Alternatives other than through plan, § 19:8
- Automatic stay, § 19:6
- Consumer debts, § 19:4
- Debtors right to incur postpetition debt, § 16:9
- Modified plan, § 19:5
- Priority, § 19:2
- Proof of claim, § 19:7
- Taxes that “become payable” after filing of petition, § 19:3

### POSTPETITION TAX RETURNS

- Commencement of case, § 13:12

### POST-TRIAL MOTIONS

- Litigation and procedures, § 23:12

### PRECONFIRMATION CASE ADMINISTRATION

- Commencement of case, § 13:13 et seq.

### PRECONFIRMATION MODIFICATION OF PLAN

- Confirmation of plan, § 9:6

### PREPARERS

- Commencement of case, § 13:3

### PREPETITION CREDIT COUNSELING BRIEFING REQUIREMENT

- Eligibility for relief, § 12:4 et seq.

### PRETRIAL PROCEDURES

- Litigation and procedures, § 23:5, 23:6

### PREVIOUS CASE LAW

- Eligibility for relief, § 12:11 et seq.

### PRINCIPAL RESIDENCE, CLAIM SECURED ONLY BY

- Generally, § 5:39 to 5:42
- Determination whether claim is secured only by debtor’s principal residence, § 5:42
- Exception in § 1322(c)(2) to antimodification for residential mortgage claim on which last payment under original payment schedule is due prior to last payment under plan, § 5:41
- Modification of protected mortgage, prohibition in § 1322(b)(2), § 5:39
- Plan cannot strip down but can strip off protected mortgage, § 5:40

### PRIORITY CLAIMS

- Generally, § 6:11
- Administrative expenses
  - Generally, § 6:6
  - Attorney’s fees, debtor’s, § 6:7

**PRIORITY CLAIMS—Cont'd**

- Administrative expenses—Cont'd
  - Failure of adequate protection, claims for, § 6:9
  - Payment, filing for, § 6:13
  - Rejection of assumed executory contract or unexpired lease, claims for damages, § 6:10
  - Treatment of administrative expense and priority claims, requirements for, below
  - Trustee fees, § 6:7
  - Unpaid expenses in case prior to conversion to Chapter 13, § 6:8
- Assignment of claims, § 6:12
- Attorney's fees, debtor's, payment of, § 6:5, 6:7
- Bankruptcy Code, claims under, § 6:11
- Customs duties entitled to priority, § 6:23
- Domestic support obligations
  - Generally, § 6:13
  - Definitions, § 6:14
  - Postpetition interest on claim, § 6:15
- Employment taxes entitled to priority, § 6:21
- Excise taxes entitled to priority, § 6:22
- Full payment, mandatory plan provisions, § 4:11
- Full payment of priority claims, general rule of § 1322(a)(2) requiring, § 6:2
- Income and gross receipts taxes entitled to priority, § 6:18
- Order and timing of payment of administrative expenses and other priority claims under plan, § 6:5
- Other priority claims, § 6:27
- Penalties related to tax, entitlement to priority, § 6:24
- Postpetition interest on priority claims
  - Generally, § 6:4

**PRIORITY CLAIMS—Cont'd**

- Postpetition interest on priority claims—Cont'd
  - Domestic support obligations, § 6:15
  - Projected disposable income test, § 8:60 to 8:62
  - Proof of claim, filing required, § 6:3
  - Property taxes entitled to priority, § 6:19
  - Subrogation of claims, § 6:12
- Tax claims
  - Generally, § 6:16
  - Conversion or dismissal of case, § 20:17
  - Customs duties entitled to priority, § 6:23
  - Dischargeability issues, § 6:17
  - Employment taxes entitled to priority, § 6:21
  - Excise taxes entitled to priority, § 6:22
  - Income and gross receipts taxes entitled to priority, § 6:18
  - Penalties related to tax, entitlement to priority, § 6:24
  - Postpetition claims, § 19:3
  - Priority and nonpriority status of claims secured by tax liens, determination of, § 6:26
  - Priority of taxes required to be collected or withheld, § 6:20
  - Property taxes entitled to priority, § 6:19
  - Suspension of time periods applicable to priority of tax claims, § 6:25
- Time periods applicable to priority of tax claims, suspension of, § 6:25
- Treatment of administrative expense and priority claims, requirements for
  - Generally, § 6:1 to 6:5
  - Attorney's fees, debtor's, payment of, § 6:5
  - Filing of proof of claim required, § 6:3
  - Full payment of priority claims, general rule of § 1322(a)(2)

