13Network
v 3.0

A Guide to Online Information

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Introduction:

The 13Network is a service by Chapter 13 Trustees provided to parties in interest in Chapter 13 cases. As with the TRAC computer system, the 13Network provides users with the same base software package that is used within the Trustee's office. Version 3 of the 13Network has been designed to work with the "TNG13" software.

The 13Network is updated on a daily basis, Monday through Friday. Our data is sent to the 13Network overnight. The 13Network itself is updated between 4:00 AM and 7:00 AM.

This service is provided free of charge to parties of interest in Chapter 13 cases administered by this office. We define parties of interest as follows:
- The debtor(s)
- Debtor's attorney
- Creditors listed on the matrix
- Parties that have filed a Proof of Claim or a Notice of Appearance in a case.

13Network accounts can be obtained by completing a form found on our website at www.det13.com on the Information page.

Note that the data on the 13Network has not been reviewed or audited by our office and is provided for general information purposes only.

Troubleshooting:

Users may experience problems accessing the login page with Internet Explorer version 6 or higher due to browser settings. To correct this perform the following steps:

1. Open Internet Explorer
2. Click **Help** and select **About Internet Explorer** to verify the user is on version 6 or higher. Close the About window.
3. Click **Tools** and select **Internet Options.**
4. Select the **Privacy** tab.
5. In the **Settings** section click on the **Advanced** button.
6. Ensure the **Override automatic cookie handling** check box is **checked**.
7. Ensure both **First-Party Cookies** and **Third-Party Cookies** settings are set to **Accept**.

Privacy settings on personal firewall software
Problems accessing the login page from the Trustee's home page may also be caused by personal firewall software installed on the user's PC. There are certain settings that must be disabled if the user has a personal firewall installed or has anti-virus software installed on their PC with a built in personal firewall. **Norton Internet Security** is one such product that will cause this error. In order to correct the user must:

1. Start **Norton Internet Security**
2. Select **Privacy Control**
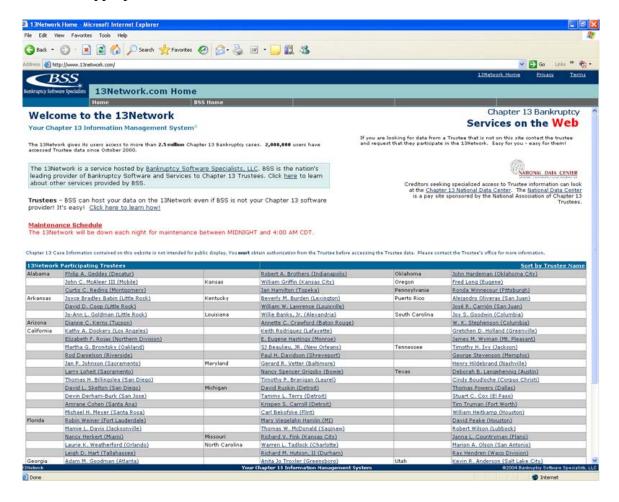3. Uncheck the box that reads **Enable Privacy**

Other types of personal firewalls have similar settings. If a user is experiencing these errors then they must disable or adjust the privacy settings that are causing these errors.

There is another setting on personal firewalls that can keep a user from logging on. This usually has to do with the "referer" settings on the firewall. The HTTP_REFERER options are used on the 13Network web pages to ensure that you got to page B by first going through page A.

What a user needs to do is to allow this referer ability on their firewall. Different firewalls have different settings, so the user must understand how to change these preferences; they can usually search through the help section in their firewall software. For example, with **Norton Personal Internet Firewall** you have to "Permit" the referrer option through the privacy section.
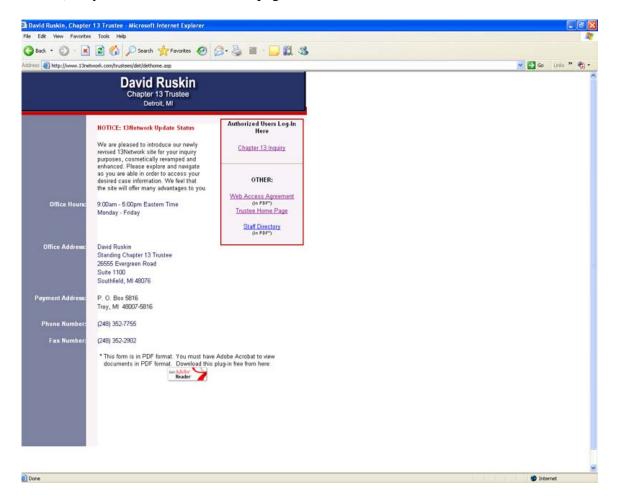
Accessing the 13Network:

