Index

ABANDONMENT OF PROPERTY

Notice, form for trustees, **8:141**Request to trustee regarding property in which creditor holds security interest, letter, **8:28**

ACCOUNTANTS, CHAPTER 7 CASES

Employment by trustees, 2:25 Meeting of creditors, 2:20

ACCOUNTS RECEIVABLE

Forms (this index)
Trustees, demand for payment,
letter, 8:40

ADDITIONAL DEBT

Chapter 13 Cases (this index)

ADJOURNMENT

Chapter 13 Cases (this index)

ADJUSTMENT OF DEBTS OF INDIVIDUAL DEBTORS WITH REGULAR INCOME

Chapter 13 Cases (this index)

ADMINISTRATIVE EXPENSES

Application for order authorizing payment, form for trustees, 8:120

ADVERTISING

Chapter 7 cases, attorneys as debt relief agencies, **2:7**, **2:9**

AGENDA

Chapter 7 cases, discharge hearing, **2:21**

AGREEMENTS

Contracts and Agreements (this index)

ALIMONY

Support of Children or Spouse (this index)

AMENDMENTS

Lists, schedules and/or statements, form for debtors, **8:56**

ANNUITIES

Chapter 7 cases, excluded property, **2:12**

APPEAL AND REVIEW

Generally, **6:1**Appellate record, contents, **6:5**Finality, **6:2**Forms (this index)
Jurisdiction, **6:3**Notice of appeal, contents, **6:5**Standard of review, **6:7**Stay pending appeal, **6:6**, **8:156**Timing of appeals, **6:4**

APPRAISERS AND APPRAISALS

Chapter 7 cases, employment by trustees, **2:25**

Letter to trustee accompanying appraisal obtained by creditor, **8:30**

APPROVAL OF COURT

Chapter 7 cases, reaffirmation of debt, **2:21**

ASSIGNMENT OF CLAIMS

Waiver and request for order of subrogation and order, form

ASSIGNMENT OF CLAIMS

-Cont'd

for creditors, 8:115

ATTORNEYS

Fees. **Attorneys' Fees** (this index)

Forms (this index)

Letters (this index)

Withdrawal of Counsel (this index)

ATTORNEYS' FEES

Chapter 7 Cases (this index)

Forms (this index)

AUCTIONS AND AUCTIONEERS

Chapter 7 cases, employment by trustees, **2:25**

Report of sale, form for trustees, 8:145

AUTOMATIC STAYS

Chapter 7 cases

Creditors' rights and remedies, 2:22

Evaluation of need for relief, **2:4**

Chapter 13 cases, advantages of, 3:2

Letters (this index)

AUTOMOBILES

Motor Vehicles (this index)

BAD FAITH

Good Faith (this index)

BANKRUPTCY ABUSE PREVENTION AND CONSUMER PROTECTION ACT OF 2005 (BAPCPA)

Generally, 1:1 to 1:7

Background and legislative history, **1:1, 1:2**

Chapter 7 Cases (this index)

Chapter 13 Cases (this index)

Determination of need, 1:5

BANKRUPTCY ABUSE PREVENTION AND CONSUMER PROTECTION ACT OF 2005 (BAPCPA) —Cont'd

Enactment and structure of Bankruptcy Code, **1:2**

Evaluation of need for bankruptcy, 1:5

Exemptions, 2:15

Homestead exemption, 2:15

Individual liquidation cases, 2:1

Jurisdiction of bankruptcy court, 1:7

Opt out, restrictions on, **2:15**Organization of bankruptcy court,

Rules of bankruptcy court, 1:7

BANKRUPTCY AMENDMENTS AND FEDERAL JUDGESHIP ACT OF 1984

Chapter 7 cases, means test calculations, 2:2

BAPCPA

Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA) (this index)

BONDS AND UNDERTAKINGS

Chapter 7 cases, trustees, **2:25**Release of surety from further liability on bond, letter, **8:43**