## INDEX

### **PRIORITY CLAIMS—Cont'd**

- Treatment of administrative expense and priority claims, requirements for—Cont'd requiring, § 6:2
- Order and timing of payment of administrative expenses and other priority claims under plan, § 6:5
- Postpetition interest on priority claims, § 6:4
- Treatment under plan, § 3:1
- Trustee fees, § 6:7

### **PROCEDURES**

- See Litigation and procedures

### **PROJECTED DISPOSABLE INCOME TEST**

- Generally, § 8:1 to 8:71
- Above median debtors, expenditures of, § 8:30 to 8:34
- Alimony and child support, § 8:43
- Below median debtors, expenditures of, § 8:28, 8:29
- Business expenses, § 8:34
- Charitable contributions, § 8:50
- Commitment period, § 8:65 to 8:67
- Comparison of calculations under means and disposable income tests, § 8:7
- Components of disposable income, § 8:25 to 8:27
- Confirmation of plan, good faith requirement for, § 4:34
- Current monthly income determination, § 8:8 to 8:11
- Determination of income and expenditures under means test, § 8:6
- Determination of projected disposable income, § 8:19 to 8:21
- Disclosures by debtor required, § 8:14 to 8:16
- Education expenditures, § 8:46, 8:53
- Expenditures, § 8:27 et seq.
- Good faith requirement to increase payment, § 8:24
- Health care expenditures, § 8:47
- Health savings accounts, § 8:49

### **PROJECTED DISPOSABLE INCOME TEST—Cont'd**

- Internet service expenditures, § 8:48
- Involuntary deductions required for employment, § 8:43
- IRS local standards, expenses allowed under, § 8:38 to 8:40
- IRS national standards, expenses allowed under, § 8:35 to 8:37
- Life insurance allowed as expenditures, § 8:44
- Means test relationship to projected disposable income test, § 8:4 et seq.
- Median income provisions, § 8:12, 8:13
- Non-filing spouse, effect of income and expenditures, § 8:70, 8:71
- Post-BAPCPA test, § 8:3
- Postconfirmation modification of plan, § 11:12
- Pre-BAPCPA test, § 8:2
- Priority and administrative claims, § 8:60 to 8:62
- Reasonably necessary expenditures, § 8:28 et seq.
- Retirement plans, § 8:52
- Secured claims, expenditures for, § 8:55 et seq.
- Special circumstances, adjustments for, § 8:63, 8:64
- Step increases in plan payments, § 8:23
- Taxes allowed as expenditures, § 8:42
- Tax refunds and bonuses, § 8:22
- Telecommunication expenditures, § 8:48
- Time of filing petition, effect of, § 8:17, 8:18
- Unsecured claims, § 7:1 to 7:4
- Unsecured creditors, payments to, § 8:68, 8:69