The 13Network is accessed at www.13network.com. Find the section for Michigan and select the appropriate office.
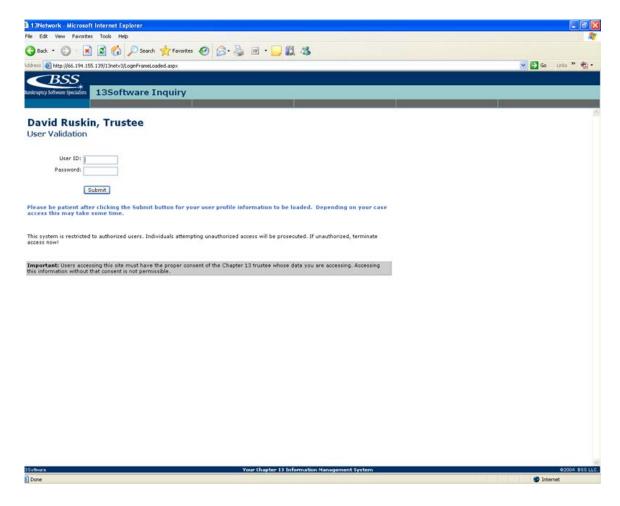

Note that the 13Network was designed for v 6.x of Internet Explorer using a 1024 x 768 desktop resolution. Pages may not appear correctly with different browsers or desktop settings.

Users with a User ID and password may select the Chapter 13 Inquiry link to log on to the 13Network site. The Access Agreement and an office directory (called "Who Does What") may also be found from this page.
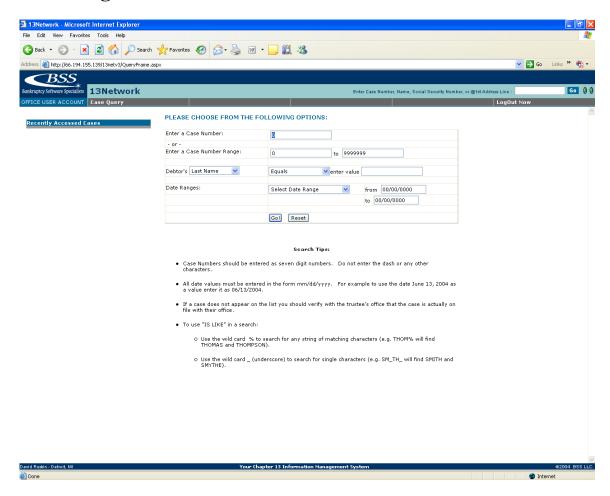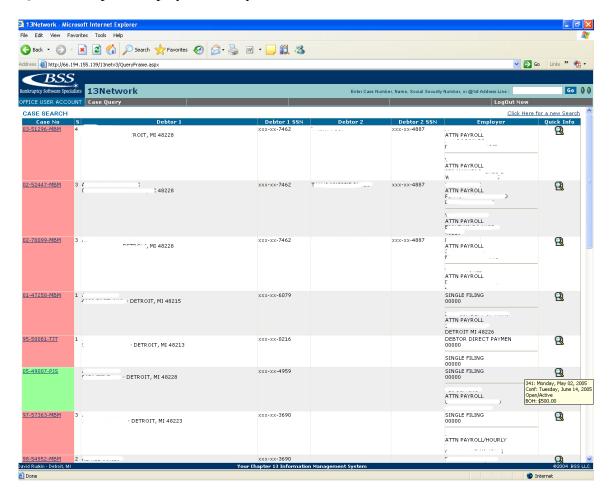
Logging On:

Enter the User ID and Password you provided on the Access Agreement and click on
Submit.

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Searching:

The first page of the 13Network allows for case searches for specific cases, for ranges of cases, for specific date ranges or by criteria specific to a debtor.

Such a search will yield a screen with multiple cases. Case numbers with a <u>red</u> background are closed. Cases numbers with a <u>green</u> background are open. Note the Quick Info option displays summary information about the current status of the case.
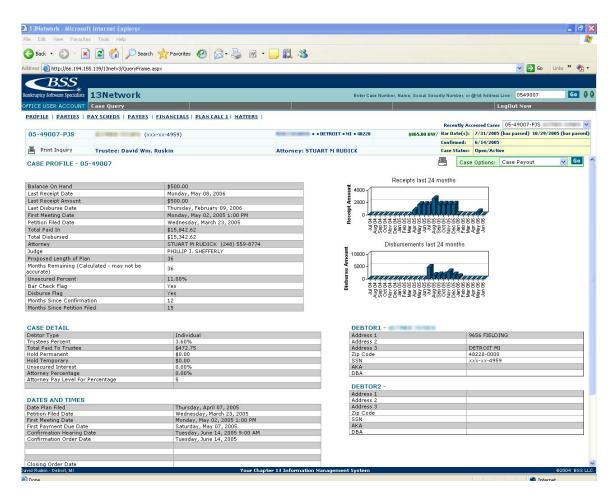

Click on the case number to access the case.
Using the search box next to the GO button will take you directly to the case.
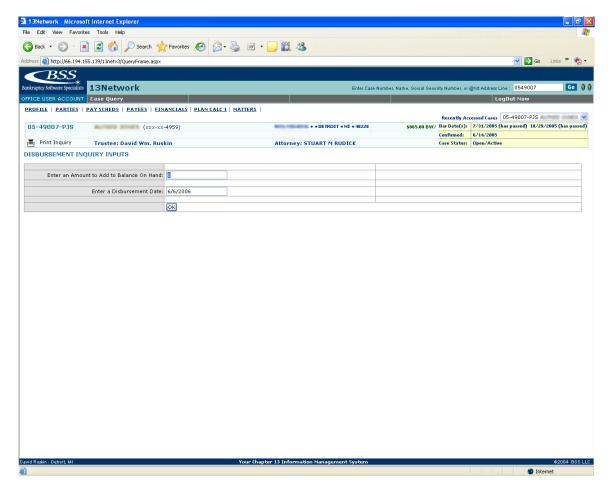
The Case Profile:

The Profile tab of the case provides basic case information. Note the drop down menu at Case Options, the green box in the upper right of the case profile. This allows access to Case Payout and Disbursement Inquiry.

