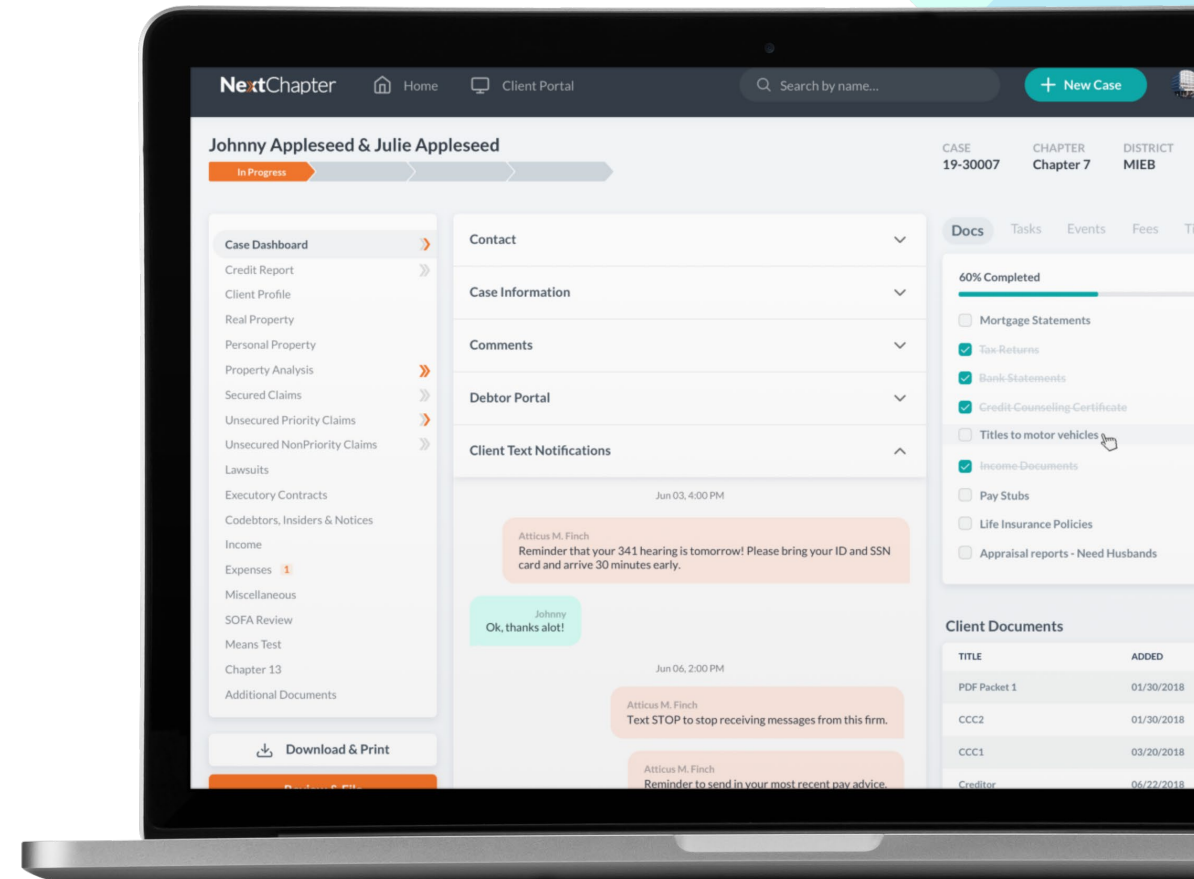




NextChapter®

# Improve Your Practice

WITH BANKRUPTCY SOFTWARE



A NextChapter Presentation

# So, you have a client that needs to file a bankruptcy

- But...
- It's been a while since you've filed –or–
- This is the first time you're filing in the jurisdiction or with this trustee –or–
- Your client has an unusual business, or an unusual fact situation, or needs to file an unusual chapter.



# Research Time!



© Can Stock Photo - csp19081153

- A lawyer shall provide competent representation to a client. Competent representation requires the legal knowledge, skill, thoroughness and preparation reasonably necessary for the representation.

Model rule of professional conduct 1.1

# The research circle



# Primary Law: Statutes

The screenshot displays the Fastcase website interface. The browser address bar shows the URL: `fc7.fastcase.com/results?docUId=163610657&currentView=outline`. The Fastcase logo is in the top left, with a search bar containing the text "Type keyword, natural language, or citation...". The top right of the interface includes a "Jurisdictions & Sources" dropdown, a search icon, and a "Browse" button. On the left side, there is a vertical navigation menu with icons for "Doc", "Auth", and "Outline". The "Outline" menu is expanded, showing a hierarchical list of legal topics. The main content area is titled "11 U.S.C. Sec. 1322 Contents of plan (United States Code (2019 Edition))". It features a search bar at the top of the document area and a "Browse outline, in context" button. The text of the statute is displayed in a structured format with numbered sections and subsections.

**Outline**

- United States Code (2020 Edition)
- United States Code (2019 Edition)
  - Title 1 General Provisions (Chapter 1 to Chapter 3)
  - Title 2 The Congress (Chapter 1 to Chapter 65)
  - Title 3 The President (Chapter 1 to Chapter 5)
  - Title 4 Flag and Seal, Seat of Government, and the States (Chapter 1 to Chapter 5)
  - Title 5 Appendix ( to )
  - Title 5 Government Organization and Employees (Part I to Part III)
  - Title 6 Domestic Security (Chapter 1 to Chapter 6)
  - Title 7 Agriculture (Chapter 1 to Chapter 115)
  - Title 8 Aliens and Nationality (Chapter 1 to Chapter 15)
  - Title 9 Arbitration (Chapter 1 to Chapter 3)
  - Title 10 Armed Forces (Subtitle A to Subtitle E)
  - Title 11 Appendix
  - Title 11 Bankruptcy (Chapter 1 to Chapter 15)
    - Chapter 1 General Provisions (Sec. 101 to Sec. 112)
    - Chapter 3 Case Administration (Subchapter I to Subchapter IV)
    - Chapter 5 Creditors, the Debtor, and the Estate (Subchapter I to Subchapter III)
    - Chapter 7 Liquidation (Subchapter I to Subchapter V)
    - Chapter 9 Adjustment of Debts of a Municipality (Subchapter I to Subchapter III)
    - Chapter 11 Reorganization (Subchapter I to Subchapter V)
    - Chapter 12 Adjustment of Debts of a Family Farmer or Fisherman With Regular Annual Income (Subchapter I and S...
    - Chapter 13 Adjustment of Debts of An Individual With Regular Income (Subchapter I and Subchapter II)
      - Subchapter I Officers, Administration, and the Estate (Sec. 1301 to Sec. 1308)
      - Subchapter II The Plan (Sec. 1321 to Sec. 1330)
        - Sec. 1321 Filing of plan
        - Sec. 1322 Contents of plan**
        - Sec. 1323 Modification of plan before confirmation

