

## RESPONSE TO NOTICE OF FINAL CURE PAYMENT

11/07/2011

Description: This process shows the steps required for an external user to file additional forms as supplements to a proof of claim secured by the debtor's principal resident.

Effective December 1, 2011, Rule 3002.1 provides a process for a Chapter 13 debtor to cure a default and maintain payments on a home mortgage during the plan. Also, it applies to claims that are (1) secured by a security interest in the debtor's principal residence; and (2) provided for under 1322(b)(5) of the Code in the debtor's plan.

**NOTE: These entries will appear on the Claims Register, not on the Docket Sheet.**

**STEP 1** – Click on the **Bankruptcy** hyperlink on the CM/ECF Main Menu Bar.

**STEP 2** – The BANKRUPTCY EVENTS screen displays.

- Select the **Creditor Claim Actions** hyperlink.
- Enter the case number for the appropriate case.
- Click the **[Next]** button.
- For further information on each of these categories, click the yellow help (?) icon in the upper right hand corner.

**STEP 3** – The AVAILABLE EVENTS screen displays.

- Scroll to select **Response to Notice of Final Cure Payment Rule 3002.1** from the events list or start typing "Response" in the text box to find the event.
- Click the **[Next]** button.

**STEP 4** – The JOINT FILING screen appears.

- Click in the box to associate filing attorney with the filing party.
- Click the **[Next]** button.

**STEP 5** – The SELECT ADDITIONAL ATTORNEY(S) screen appears.

- Select any additional attorney if applicable.
- Click the **[Next]** button.

**STEP 6** – The SELECT PARTY screen displays.

- Select the party that the filing attorney is representing from the list.
- If the correct party does not appear in the drop-down box, click **Add/Create New Party** and complete the information.
- Click the **[Next]** button.

**STEP 7** – The SELECT PDF screen displays.

**NOTE: No document number will be assigned.**

- Browse and select the .pdf file to associate with this event.
- Do not use the attachment feature with this event.
- Click the **[Next]** button.

**STEP 8** – The CLAIM NUMBER SELECTION screen displays.

- This screen indicates the Creditor Name, Claim Number, Total Amount of Claim and the Date the Claim was Filed.
- Scrolling over each claim will allow you to view the address of the creditor.
- Once you have found the claim you wish to transfer, you may highlight the row and select the creditor information. The creditor selected will be highlighted in blue and under the Claims Selected, the claim number that was selected will appear.
- Select the **[Next]** button.

**STEP 9** – The CERTIFICATE OF SERVICE screen displays.

- Check the box beside **Yes** or **No** indicating whether the Certificate of Service is included.
- Click the **[Next]** button.

**Sample Docket Text: Final Text**

**Response to Notice of Final Cure Payment Rule 3002.1 (Claim #27) with Certificate of Service Filed by ABC Company, Inc. (Attorney, Bill)**

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

**Have you redacted?**

**STEP 10** – The NOTICE OF ELECTRONIC FILING screen displays.

- The Notice of Electronic Filing is the verification that the filing has been sent electronically to the court’s database. It certifies that the document filed is now an official court document. It is recommended that you print this screen for your records because it also includes the date, time, and case number.

**REMINDER:** A document number will not be displayed, only the word “**doc**” along with a hyperlink to the Claims Register.

**SAMPLE Claims Register**

<i>Creditor</i> (5289647) ABC Company, Inc. P. O. Box 123 Columbia, SC 29201		<b>Claim No.: 27</b> <i>Original Filed Date:</i> 09/07/2011 <i>Original Entered Date:</i> 09/07/2011		<i>Status:</i> <i>Filed by:</i> CR <i>Entered by:</i> Attorney, Bill <i>Modified:</i>
Amount claimed:	\$10569.55			
Secured claimed:	\$0.00			
Unsecured claimed:	\$10569.55			
<i>History:</i> <a href="#">Details</a>	<ul style="list-style-type: none"> <li>• <a href="#">27-1</a></li> </ul>	09/07/2011	Claim #27 filed by ABC Company, Inc., Amount claimed: \$10569.55 (Attorney, Bill)	
	<a href="#">doc</a>	11/07/2011	Notice of Mortgage Payment Change (Claim #27) with Certificate of Service Filed by ABC Company, Inc. (Attorney, Bill)	
	<a href="#">doc</a>	11/07/2011	Notice of Postpetition Mortgage Fees, Expenses, and Charges (Claim #27) with Certificate of Service Filed by ABC Company, Inc. (Attorney, Bill)	
	<a href="#">doc</a>	11/07/2011	Response to Notice of Final Cure Payment Rule 3002.1 (Claim #27) with Certificate of Service Filed by ABC Company, Inc. (Attorney, Bill)	
<i>Description:</i>				
<i>Remarks:</i>				