The printer icon next to the case options box creates a "printer friendly" version of the profile page. The printer icon under the case number will generate a print inquiry.
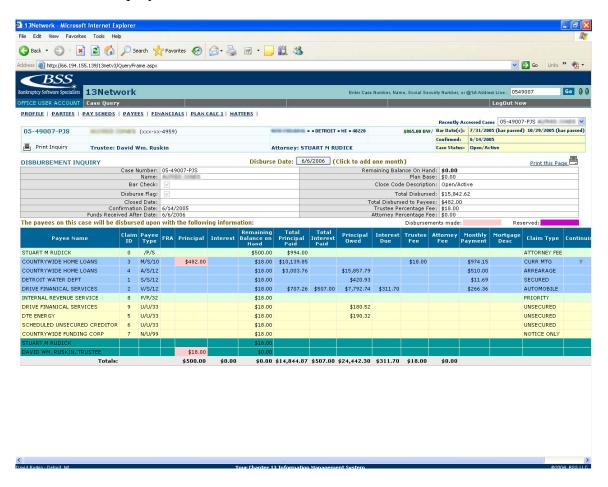
Disbursement Inquiry:

Disbursement Inquiry is a program that will show how a case will disburse given the current circumstances of the case. The program assumes that all future payments will be made by the debtor.

Input the amount to add to the current balance on hand as of a specific date and enter that date as the disbursement date, then click OK. If left blank it will run a disbursement calculation for the case as it currently exists.
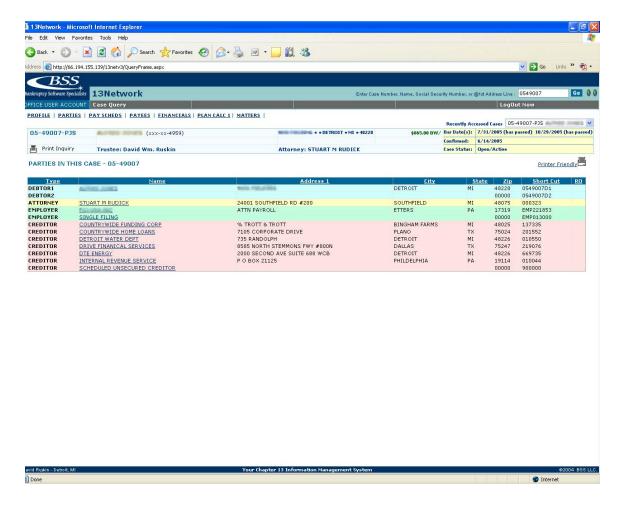
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Disbursement Inquiry Results:

By pressing the date button in the top center the program will calculate another disbursement based on the current monthly payments expected by the case and all debts as currently scheduled. The disbursement date will be one month from the date input on the first screen.
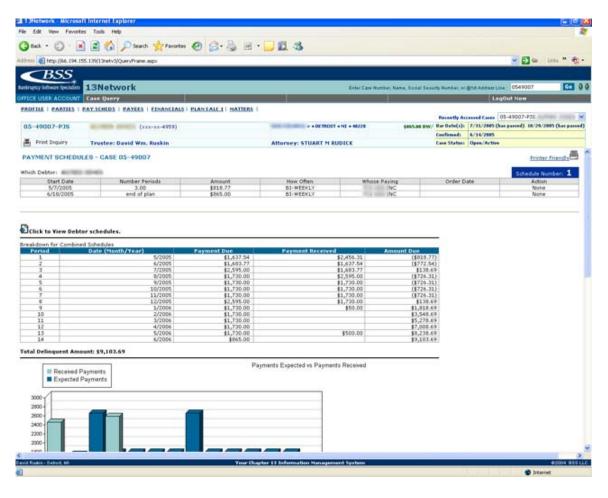
Parties:

The parties page lists all parties currently associated with the case and how they relate to the case.
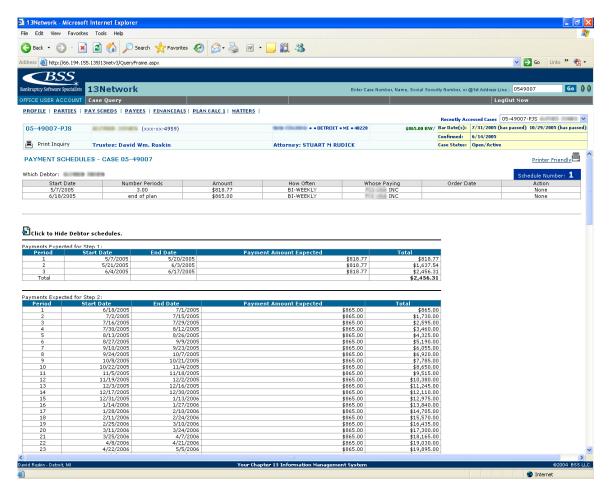
The Pay Schedules:

The Pay Schedules screen provides information about the payments the debtor is scheduled to make under the Plan. Note that the Breakdown of Combined Schedules in the center of the screen converts payments into a monthly amount and shows comparisons of what should have been paid versus what was received. A delinquency amount can be found at the bottom of the section. Graphs of receipts can be found at the bottom of the page.
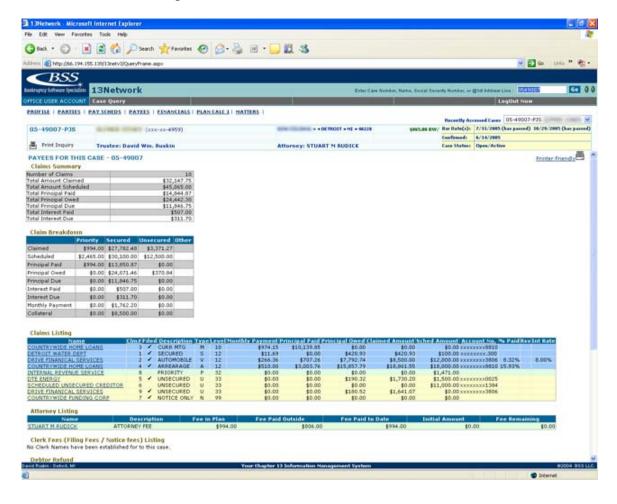
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Clicking on the View Debtor Schedules link opens up a new screen with more detailed information about individual steps and the receipts that were due at each period instead of the monthly aggregate presented on the main screen. Note that this screen will project all steps to their conclusion or the conclusion of the Plan.
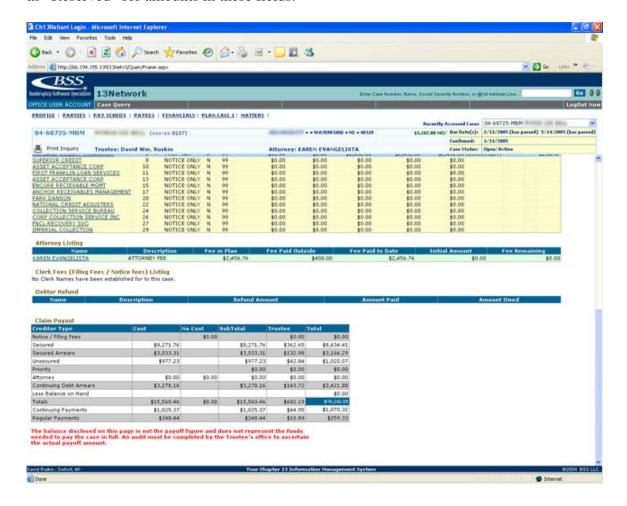

Note a known bug in the software can be found here. The software will add an extra payment due to the total of a step after the first step. This does not factor into the amounts or delinquency shown on the main screen.
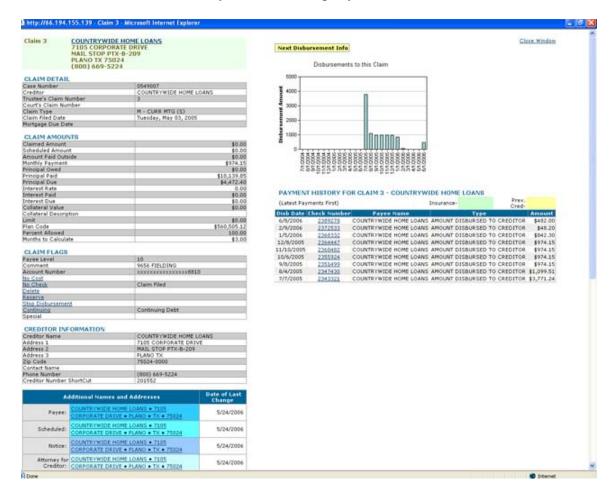
Payees:

Several pieces of information are available on the Payees screen. Besides summary information about the claim, the claims listing will display all of the creditors in the case, grouped by type. This screen will also provide information about attorney fee claims, debtor refunds and fees paid to the Court.
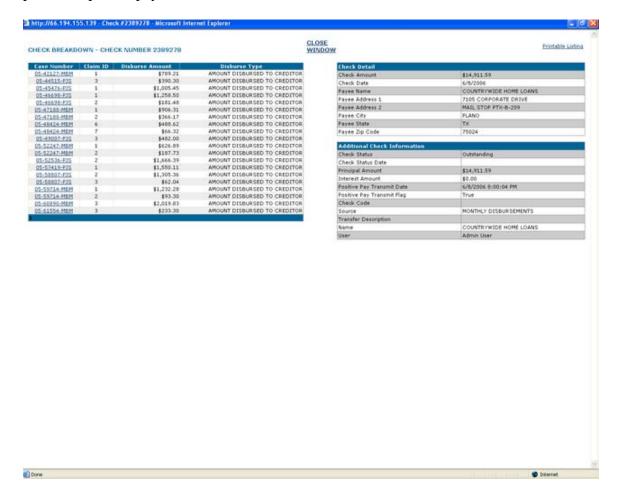
The bottom portion of the Payees page provides summary information on the amounts remaining to be paid to claims of various classifications. Note that at this time these amounts MAY include Principal and Interest Owed from disallowed claims. This is a known issue that we are attempting to resolve. Be sure to check claims that are flagged as "Reserved" for amounts in these fields.