## §1322. Contents of plan

### (a) The plan—

- (1) shall provide for the submission of all or such portion of future earnings or other future income of the debtor to the supervision and control of the trustee as is necessary for the execution of the plan;
- (2) shall provide for the full payment, in deferred cash payments, of all claims entitled to priority under section 507 of this title, unless the holder of a particular claim agrees to a different treatment of such claim;
- (3) if the plan classifies claims, shall provide the same treatment for each claim within a particular class; and
- (4) notwithstanding any other provision of this section, may provide for less than full payment of all amounts owed for a claim entitled to priority under section 507(a)(1)(B) only if the plan provides that all of the debtor's projected disposable income for a 5-year period beginning on the date that the first payment is due under the plan will be applied to make payments under the plan.

### (b) Subject to subsections (a) and (c) of this section, the plan may—



- (1) designate a class or classes of unsecured claims, as provided in section 1122 of this title, but may not discriminate unfairly against any class so designated; however, such plan may treat claims for a consumer debt of the debtor if an individual is liable on such consumer debt with the debtor differently than other unsecured claims;
- (2) modify the rights of holders of secured claims, other than a claim secured only by a security

# CARES ACT

- For cases under chapter 7 and 13, the CARES Act modifies the definition of “current monthly income” in 11 U.S.C. § 101(10A)(B)(ii) to expressly exclude payments made under federal law relating to the national emergency declared by the President under the National Emergencies Act with respect to COVID-19. Similarly, the Act provides that any payments made to individuals under federal law relating to the COVID-19 pandemic do not constitute “disposable income” required to be committed to a chapter 13 debtor’s plan pursuant to 11 U.S.C. § 1325(b)(2). The amended definition of “disposable income” will benefit both current chapter 13 debtors who did not have confirmed plans as of the date of enactment of the CARES Act, as well as future chapter 13 debtors.




# Primary Law: Cases

## Annotations

Most Recent | Most Cited Jurisdictions  

Total	Federal	District	Bankruptcy	State	Bad Law
2.57k	312	160	2.07k	26	0




### [In re King \(Bankr. E.D. Ark. 2020\)](#)

   [E.D. Ark.](#) | [Federal Bankruptcy](#) | [Cases](#) | [Apr 29, 2020](#) | [Cited: 0](#)

...and one for prepetition arrearages. The ongoing mortgage payment is listed at \$761, which is slightly higher than the debtor's testimony of \$745 a month. The printout contains two unexplained numbers in the prepetition arrearage category—\$152.20 and \$9,132.00. (Debtor's Ex. 2.) IV. Analysis A. **11 U.S.C. § 1322** Based on these facts, two issues require resolution. Initially, whether the foreclosure sale was sufficiently complete to render section 1322(c)(1) unavailing. If not, the question then becomes whether to lift the stay regardless...

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

### [Craig v. Bendall \(W.D. Va. 2020\)](#)

   [W.D. Va.](#) | [Federal District](#) | [Cases](#) | [Mar 12, 2020](#) | [Cited: 0](#)

...Chapter 13 plan] may . . . modify the rights of holders of secured claims, other than a claim secured only by a security interest in real property that is the debtor's principal residence, or of holders of unsecured claims, or leave unaffected the rights of holders of any class of claims . . . **11 U.S.C. § 1322(b)(2) (2019)** (emphasis added). This "anti-modification provision" was enacted by Congress "to encourage the flow of capital into the home lending market by reducing mortgagees' risk in Chapter 13 proceedings," *Litton Loan Servicing, LP v. Beamon*, 298 B.R. 508, 512 (N.D.N.Y. 2003)...

---

### [McDonald v. Chambers \(In re Chambers\) \(E.D. Mich. 2020\)](#)

   [E.D. Mich.](#) | [Federal District](#) | [Cases](#) | [Feb 25, 2020](#) | [Cited: 0](#)

# CARES ACT cases

- **In re: ROMAN CATHOLIC CHURCH OF THE ARCHDIOCESE OF SANTA FE, Debtor.**

The Court finds that Defendant's decision to exclude bankruptcy debtors from the PPP is arbitrary and capricious. While a borrower's bankruptcy status clearly is relevant for a normal loan program, the PPP is the opposite of that. It is not a loan program at all. It is a grant or support program. The statute's eligibility requirements do not include creditworthiness. Quite the contrary, the CARES Act makes PPP money available regardless of financial distress. Financial distress is presumed. Given the effect of the lockdown, many, perhaps most, applicants would not be able to repay their PPP loans. They don't have to, because the "loans" are really grants. Repayment is not a significant part of the program. That is why Congress did not include creditworthiness as a requirement.



# Primary Law: Rules of Bankruptcy Procedure

## Rules & Policies

- ★ **Current Rules of Practice & Procedure**
- Federal Rules of Civil Procedure
- Federal Rules of Bankruptcy Procedure
- Appellate Rules Forms

## Current Rules of Practice & Procedure

*Below are links to the national federal rules and forms in effect, as well as local rules (which are required to be consistent with the national rules) prescribed by district courts and courts of appeal.*

---

### Rules of Appellate Procedure

The [Federal Rules of Appellate Procedure](#) (eff. Dec. 1, 2019) govern procedure in the United States courts of appeals. The Supreme Court first adopted the Rules of Appellate Procedure by order dated December 4, 1967, transmitted to Congress on January 15, 1968, and effective July 1, 1968. The Appellate Rules and accompanying forms were last amended in 2019.

