BANKRUPTCY CASE OPENING
Updated 11/8/2021

Description: This process shows the steps and screens required for an external user to open a bankruptcy case in CM/ECF. Please note that if any fee amounts appear on screenshots below, they were correct at the time of posting but may or may not be current now (check the most current fee schedule on the courts website).

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

STEP 2 – The BANKRUPTCY EVENTS screen displays.

- Select the **<u>Open a BK Case</u>** hyperlink.
- For further information on each of these categories, click the **Help** button located on the CM/ECF menu bar.

STEP 3 – The CASE DATA screen displays.

- Case type defaults to bk.
- The current date is displayed.
- Select the Chapter from the drop-down list.
- The default value for Joint is n (no), for a Joint filing select y (yes).
- If Schedules/Statements are filed with the filing of the bankruptcy case, select Y for Yes from the drop-down list and docket text will read Schedules and Statements. Select N for No from the drop-down list and only the Voluntary Petition will appear in docket text. The default value for Deficiencies is N (no).
- Select the **[Next]** button.

STEP 4 – The SEARCH FOR A DEBTOR screen displays.

- Before adding a party, a search of the database for the debtor must be performed. A search may be performed by Social Security Number, Tax Identification Number, Last Name or Business Name.
- Enter the last name or the first few characters of the last name to search. If this is a business filing, enter the first word or significant words of the name to search the database. The entire business name is stored in the Last/Business name field. The field size is 80 characters.
- Enter the debtor's last name and click the **[Search]** button.

- Search Hints:
  - Enter one field of data for each search. Format Social Security Number or Tax ID with hyphens.
  - Include punctuation. (O'Brien)
  - Try alternate search clues if your first search is not successful.
  - Partial names can be entered.
  - Wild cards (*) are not required at the end of search strings.

STEP 5 – If there are no matches, the system will return a NO PERSON FOUND message.

- If no person found, select to create a new party.
- If the system finds a match, you can select that name and a "popup" box will give you the rest of the information as it is in the database. **Verify that the information is correct before selecting (address, etc.).** Click the **[Submit]** button.
- **If available information is incorrect (address, etc.) or if the party is not in the database, proceed to add the party.** Click the **[Create New Party]** button.

STEP 6 – The DEBTOR INFORMATION screen displays.

- Enter debtor's Name and Mailing Address information in the appropriate boxes.
- Be sure to put a period after any initial and to include any generation information.
- Verify that the Social Security number and/or Tax ID number are placed in appropriate box.
- Be sure to begin the debtor's address on the address line 1.
- Type in City, State and Zip in the appropriate fields.
- Select the debtor's County of residence from the pick list.

  NOTE: If the debtor has an out of state address, only the county and county codes will appear in the county drop down list for that state.

  Type the first letter of the county name for a faster search. Continue to type the letter to scroll down the counties that begin with that letter.

- Enter further descriptive text in the Party Text field, if appropriate. (A Connecticut Corporation, Guardian of the State, etc.)

STEP 7 – The PARTY INFORMATION screen is re-displayed.

- If the party has an alias, click the **[ALIAS]** button. If no aliases are to be entered, skip to STEP 10. Otherwise, proceed with STEPS 8 and 9.

STEP 8 – The ALIAS screen appears.

- Select the **[Add aliases]** button. Alias Role selections can include aka, dba, fdba, and fka.
- Click the **[Add aliases]** button**.**

STEP 9 – The DEBTOR INFORMATION screen appears once more.

- Clicking on the **[Review]** button presents a screen summarizing the alias activity and corporate parents/affiliates entered for this debtor. This is an automatic QC of the debtor information.
- Verify the information.
- Be cautious of the **[Clear]** button. This would delete all of the information inputted.
- If all information is correct, Click the **[Return to Party Screen]** button.

STEP 10 – The DEBTOR INFORMATION screen will return again.

- If you are finished adding information for this new party and all of the information entered is correct, click **[Submit]** to continue with Case Opening.

  NOTE: When the case is a joint petition, the joint debtor search screen is displayed next. Follow steps 4 through 9 to enter joint debtor's information.

- If the joint debtor's address is different, remove the checkmark for Copy Previous Party's Address selection. Click the **[Create New Party]** button.

STEP 11 – The DIVISIONAL OFFICE screen is displayed.

- Verify that the defaulted information is correct, specifically the county code (utilize the County Code List to cross reference). If incorrect information is displayed use the back button to check party information that was entered.
- Click the **[Next]** button.

  NOTE: If an out of state address was used for the debtor, the e-filer will need to select the divisional office (Charleston, Columbia or Spartanburg).

STEP 12 – The STATISTICAL DATA screen appears.

- Prior filing within the last eight years - Select Yes or No from the drop-down list.
- Fee Status values are Paid, Installment, Fee not Paid, IFP Filing Fee Waived (Chapter 7 filing only).