### **PROOF OF CLAIMS**

- See Claims

### **PROPERTY OF THE ESTATE**

- Generally, § 14:1
- Bank deposits, § 14:8

**PROPERTY OF THE ESTATE**

—Cont'd

- Bequests, inheritance, and devise, § 14:10
- Bonuses, § 14:15
- Causes of action, § 14:12
- Choice of law governing exemptions, § 14:23
- Commencement of case, interests acquired after, § 14:10, 14:21
- Commencement of case, interests owned at, § 14:4
- Commissions, § 14:15
- Community property, § 14:7
- Conversion from Chapter 13 to Chapter 7, § 14:3
- Education accounts, § 14:14
- Exclusions from property of estate, § 14:2, 14:16, 14:17
- Exemptions, generally, § 14:2, 14:22 to 14:24
- Express and implied trusts, § 14:18
- Federal pensions, § 14:19
- Fees, § 14:15
- Foreclosed, repossessed, or sold property at judicial tax sale prior to filing of petition, § 14:5
- Future or joint interests, § 14:6
- Implied and express trusts, § 14:18
- Inheritance, § 14:10
- Interests acquired after commencement of case, § 14:10, 14:21
- Interests owned at commencement of case, § 14:4
- Joint or future interests, § 14:6
- Legal title, property which debtor holds only, § 14:18
- Life insurance proceeds, § 14:10, 14:11
- Offspring, § 14:21
- “Pawnd” property, § 14:16
- Performance of services, § 14:15
- Postpetition property, § 14:10, 14:21
- Powers of appointment, § 14:17
- Proceeds, § 14:21
- Profits, § 14:21
- Recoverable property by trustee, § 14:20
- Rents, § 14:21

**PROPERTY OF THE ESTATE**

—Cont'd

- Repossessed, foreclosed, or sold property at judicial tax sale prior to filing of petition, § 14:5
- Retirement programs, § 14:13, 14:19
- Social Security benefits, § 14:19
- “Spendthrift” trusts, § 14:13
- Stock option agreements, § 14:15
- Tax refunds, § 14:9
- Vesting of property of estate, plan provisions
  - Generally, § 4:19 to 4:23
  - Automatic stay, § 4:22
  - Cancellation of liens on encumbered property, § 4:21
- Effect of confirmation
  - Generally, § 10:11
  - Free and clear of claims and interests - § 1327(c), § 10:13
  - Future vesting approach, § 10:12
  - Postconfirmation collection activity and modification issues, § 10:12
- Sale of property or prosecution of avoidance actions, nonvesting provisions, § 4:23
- Transfers of property to creditor in for or partial satisfaction of claim, § 4:20
- Wages, § 14:15

**RECONVERSION ISSUES**

- Commencement of case, § 13:6

**REGULAR INCOME**

- Eligibility for relief
  - Defined through case law, § 12:7
  - Individual, § 12:6, 12:7

**RENT TO OWN**

- Treatment of contracts, § 5:47

**REPOSSESSION**

- Confirmation, effect of, postconfirmation foreclosure, repossession, or other collection activity, § 10:7

## INDEX

### **REPOSSESSION—Cont'd**

Postconfirmation modification of plan, secured claims, § 11:16

### **RESIDENCE**

Principal residence, treatment of claim secured only by. See Principal residence

### **RESTITUTION**

Classification of unsecured claims, § 7:13

### **RESTRICTIONS**

Eligibility for relief, § 12:2 et seq.