### Rules of Bankruptcy Procedure

The [Federal Rules of Bankruptcy Procedure](#) (eff. Dec. 1, 2019) govern procedures for bankruptcy proceedings. For many years, such proceedings were governed by the General Orders and Forms in Bankruptcy promulgated by the Supreme Court. By order dated April 24, 1973, effective October 1, 1973, the Supreme Court prescribed, pursuant to 28 U.S.C. § 2075, the Bankruptcy Rules and Official Bankruptcy Forms, which abrogated previous rules and forms. Over the years, the Bankruptcy Rules and Official Forms have been amended many times, most recently in 2019.

## Related Links

- [Rules of Appellate Procedure](#)
- [Rules of Bankruptcy Procedure](#)
- [Interim Bankruptcy Rule 1007-I](#)
- [Rules of Civil Procedure](#)
- [Rules of Criminal Procedure](#)
- [Rules of Evidence](#)
- [Rules Governing Section 2254 and Section 2255 Proceedings](#)
- [Rules of the Foreign Intelligence Surveillance Court](#)
- [Superseded Rules Pamphlets](#)

## Federal Court Finder

# Standing Orders

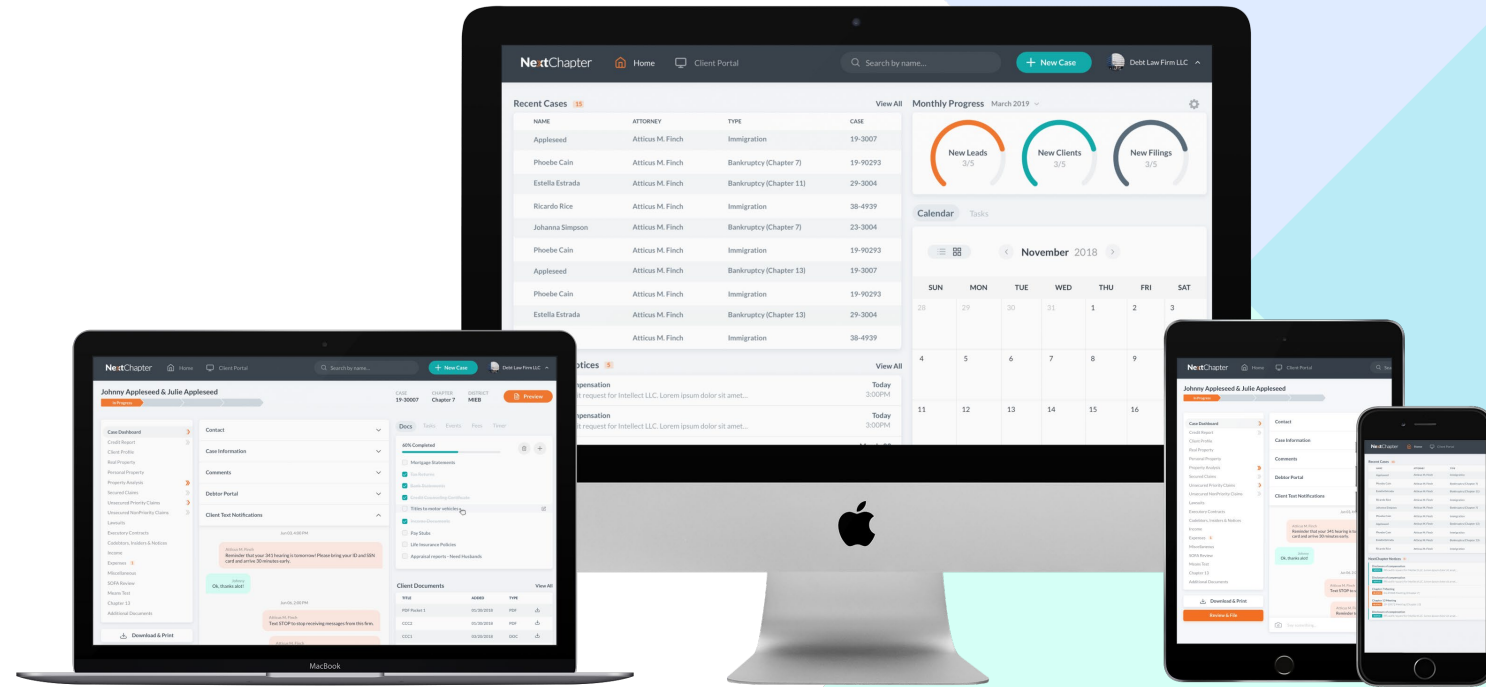
On February 19, 2020, the Court adopted the Interim Rules in their entirety without change by Standing Order 2020-1. On March 27, 2020, the Coronavirus Aid, Relief, and Economic Security Act (the “CARES Act”) was signed into law. The CARES Act necessitated further amendment to Interim Rule 1020.



# Agenda

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- Story
- Our Company
- The Basics
- Workflow Improvements
- Integrations





# Company

## Executive Team

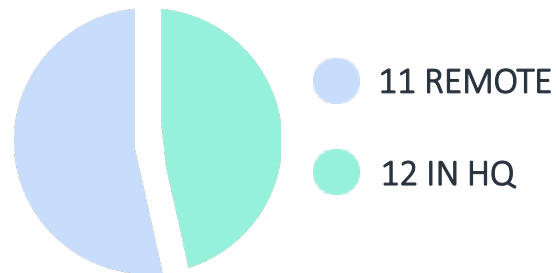


**Janine Sickmeyer**  
Managing Director  
*Former Paralegal*

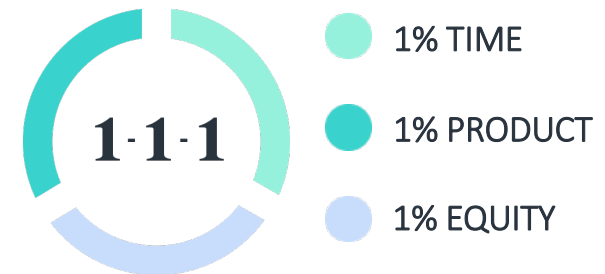


**Mandy Ballinger**  
Director of Operations  
*Former Paralegal*

## Team Members -23



## Philanthropy



*Free for pro bono cases*

## MISSION

*Helping people get to the next chapter of their lives.*



# The Basics

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*What your BK software should do for your practice*



