

RESPONSE TO NOTICE OF FINAL CURE PAYMENT

Updated 11/9/2021

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 **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 **Help** button located on the CM/ECF menu bar.

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 CLAIMS 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 correct claim, 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 PREPETITION DEFAULT PAYMENTS screen displays.

- Select either Creditor agrees, or Creditor disagrees that the debtor(s) have paid in full.
- Select the **[Next]** button.

STEP 10 – The POSTPETITION MORTGAGE PAYMENT screen displays.

- Select either Creditor states that the debtor(s) are current or are not current.
- Select the **[Next]** button.

STEP 11 – 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.

STEP 12 – The DOCKET TEXT screen displays.

- Modify docket text if appropriate.
- Click the **[Next]** button.

SAMPLE DOCKET TEXT: FINAL TEXT

Response to Notice of Final Cure Payment Rule 3002.1 (Claim #27). Creditor Agrees that debtor(s) have paid in full the amount required to cure the prepetition default on the creditors claim and Creditor states that the debtor(s) are current with all postpetition payments consistent with section 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs 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 13 – 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		Claim No.: 27 <i>Original Filed Date:</i> 09/07/2021 <i>Original Entered Date:</i> 09/07/2021		<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> Details	• 27-1	09/07/2021	Claim #27 filed by ABC Company, Inc., Amount claimed: \$10569.55	

	<u>doc</u>	11/07/2021	(Attorney, Bill) Notice of Mortgage Payment Change (Claim #27) with Certificate of Service Filed by ABC Company, Inc. (Attorney, Bill)
	<u>doc</u>	11/07/2021	Notice of Postpetition Mortgage Fees, Expenses, and Charges (Claim #27) with Certificate of Service Filed by ABC Company, Inc. (Attorney, Bill)
	<u>doc</u>	11/07/2021	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>			