### **RETIREMENT PLANS**

Projected disposable income test, § 8:52

Property of the estate, § 14:13, 14:19

Repayment of loans, mandatory plan provisions, § 4:13

### **RIGHTS AND POWERS OF DEBTORS**

Generally, § 16:1 to 16:9

Avoidance powers, § 16:6

Business credit, § 16:8

Confirmation of plan, effect of confirmation, § 10:10

Disclosure, § 16:7

Judicial estoppel, § 16:7

Nonbankruptcy causes of actions, § 16:5

Possession of property, § 16:2

Postpetition debt, § 16:9

Use, sale, or lease of property, § 16:3, 16:4

### **SALE, USE OR LEASE OF PROPERTY**

Rights and powers of debtors, § 16:3, 16:4

### **SCHEDULES, FILING OBLIGATIONS**

Commencement of case, § 13:8

### **SECTION 342 DISCLOSURES**

Commencement of case, § 13:1

### **SECURED CLAIMS**

Generally, § 5:1, 5:3

### **SECURED CLAIMS—Cont'd**

Amount of claim, bifurcation principle and “lien stripping,” § 5:5

Confirmation of plan, binding effect of confirmation, § 10:6

Cram down. Modification and cram down principles, below

Determination of secured status, § 5:3 to 5:7

Discharge, § 21:21, 21:23

Eligibility for relief, § 12:10

Hanging paragraph, application and effects

Generally, § 5:20

Deficiency claim upon surrender of collateral, § 5:24

Motor vehicle acquired for debtor's personal use, § 5:23

Purchase money security interest, requirement of, § 5:22

Secured claim, interest, and adequate protection, § 5:21

Lien avoidance, elimination or reduction of secured claim, § 5:7

Lien under nonbankruptcy law, existence of, § 5:4

Modification and cram down principles, generally applicable

Generally, § 5:10

Claim modified under § 1322(b)(2), payments must be completed within term of plan, § 5:13

Lien, secured creditor must retain, § 5:11

Payment of value of secured claim, interest, § 5:12

Modified secured claim, payment through other than periodic payments

Balloon payments under plan, § 5:18

Partial surrender or transfer, § 5:19

Sale or refinancing of encumbered property, § 5:18

Surrender or transfer of encumbered property as full satisfaction of debt, § 5:19

**SECURED CLAIMS—Cont'd**

Modified secured claim, payment through periodic payments

Generally, § 5:14

Equal monthly amounts, § 5:17

Holders of claims secured by personal property, periodic payments must provide adequate protection, § 5:15

Purchase money security interest in personal property, requirement of preconfirmation adequate protection for claims secured by, § 5:16

Non-cram down methods

Acceptance of plan by secured creditor, § 5:8

Surrender of encumbered property as treatment of secured claim, § 5:9

Postconfirmation modification of plan

Curing of defaults, long-term obligations, § 11:18

Loss of encumbered property, § 11:16

Repossession, § 11:16

Surrender, § 11:16

Treatment of claim, change in, § 11:17

Principal residence, treatment of claim secured only by. See Principal residence

Projected disposable income test, § 8:55 et seq.

Treatment under plan, § 3:1, 10:6

Valuation of encumbered property, § 5:6

**SELF-EMPLOYED DEBTOR**

Preconfirmation case administration, additional disclosure and reporting requirements, § 13:18