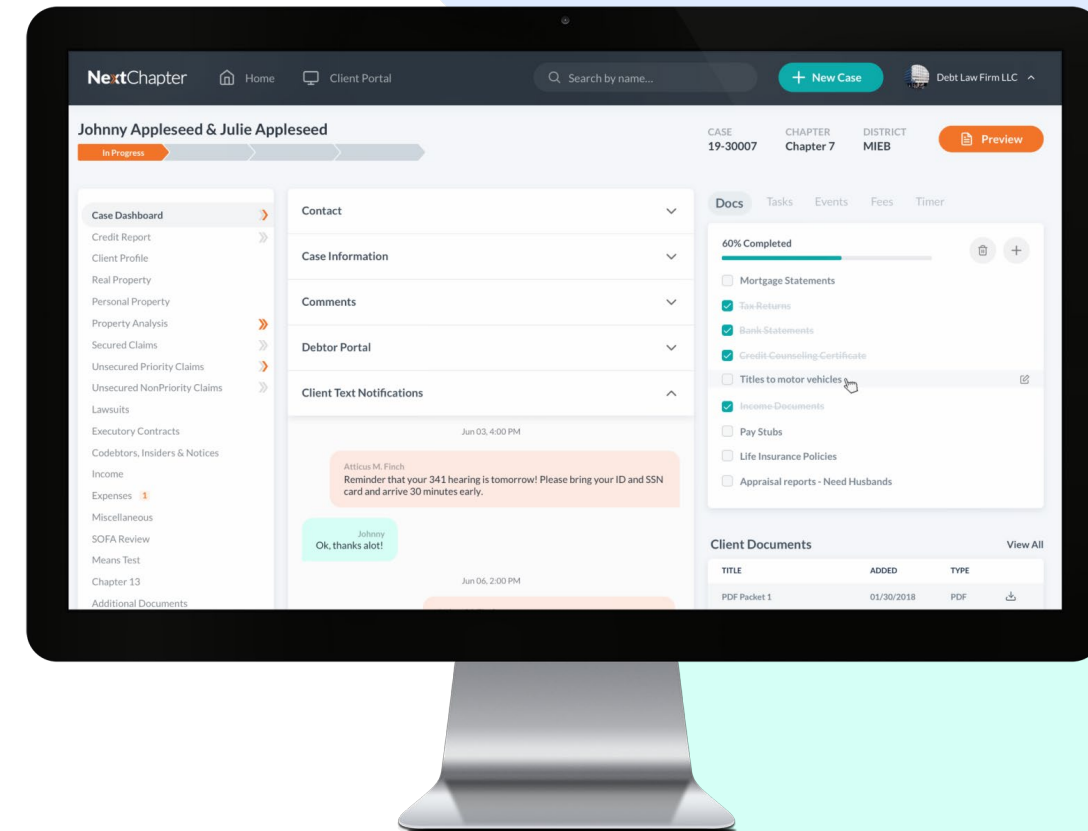
- 100% WEB-BASED
- AMAZING CUSTOMER SUPPORT
- CASE MANAGEMENT TOOLS
- FASTER CASE PREPARATION
- FIRM-WIDE COLLABORATION
- BETTER CLIENT COMMUNICATION



# Linear Workflow

*Move through the software*

- Work in a Logical Order
- Eliminates Double & Triple Data Entry
- Auto-generating Petition & Schedules