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Clicking on the name of a creditor in the claims listing pops up a window with more detailed information and history related to that party.
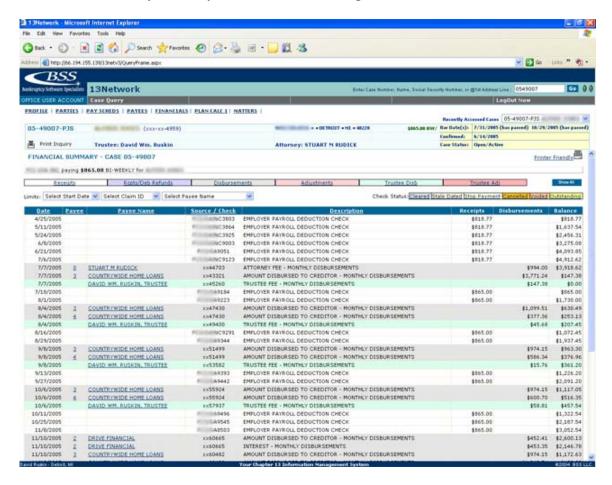

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This screen includes information on disbursements to the creditor. The check number field links to a screen that lists all other cases that were part of that check. It also provides specific payment and status information about the check.
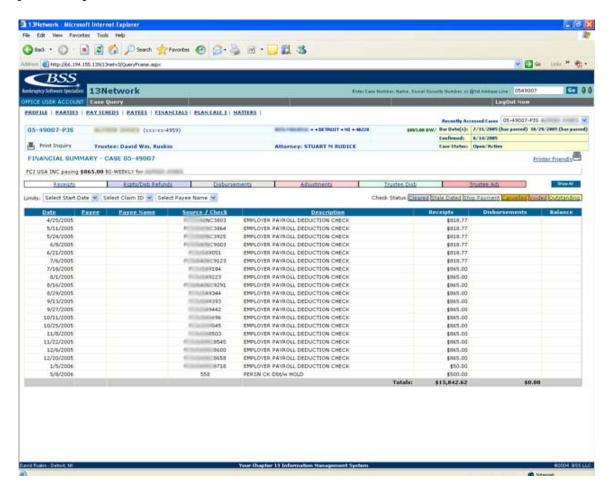
Financials:

The Financials page offers all financial related transactions in a case. Note that it can be sorted and limited by a variety of methods, found in pull down boxes above the data.
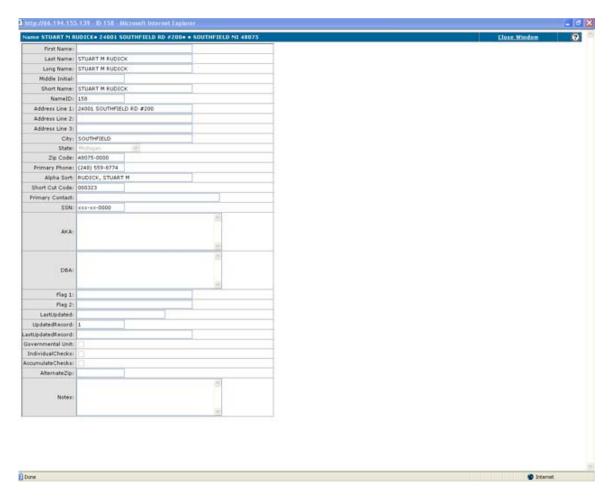
The Financials page can also be filtered for specific types of transactions. If you click on one of the items in the colored bar you will get transactions of just that type. Filtering for just Receipts is shown below.

Click on the Show All button to return to the main view.

Clicking on a Payee Name in the Financials page will bring up a screen with basic information about that party.

Clicking on the number in the Payee field brings up a window similar to the one found in the creditor name listing portion of the Payees section.

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A running total of disbursements to a specific party can be obtained by selecting Disbursements and then filtering for just that claim ID.

Plan Calc 1:

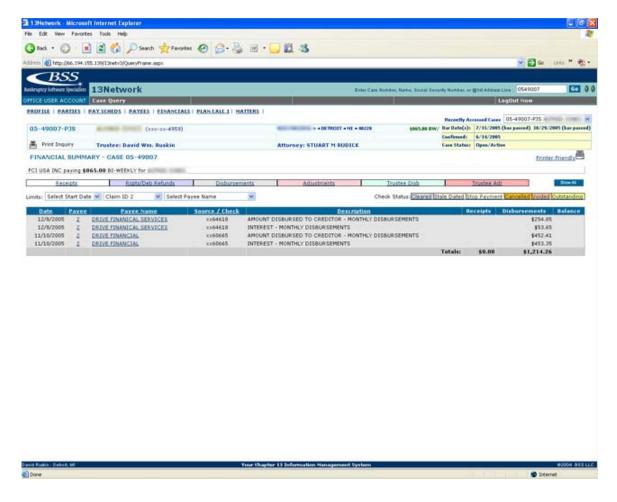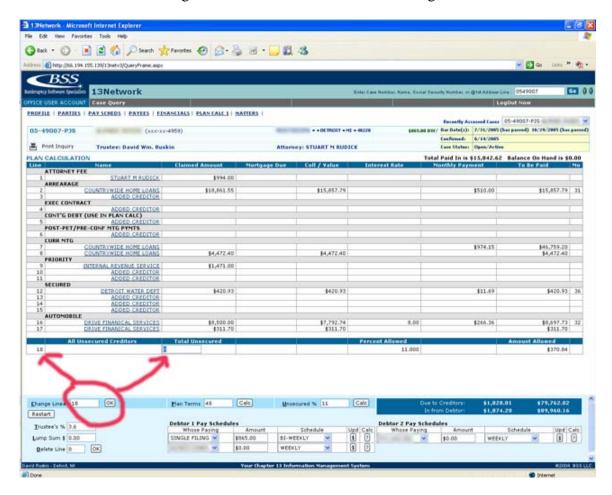Users familiar with Plan Calc 1 from TRAC should find this version of Plan Calc 1 familiar in many aspects. This version of Plan Calc can be used for both pre and post confirmation work. Known issues with Plan Calc 1 are:

1) The "-1" feature does not work in monthly payment fields. However this TRAC feature can be replicated by entering 0 as the monthly payment.
2) You cannot change the monthly payment amount for a debt with no interest.
3) Plan Calc will run for at least a number of months equal to the number of months a claim is calculated to pay. It does not take recycling into account.
4) The Debtor Pay Schedules section pulls whatever amounts are in the last step for a Pay Schedule, not the current amount.
5) Lump Sums can be added to the case from the box in the lower left corner but the amount of the lump sum will not appear in the Due to Creditors box. It will factor into the calc.
6) Dividend to Unsecured cannot be reduced below .01%.
7) Plan Calc will add in Interest Due as a separate line item on claims where it has accrued.
8) The amount listed as Total Unsecured may represent an amount based on the "Amount Allowed" and the "Percent Allowed" fields. It may not be the actual total filed unsecured debt. To do post-confirmation work the total unsecured should be hand calculated from the Claimed Amount field of the Payees page, subtracting out any amount already paid. Enter this amount in the Total Unsecured portion of the calc if it is different.

Remember that Plan Calcs change no actual case data. You can change as much as you need. If you need to you can hit the Restart button to reload the case as it currently stands.
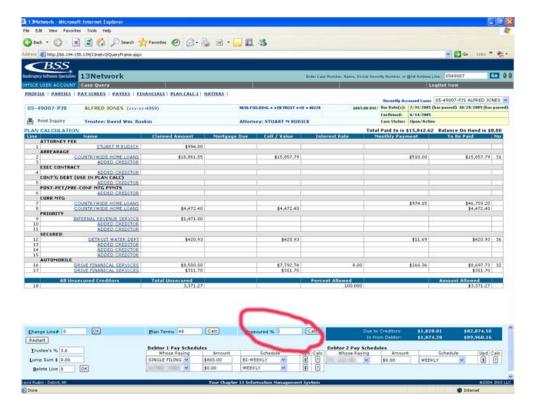
How to Change the Total Unsecured:

Sometimes you need to calculate the impact of surrendering a vehicle or otherwise adding unsecured debt to a case. Note how the "All Unsecured Creditors" section of the calc does not have a hyperlink in it to access that line. It can be accessed by entering the line number in the "Change Line Number" box and then clicking OK.
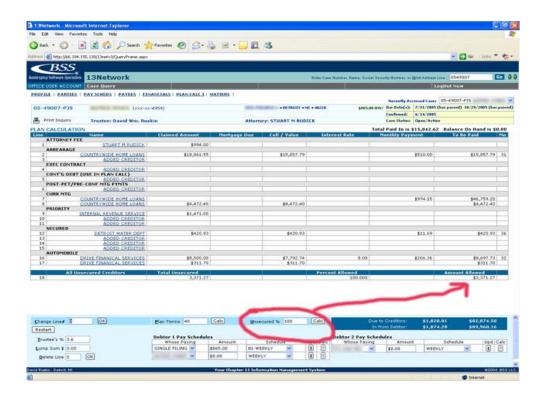

Remember to hand calculate the total unsecured debt from the payees screen, especially after disbursements have begun to unsecured creditors. The total unsecured listed here may not be accurate.

How to Calculate Dividend to Unsecured:

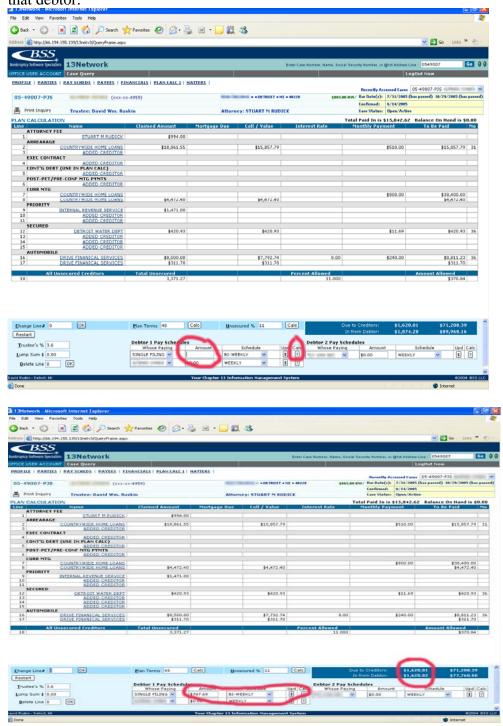You know a case is paying out more to general unsecured than the minimum stated in the plan. To find out how much will actually disburse place the cursor in the Unsecured % box and highlight the numbers. Press the DELETE key and then press the Calc button to the right of the Unsecured box. (Make sure that you have verified the total unsecured debt amount in the Payees screen first.)