**SERVICE OF PROCESS**

Litigation and procedures, § 23:7

**SETOFF**

Stay, § 15:15

**SIGNATURE REQUIREMENTS**

Commencement of case, § 13:4

**SIMULTANEOUS CASES**

Eligibility for relief, § 12:11

**SOCIAL SECURITY BENEFITS**

Automatic stay, withholding of benefits, § 15:22

Property of the estate, § 14:19

**SOLELY OWNED CORPORATIONS**

Eligibility for relief, § 12:6, 12:7

**SOURCES OF REGULAR INCOME**

Eligibility for relief, § 12:7

**SOVEREIGN IMMUNITY**

Generally, § 22:7

**SPOUSE**

Commencement of case, joint administration of spouses estates, § 13:5

**STANDING TO OBJECT**

Eligibility for relief, § 12:3

**STATEMENT OF FINANCIAL AFFAIRS**

Commencement of case, § 13:8

**STATUTORY LANGUAGE PROBLEMS**

Eligibility for relief, § 12:13

**STAYS**

Generally, § 23:17

Appeal, stay pending, § 24:9

Codebtor stay, permissible plan provisions, § 4:15, 4:17

**STOCKHOLDERS AND COMMODITY BROKERS**

Eligibility for relief, § 12:6

**STOCK OPTION AGREEMENTS**

Property of the estate, § 14:15

**STUDENT LOANS**

Classification of unsecured claims, § 7:12

**SUBORDINATION**

Unsecured claims, § 7:14

## INDEX

### **SUBPOENAS**

Litigation and procedures, § 23:9

### **SUBROGATION**

Priority claims, § 6:12

### **SUBSTANTIVE CONSOLIDATION**

Commencement of case, § 13:5

### **SUCCESSIVE CASES**

Eligibility for relief, § 12:11

### **SUFFICIENCY OF REGULAR INCOME**

Eligibility for relief, § 12:7

### **TAX CLAIMS**

Priority. See Priority claims

### **TAX REFUNDS**

Automatic stay, § 15:15

Projected disposable income test, § 8:22

Property of the estate, § 14:9

### **TAX RETURNS**

Commencement of case, § 13:12

Confirmation requirements, filing of tax returns, § 4:29

### **TELECOMMUNICATION**

#### **EXPENDITURES**

Projected disposable income test, § 8:48

### **TEMPORARY WAIVER OF PREPETITION COUNSELING, EXIGENT CIRCUMSTANCES**

Eligibility for relief, § 12:5

### **TIME**

Assumption, assignment, or rejection, time for, § 5:45

Commencement of case, § 13:1

Conversion or dismissal of case, times for filing proof of claim, § 20:3

Cure of default, § 7:4

Discharge, timing of, § 21:9

Effective date of plan for purpose of best interests test, § 7:9

Extension of time to commence payments, § 4:8

### **TIME—Cont'd**

Meeting of creditors, § 9:1

Notice, confirmation of plan, § 9:2

Objection to confirmation, § 9:5

Plan payments, commencement of, § 4:7, 4:8

Priority tax claims, suspension of time periods applicable to, § 6:25

Projected disposable income test, § 8:17, 8:18

Unsecured creditors, payments to, § 7:3

### **TORT CLAIMS**

Eligibility for relief, § 12:9

### **TRIALS**

Litigation and procedures, § 23:8

### **TRUSTEE**

Chapter 13 trustee

Generally, § 13:16, 17:1 to 17:6

Appointment, § 17:2

Compensation, § 17:5

Duties, § 17:3

Fees, § 17:5

Liability of trustee, § 17:6

Powers, § 17:4

Removal, § 17:2

Eligibility for relief, § 12:6

### **TRUSTS**

Eligibility for relief, § 12:6

Property of the estate

Express and implied trusts, § 14:18

“Spendthrift” trusts, § 14:13

### **TURNOVER OF PROPERTY**

See Automatic Stay

### **UNEXPIRED LEASES**

See Executory contracts and unexpired leases

### **UNFAIR DISCRIMINATION**

Unsecured creditors, § 7:1, 7:10 to 7:14

### **UNITED STATES TRUSTEE**

#### **AUDITS**

Preconfirmation case administration, § 13:17

**UNLIQUIDATED CLAIMS**

Eligibility for relief, § 12:9

**UNSECURED CLAIMS**

Best interests of creditors test, § 7:2,  
7:6 to 7:9

Defined, § 7:1

Discharge, § 21:22

Eligibility for relief, § 12:10

Projected disposable income test,  
§ 8:68, 8:69

Treatment under plan

Generally, § 7:1 et seq.

Assumed leases, § 7:14

Avoidance of liens, § 3:1

Bad checks, § 7:13

Classification of unsecured claims,  
§ 7:10 to 7:14

Cosigned debts, § 7:11

Criminal restitution and fines,  
§ 7:13

Cure of default, § 7:1, 7:4

General unsecured claims, § 3:1

Interest on nondischargeable debt,  
§ 7:5

Medical providers, § 7:14

**UNSECURED CLAIMS—Cont'd**

Treatment under plan—Cont'd

Modification of unsecured credi-  
tor's rights, § 7:1 to 7:3

Priority claims, § 3:1

Student loans, § 7:12

Subordination of claims, § 7:14

**USE, SALE, OR LEASE OF  
PROPERTY**

Rights and powers of debtors, § 16:3,  
16:4

**UTILITY SERVICE CLAIMS**

Preconfirmation case administration,  
§ 13:14

**VALUATION**

Best interest of creditors test, § 7:8

Encumbered property, § 5:6

**VENUE**

Litigation and procedures, § 22:5

**VESTING OF PROPERTY UNDER  
PLAN**

See Property of the Estate

**WAIVER**

Eligibility for relief, § 12:2, 12:3