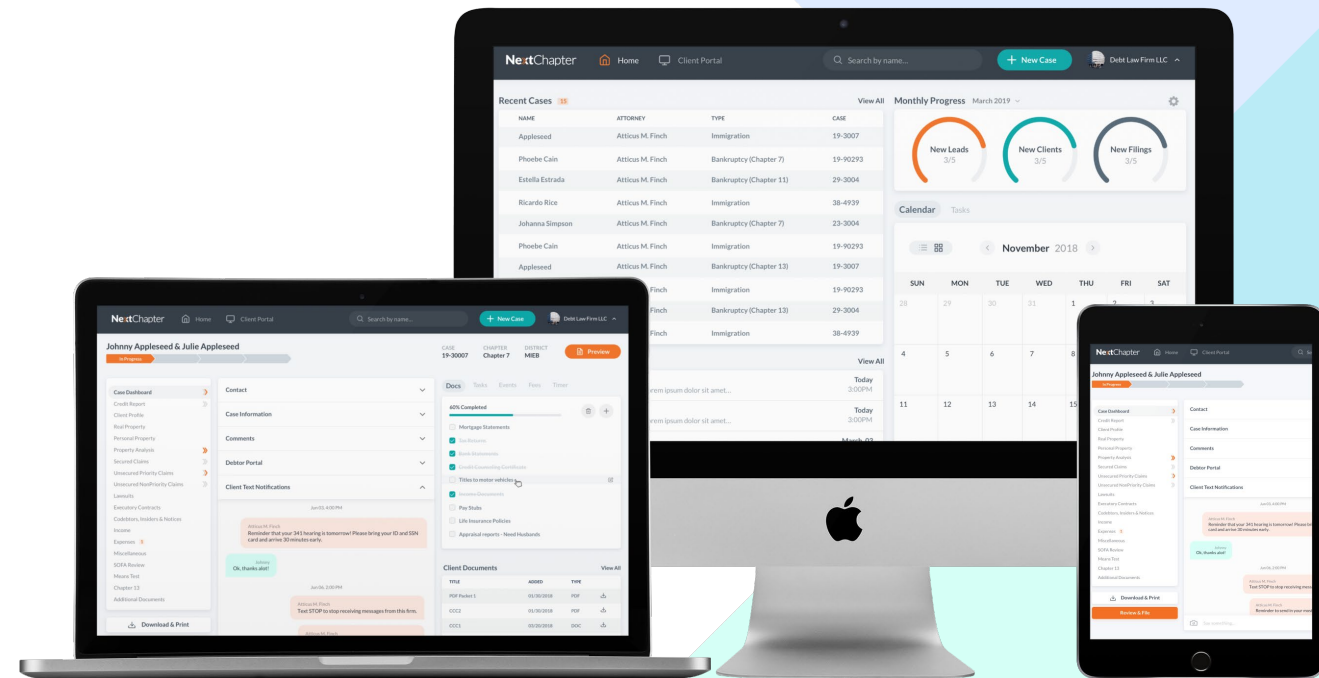




# Flexibility of the Cloud

*Any browser, any device, anytime*

- Work from Anywhere
- Remote Client Meetings
- Access & Documents at Court

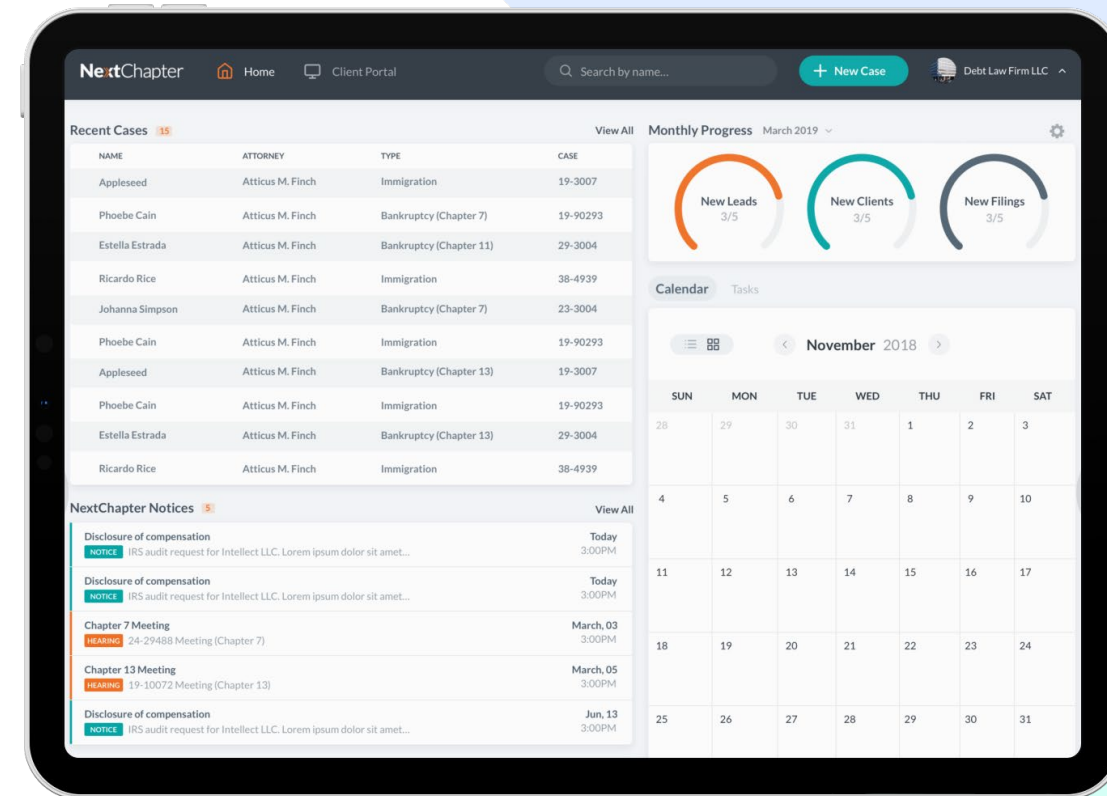




# Manage Your Practice

*Firm management with BK software*

- Comprehensive Firm Dashboard
- Court Notices Inbox
- Firm Calendar
- Monthly Progress
- Document Creator