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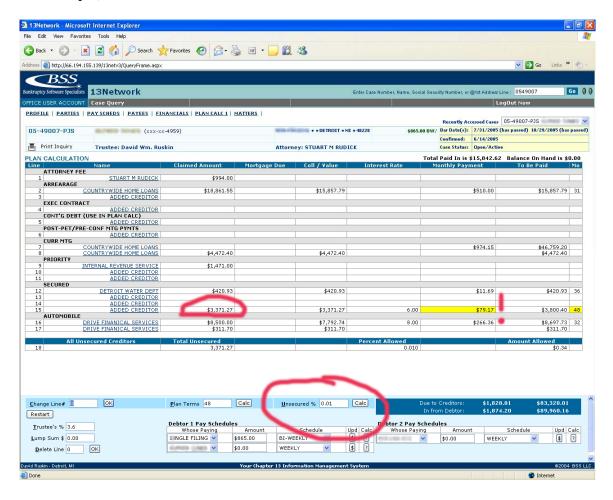## How to Calculate a Decrease in Debtor Payment:

To calculate a reduction in plan payment is similar to calculating a change in unsecured. Enter into the payment field and DELETE the amount, then hit the ? in the calc field for that debtor.

Note that in this example it calculated the payment amount down to what is required to meet monthly payments to the creditors.
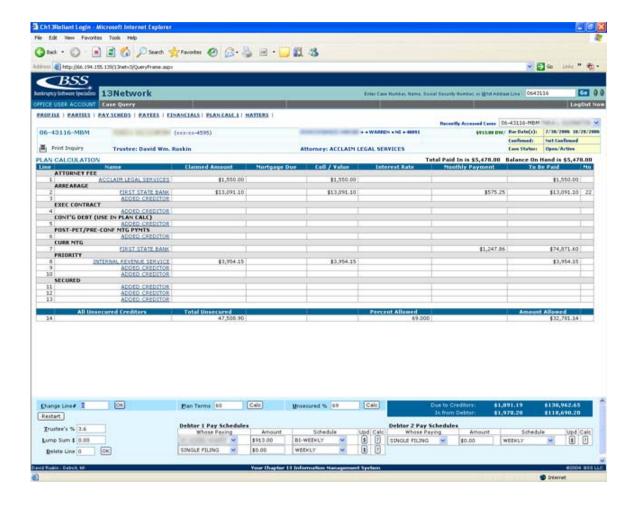
How to Calculate Interest to Unsecured:

Neither the current or original version of Plan Calc supports calculating interest on unsecured debt, but there is a work around. To do this, add the unsecured debt to one of the added creditor lines within the calculation. Reduce the Percent Allowed to Unsecured to .01% (the lowest amount allowed) and hit Calc. A nominal amount will remain in the amount allowed field. Then simply add the total unsecured in on another line (line 15 in the example) with interest.

Note that the system automatically calculated a monthly payment for this debt. This amount is NOT factored into the monthly payment due to creditors. A monthly payment to creditors in a field with a yellow background is considered to be a "soft" permo (ie: it is what would be required to pay off the claim in the number of months in the plan terms field).
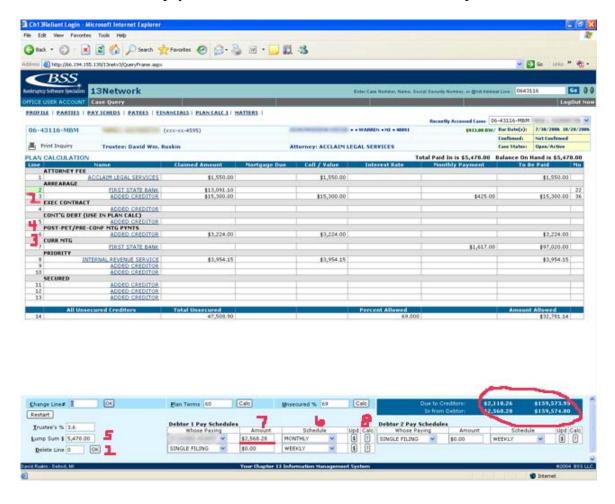
How to Change the Monthly Payment on a Claim With No Interest:

This is perhaps the most complicated calculation to perform in a case. There are two ways to do this. An example of when to use it would be when a mortgage arrears claim is filed for an amount greater than was scheduled.   In each example, the Arrearage is increased to $15,300, to be repaid over 36 months ($425/mo), the mortgage permo is increased to $1617/mo, a gap claim is added for $3224 and the current Balance On Hand of $5478 is added into the case. Here is the case before changing:
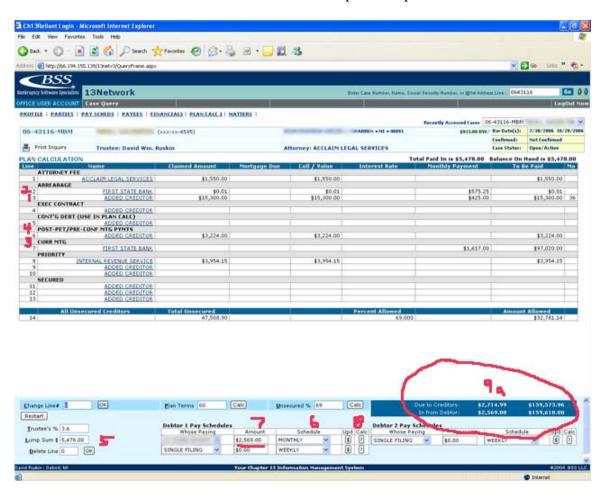
Method 1- Delete the Line:

1. Add the new arrears amount and permo to line 3 of the calc
2. Delete line 2 via the Delete Line box in the lower left corner of the screen
   o Note that the original arrearage amount is still listed in the Claimed Amount field. This does NOT add to the totals and can be ignored.
3. Change the mortgage permo to $1617
4. Add $3224 to line 6 for the GAP claim
5. Add the BOH to the Lump Sum line
6. Change the Debtor 1 pay schedule to a Monthly frequency
7. Delete the amount of the debtor payment
8. Click the ? button in the Calc column after the debtor payment.
9. The result is a payment increase to $2,568.28/mo to fund this plan.

Method 2 – Factor Out:
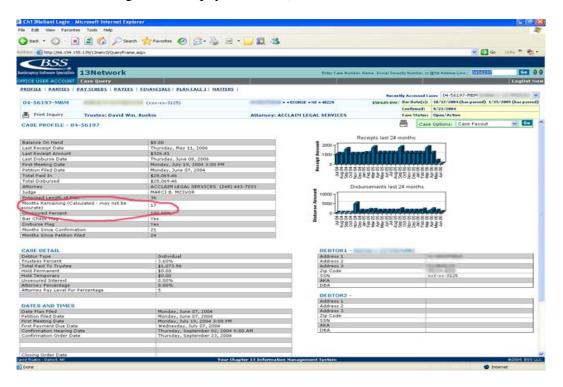1) Add the arrearage in line 3 of the calc
2) Enter the original claim line and change the claimed amount and coll/value fields to .01.
3) Change the mortgage permo
4) Add the GAP claim
5) Add the lump sum
6) Change the pay schedule to monthly
7) Delete the pay schedule amount
8) Hit the Calculate button
9) Check the total of permos and amounts due to creditors in the lower right:
   a. If the permos due is higher than you can reduce this number by the amount of the original Arrears permo + Trustee fee ($595.96 in this example).
      i. If this amount reduces overall payments coming into the plan by too much then you need to play the "High/Low" game to arrive at the final figure.
   b. If the debtor payment is higher than the permos due to creditors then the system will calculate for the total due to creditors under the plan. This should be the correct number to complete the plan.
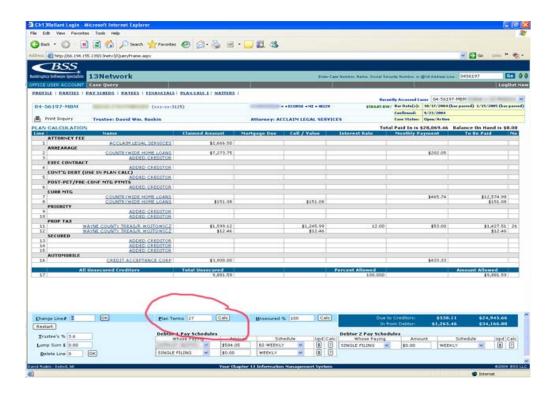

ALWAYS make a note of this situation on any plan calc you submit.

Why does Plan Calc show the case running long when I know it is running timely?:

Remember that plan calc will calculate based on the non-recycling amortization of the remaining amount of the claim. Note how the Profile page of this case indicates that the case has been calculated to complete in 17 months (based on recycling paramaters and the debtor making all future payments due).

Yet this plan calc shows the case running 27 more months.

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There are several things to note in this plan calc.

1) Line 12 shows an additional amount owed to Wayne County, but if you look at the payees in this case there is only one Wayne County claim. This amount represents interest due that has accrued on the claim.
2) There is no amount listed under the Coll/Value field or the Mo column in lines 2 and 16 for the mortgage arrears and automobile. This is because the claims have been paid in full already. The monthly payments are no longer being factored into the total permos required under the plan.
3) Line 11 shows Wayne County being paid over 26 more months. This is why the plan is running 27 month in Plan Calc even though the system has calculated 17 months.
4) To account for the recycling just increase the monthly payment due to Wayne County by at most the difference between the total of the Due to Creditors line and the In from Debtor line in the lower right corner of the screen. If there are several creditors remaining them pro-rate the permo difference between each claim based on the Coll/Val column. In this instance we will increase the permo to Wayne County to $400/mo. This is not the full difference but is enough to quickly pay the claim off.
5) This shows the case will complete in 16 more months, similar to what was calculated by the system at the last disbursement.