  NOTE: If the petition is accompanied by an Application to Pay Filing Fee in Installments, choose Installment from the pick list. Also, the Application to Pay Filing Fee in Installments must be docketed separately under Bankruptcy Event,

> **Motions/Application, and selecting the event, Pay Filing Fee in Installments (Application).**

- Designate the Nature of Debt as Consumer or Business.
- The asset notice is automatically determined based on the chapter.
- Select the range of Estimated Creditors from the pick list.

  > 1 - 49
  > 50 - 99
  > 100 - 199
  > 200 - 999
  > 1,000 - 5,000
  > 5,001 - 10,000
  > 10,001 - 25,000
  > 25,001 - 50,000
  > 50,001 - 100,000
  > over 100,000

- Select the correct dollar range for Estimated Assets.

  > $0 to $50,000
  > $50,001 to $100,000
  > $100,001 to $500,000
  > $500,001 to $1 million
  > $1,000,001 to $10 million
  > $10,000,001 to $50 million
  > $50,000,001 to $100 million
  > $100,000,001 to $500 million
  > $500,000,001 to $1 billion
  > More than $1 billion

- Select the correct dollar range for Estimated Liabilities.

  > $0 to $50,000
  > $50,001 to $100,000
  > $100,001 to $500,000
  > $500,001 to $1 million
  > $1,000,001 to $10 million
  > $10,000,001 to $50 million
  > $50,000,001 to $100 million
  > $100,000,001 to $500 million
  > $500,000,001 to $1 billion
  > More than $1 billion

- Select the Type of Debtor by clicking the appropriate radio button.
- Select the Nature of Business by clicking the appropriate radio button. Additional debtor type(s) may be selected from those listed with check boxes beside them. Note that some radio buttons will be grayed out and cannot be selected based on the chapter filed.
- Click the **[Next]** button.

STEP 13 - The case open VERIFICATION screen appears.

- If you want to continue to open this new bankruptcy case, click the **[Next]** button.

NOTE: **If You Are Not Including Schedules/Statements With The Petition, Do NOT Input Any Amounts On The Following Summary Of Assets and Liabilities and Certain Statistical Information Screen!**

- Select the **[Next]** button.

STEP 14 - The SUMMARY OF SCHEDULES screen displays.

NOTE: Only report the totals for the Schedules being filed. If you have not filed any of the schedules indicated on this Summary screen then leave the fields as is and click the **[Next]** button.

NOTE: **Enter Schedule or Statement amounts as follows:**
- **Enter the current monetary value of the Schedule or Statement; OR**
- **Enter a zero (0) amount if the schedule/statement is filed but has a zero total or is "not applicable"' OR**
- **Leave the amount field blank if the schedule/statement has not been filed.**

- Report the totals in the corresponding fields.

Summary of Assets and Liabilities and Certain Statistical Information

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

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

- Select the **[Next]** button.

STEP 15 – The DATA FIELDS FOR EOUST screen displays.

- Insert the information requested from the Schedules.

  NOTE: The screen will be different depending on the chapter being filed.

- This information is required by the Executive Office for U.S. Trustees to capture and store data from individual consumer debtors.
- Select the **[Next]** button.

STEP 16 – The SELECT PDF screen displays.

- Browse and select the .pdf file to associate with this event.

  NOTE: The Voluntary Petition should be the first page of the image followed by the additional documents. **Please do not use the attachment feature to attached documents.**

- Select the **[Next]** button.
- If applicable, this screen enables you to view the due date for the Government Proof of Claim which CM/ECF automatically sets.
- Select the **[Next]** button.

STEP 17 – The FEE DUE screen displays.

- The fee due for this filing will display.
- Click the **[Next]** button twice.

STEP 18 - The case open VERIFICATION screen appears.

- If you wish to continue to open this new bankruptcy case, click the **[Next]** button.

STEP 19 - The FINAL DOCKET TEXT screen displays.

- Verify the accuracy of the docket text. This information will display on the docket sheet.
- If the docket text is incorrect, click the browser **[Back]** button at the top of the screen one or more times to find the error to be corrected.

  NOTE: If the **[Back]** button is used and case information is altered, you must use the **[Next]** button and resubmit for each screen or the changes will not take effect. In other

words, do not use the **[Forward]** button on the browser if you alter information on a previous screen.

- If all of the information is correct, Select the **[Next]** button.

Open New Bankruptcy Case - Individual (with Schedules)

<div style="border: 1px solid black; padding: 10px;">

<mark>SAMPLE</mark> DOCKET TEXT: Final Text

Chapter 13 Voluntary Petition, Schedules and Statements – Individual Filed by Joe Debtor. (Attorney, Bill)

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

</div>

Open New Bankruptcy Case - Individual (with NO Schedules)

<div style="border: 1px solid black; padding: 10px;">

<mark>SAMPLE</mark> DOCKET TEXT: Final Text

Chapter 13 Voluntary Petition – Individual Filed by Joe Debtor. (Attorney, Bill)

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

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- An electronic payment screen appears (if a fee is due).

STEP 20 - The NOTICE OF BANKRUPTCY CASE FILING screen displays.

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

- The Notice of Bankruptcy Case Filing hyperlink appears at the top of the Notice of Electronic Filing (NEF). Clicking on this hyperlink takes you back to the PACER login screen.