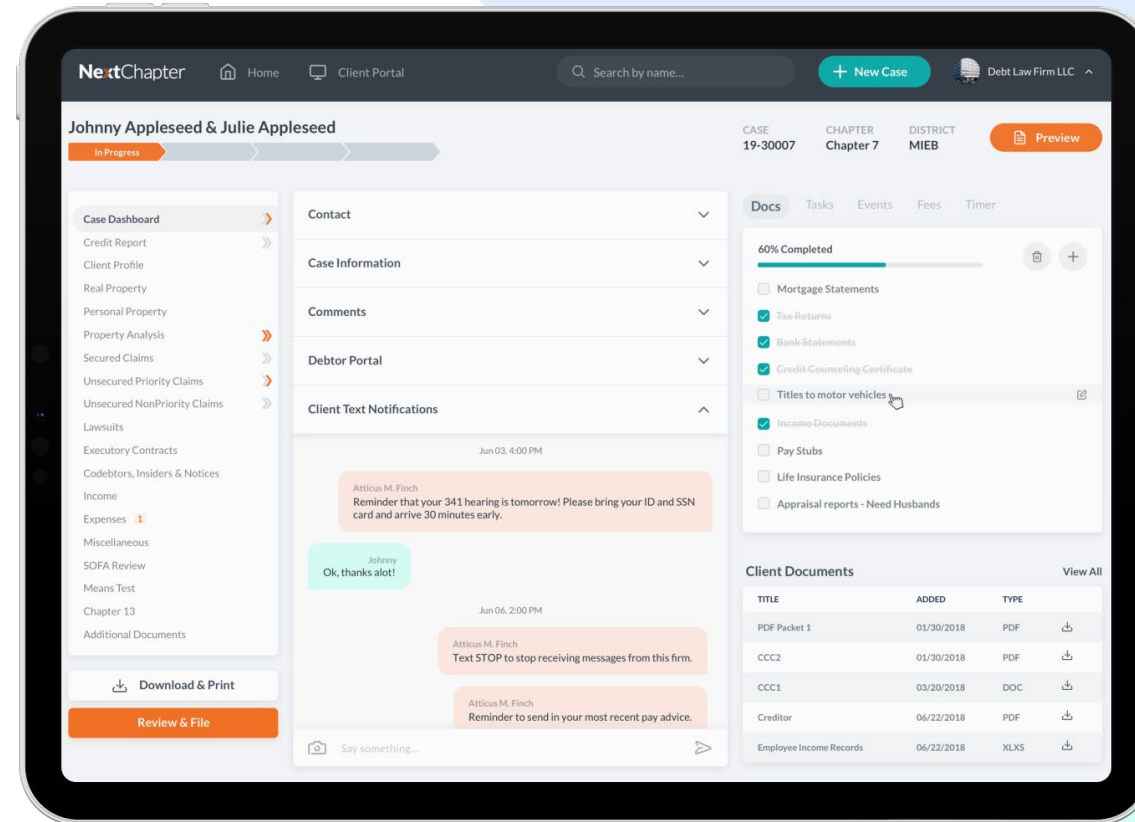




# Manage Your Cases

## *Firm management with BK software*

- Task List
- Document Checklist
- Automated Time Tracking
- Fee & Payment Receipts
- Client Document Storage

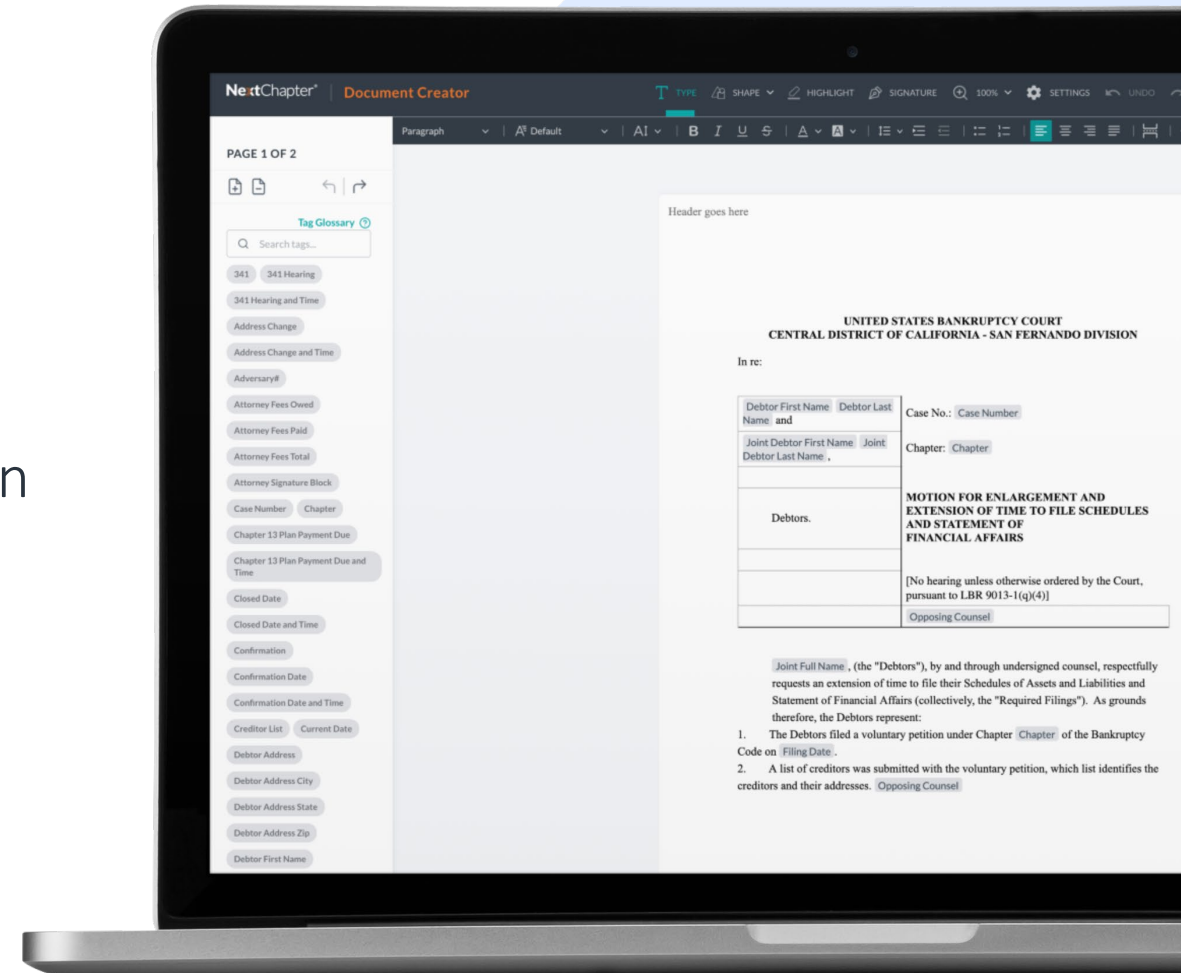




# NextChapter Docs

## *Document Automation Tool*

- Custom Law Firm Templates
- Intuitive Editor
- Assemble Documents for Any Practice Area in Seconds





# Streamlined Intake

*Secure online portal for collecting client information and documents*

- Mobile-Friendly
- Easy to Understand
- Document Upload
- Attorney Review
- Imports into BK Software

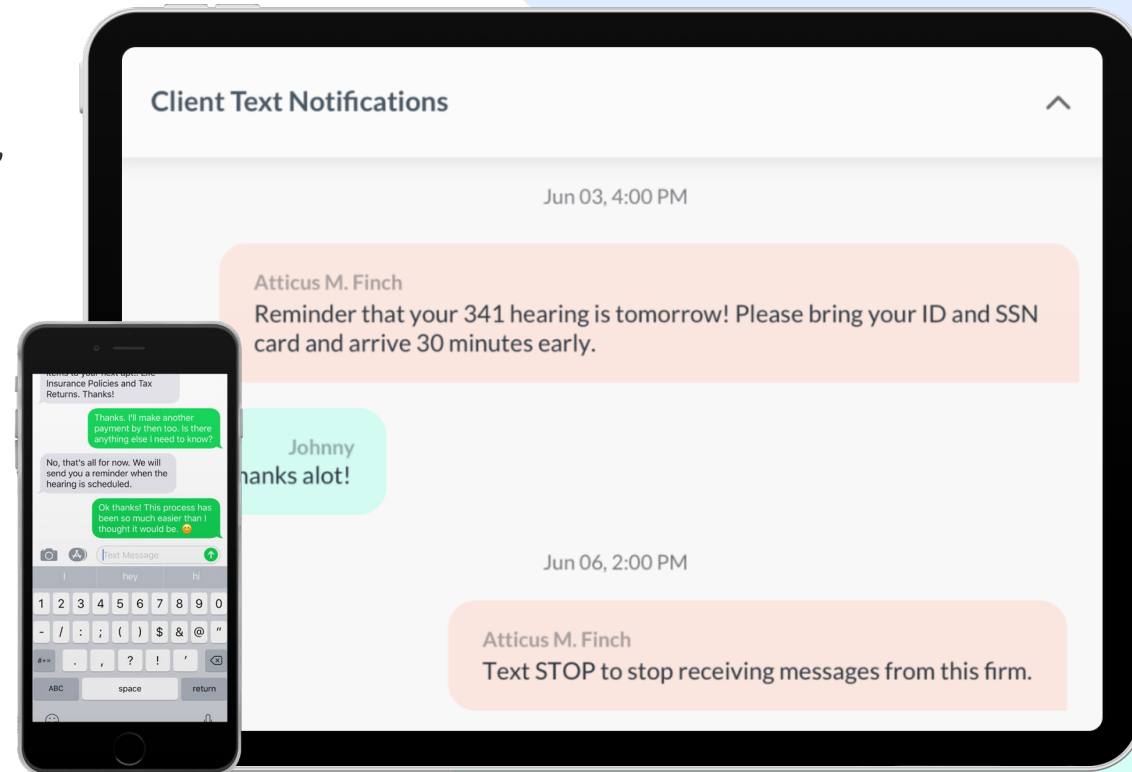
The screenshot shows a tablet displaying the 'Busy Bee MyChapter' client profile form. The interface is clean and organized, with a sidebar on the left containing navigation options: Review Tools, Client Profile (highlighted), Contact Information, Addresses, Dependents, Vehicles, Personal Items, Bank Accounts, Interests, Creditors, Income, Expenses, and Documents. Below the sidebar are two buttons: 'Import into NextChapter' and 'Send MyChapter back to Debtor'. The main content area is titled 'Client Profile' and is divided into two columns: 'Debtor' and 'Spouse (if filing jointly)'. Each column contains input fields for First name, Middle name, Last name, Suffix, Date of birth, SSN (Last 4), Marital status, and Household size. The Debtor's information is pre-filled: First name 'Busy', Last name 'Bee', Date of birth '09/29/1987', SSN (Last 4) '5465', and Marital status 'Single'. The Spouse's information is partially pre-filled: Last name '1234'. A 'Save Profile' button is located at the bottom right of the form.



# Better Client Communication

## *Client texting within your BK software*

- Automated Reminders of Hearings, Deadlines, & More
- Case Status Updates
- Communicate Back & Forth
- Conversation History





# Improve Accuracy

*Make less mistakes with tools and calculators*

- Credit Report Integration
- NextChapter Docs
- Means Test Calculator
- Chapter 13 Calculator
- SOFA & Means Test Review

The screenshot displays the NextChapter Plan Calculator interface. The top navigation bar includes 'NextChapter', 'Home', 'Client Portal', a search bar, a '+ New Case' button, and the user 'Debt Law Firm LLC'. The case information shows 'Johnny Appleseed & Julie Appleseed', 'CASE 19-30007', 'CHAPTER Chapter 7', 'DISTRICT MIEB', and a 'Preview' button. The sidebar on the left lists various case management tools. The main form is titled 'Plan Calculator' and includes the following fields:

Plan Length	Trustee's Fee	Total Debt	Plan Payment Needed on Schedule J
— Months	8.2 %	0 \$	54.10 \$

Unsecured Percentage	Attorney's Fees	Current Income from Schedule J
25 %	3,000.00 \$	0 \$

Total Unsecured to be Paid Through Plan (POT)	Mortgage Payment
0 \$	0 \$

A 'Calculate' button is located to the right of the mortgage payment field. Below the form, the 'Total Plan Payment' is displayed as 54.10. At the bottom, there are buttons for 'Add Step Payments', 'Download Chapter 13 Receipt', and 'Review & File'.



# Integrations

- Clio
- Infusionsoft
- DebtorCC (Credit Counseling)
- Credit Report Integration

## Credit Report

Tri-Merge Credit Report  
(TransUnion®, Equifax®, Experian®)

Individual: \$35.00

Joint: \$55.00

## Let's Review Your Case

Debtor Full SSN [?](#)

XXX-XX-XXXX

Debtor Date of Birth

📅 03/19/1975

Joint Debtor Full SSN [?](#)

XXX-XX-XXXX

Joint Debtor Date of Birth

📅 07/06/1979

Debtor(s) authorize(s) Debt Law Firm, LLC to obtain information regarding his/her credit information.

Import credit report into Schedules D and F

Omit all \$0.00 balances

Omit all unknown balances

I allow NextChapter & UCS to charge my credit card on file to download this credit report

Request Credit Report



# Pricing Plans

## Flexible Pricing For Every Firm Size

FREE TO GET STARTED. NO CREDIT CARD REQUIRED.

Start	Pro	Start+	Pro+
Just the basics. Pay as you go.	Best value for all size firms.	Everything you need to file. Pay as you go.	Best value for all size firms.
<b>\$79</b> / case	<b>\$999</b> / year	<b>\$99</b> / case	<b>\$1,599</b> / year
<b>MORE DETAILS</b>	<b>MORE DETAILS</b>	<b>MORE DETAILS</b>	<b>MORE DETAILS</b>
<ul style="list-style-type: none"> <li>✓ Chapter 7, 11, 12, 13</li> <li>✓ 100% Cloud Access</li> <li>✓ ECF Integration</li> <li>✓ Case Management Tools</li> <li>✓ Credit Report Integration</li> <li>✓ Clio Integration</li> <li>✓ Unlimited Districts</li> <li>✓ Unlimited Client Storage</li> <li>✓ No Set-Up Fees</li> <li>✓ Automatic Updates</li> <li>✓ Local Forms</li> <li>✓ Standard Customer Support</li> <li>✓ MyChapter</li> <li>✓ NextMessage</li> </ul>	<ul style="list-style-type: none"> <li>✓ Chapter 7, 11, 12, 13</li> <li>✓ 100% Cloud Access</li> <li>✓ ECF Integration</li> <li>✓ Case Management Tools</li> <li>✓ Credit Report Integrations</li> <li>✓ Clio Integration</li> <li>✓ Unlimited Districts</li> <li>✓ Unlimited Client Storage</li> <li>✓ No Set-Up Fees</li> <li>✓ Automatic Updates</li> <li>✓ Local Forms</li> <li>✓ Unlimited Case Filings</li> <li>✓ +\$99 Per User Over 6</li> <li>✓ Calendar Integration</li> <li>✓ NextChapter Notices</li> <li>✓ Hearing Scheduler</li> <li>✓ Firm Training Webinar</li> <li>✓ Download Draft Packet</li> <li>✓ Attorney fee reporting</li> <li>✓ Chapter 7 Time Tracker</li> <li>✓ Elite Customer Support</li> <li>✓ 10% discount on Complete Bankruptcy</li> <li>✓ MyChapter</li> <li>✓ NextMessage</li> <li>✓ Concierge</li> </ul>	<ul style="list-style-type: none"> <li>✓ Chapter 7, 11, 12, 13</li> <li>✓ 100% Cloud Access</li> <li>✓ ECF Integration</li> <li>✓ Case Management Tools</li> <li>✓ Credit Report Integration</li> <li>✓ Clio Integration</li> <li>✓ Unlimited Districts</li> <li>✓ Unlimited Client Storage</li> <li>✓ No Set-Up Fees</li> <li>✓ Automatic Updates</li> <li>✓ Local Forms</li> <li>✓ Standard Customer Support</li> <li>✓ MyChapter</li> <li>✓ NextMessage</li> </ul>	<ul style="list-style-type: none"> <li>✓ Chapter 7, 11, 12, 13</li> <li>✓ 100% Cloud Access</li> <li>✓ ECF Integration</li> <li>✓ Case Management Tools</li> <li>✓ Credit Report Integrations</li> <li>✓ Clio Integration</li> <li>✓ Unlimited Districts</li> <li>✓ Unlimited Client Storage</li> <li>✓ No Set-Up Fees</li> <li>✓ Automatic Updates</li> <li>✓ Local Forms</li> <li>✓ Unlimited Case Filings</li> <li>✓ +\$99 Per User Over 6</li> <li>✓ Calendar Integration</li> <li>✓ NextChapter Notices</li> <li>✓ Hearing Scheduler</li> <li>✓ Firm Training Webinar</li> <li>✓ Download Draft Packet</li> <li>✓ Attorney fee reporting</li> <li>✓ Chapter 7 Time Tracker</li> <li>✓ Elite Customer Support</li> <li>✓ 10% discount on Complete Bankruptcy</li> <li>✓ MyChapter</li> <li>✓ NextMessage</li> <li>✓ Concierge</li> </ul>
<b>UNLOCK WITH PRO</b>		<b>UNLOCK WITH PRO</b>	
<ul style="list-style-type: none"> <li>✓ Unlimited Case Filings</li> <li>✓ Up to 6 Users*</li> <li>✓ Calendar Integration</li> <li>✓ NextChapter Notices</li> <li>✓ Hearing Scheduler</li> <li>✓ Firm Training Webinar</li> <li>✓ Download Draft Packet</li> <li>✓ Attorney fee reporting</li> <li>✓ Chapter 7 Time Tracker</li> <li>✓ Elite Customer Support</li> </ul>		<ul style="list-style-type: none"> <li>✓ Unlimited Case Filings</li> <li>✓ Up to 6 Users*</li> <li>✓ Calendar Integration</li> <li>✓ NextChapter Notices</li> <li>✓ Hearing Scheduler</li> <li>✓ Firm Training Webinar</li> <li>✓ Download Draft Packet</li> <li>✓ Attorney fee reporting</li> <li>✓ Chapter 7 Time Tracker</li> <li>✓ Elite Customer Support</li> </ul>	

### FEATURED

## Whoa Package

Bundle all of NextChapter's features to automate your law firm, benefit from document assembly, and connect with your clients from anywhere.

**\$1,999** / year  
\$700 IN SAVINGS

- ✓ Pro Plan
- ✓ MyChapter
- ✓ Doc Creator
- ✓ NextMessage
- ✓ Notices
- ✓ Concierge

Choose This Plan >



# Happy Attorneys

## Customer Stories



*“NextChapter has given me and my clients the flexibility and ease to handle bankruptcy cases from anywhere, on a schedule that works for us as individuals!”*

**DANIELLE LAWRENCE**



*“I have used a lot of bankruptcy software and this is by far the best. Obvious thought went into ease of use and faster entry. The staff has been great and fact that this works on any browsers is what I have been waiting for!”*

**KAREN WEAVER**



*“The software is developed in a logical format. It reduces time consuming double entries. I love that I had direct contact with the people who made the software. Fantastic customer support.”*

**KENNETH F**





# Contact

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**Tim Shadoan**

614-361-1050

[tim@nextchapterbk.com](mailto:tim@nextchapterbk.com)



**Thank You!**