BOOKS AND RECORDS

Appellate record, contents, **6:5** Chapter 7 cases

Meeting of creditors, 2:20

Objections to discharge, 2:23

Trustees, request to attorney for debtor, letter, **8:39**

BUDGETS

Chapter 7 cases, evaluation of need for relief, **2:4**

BURIAL PLOTS

CHAPTER 7 CASES—Cont'd Community property, 2:13 **Chapter 7 Cases** (this index) Constitutional Law (this index) **CAFETERIA EXEMPTION** Conversion to Chapter 13, 3:1 **Chapter 7 Cases** (this index) Credit counseling and debtor education, 2:4 CERTIFICATE OF SERVICE Creditors' rights and remedies Chapter 13 cases, form for Generally, 2:22 to 2:24 attorney for debtor, 8:71 Debts excepted from discharge, CHAPTER 7 CASES 2:24 Generally, 1:3, 1:6, 2:1 to 2:25 Objections to discharge, 2:23 **Accountants** (this index) Discharge Adjournment Advice to debtor of and request Discharge hearing, 2:21 that debtor contact attorney Meeting of creditors, 2:20 if problems arise, letter, Agenda of discharge hearing, 2:21 8:15 Attorneys Agenda of hearing, 2:21 Debt relief agencies. Attorneys Creditors' rights and remedies, as debt relief agencies, above below Hearing, 2:20, 2:21 Employment by trustees, 2:25 Disclosures by debt relief agen-Fees. Attorneys' fees, below cies, 2:8 Attorneys as debt relief agencies Duties of debtor, 2:20 Generally, **2:6 to 2:10** Electronic filing of petitions, 2:19 Disclosures by debt relief agen-Evaluation of need for relief cies, 2:8 Generally, 1:5, 2:1 to 2:4 Potential liability under Rule Credit counseling and debtor 9011, **2:10** education, 2:4 Requirements imposed on debt Means test calculations, 2:2, 2:3 relief agencies, 2:9 Excluded property, 2:12 Restrictions on debt relief agen-Exemptions cies, 2:7 Means test calculations, 2:2 Attorneys' fees Property of estate, below Creditors' rights and remedies, 2:22 Extension of time Debt relief agencies, attorneys Credit counseling and debtor education, 2:4 as, **2:10** "Fee only" arrangements, 2:5 Discharge hearings, 2:20 **Automatic Stay** (this index) Federal exemptions, 2:17 **Books and Records** (this index) Filing of Papers (this index) Burial plots. Homesteads and Forms (this index) burial plots, below Fraud and Fraudulent Convey-Cafeteria exemption. Wildcard ances (this index) exemption, below Good faith, attorney "fee only" **Checklists** (this index) arrangements, 2:5

CHAPTER 7 CASES—Cont'd	CHAPTER 7 CASES—Cont'd
Health aids	Property of estate—Cont'd
Federal exemptions, 2:17	Lien avoidance, 2:16
Lien avoidance, 2:16	Opt out by individual states,
Health insurance	2:15
Excluded property, 2:12	Rights of action and loan value
Means test calculations, 2:3	of life insurance contracts,
Homesteads and burial plots	2:14 D 66 (1) 6D 14 (1)
Federal exemptions, 2:17	Reaffirmation of Debts (this
Opt out by individual states,	index) Rights of action, 2:14
2:15	Schedules, preparation of, 2:18
Household goods and furnishings	Schools and Education (this
Federal exemptions, 2:17	index)
Lien avoidance, 2:16	Spillover exemption. Wildcard
Jointly held property, 2:13	exemption, below
Joint Petitions (this index)	Support of Children or Spouse
Letters (this index)	(this index)
Lien avoidance, 2:16	Taxes (this index)
Loan value of life insurance	Tools of the trade and professional
contracts, 2:14	books
Means test calculations, 2:2, 2:3	Federal exemptions, 2:17
Meetings of Creditors (this	Lien avoidance, 2:16
index)	Trustees (this index)
Motor Vehicles (this index)	Waiver
Notice (this index)	Credit counseling and debtor
Objections (this index)	education, 2:4
Opt out by individual states, 2:15	Objections to discharge, 2:23
Pensions and Retirement (this	Wildcard exemption
index)	Federal exemptions, 2:17
Petition	Means test calculations, 2:2
Filing, 2:19	CITA DEED 44 CA CEC
Preparation, 2:18	CHAPTER 13 CASES
Preparation of petition, 2:18	Generally, 1:4 , 1:6 , 3:1 to 3:15
Professional books, Tools of the	Additional debt. Forms for
trade and professional books,	attorney for debtor, below
below	Adjustments of debt, 1:4
Professional persons employed by	Advantages of Chapter 13, 3:2
trustee, 2:25	Attorney's "fee only" arrange-
Property of estate	ments, 2:5
Generally, 2:11 to 2:17	Certificate of service of plan, form
Excluded property, 2:12	for attorney for debtor, 8:71
Federal exemptions, 2:17	Checklists (this index)
Jointly held and community	Confirmation of plan
property, 2:13	Generally, 3:6

CHAPTER 13 CASES—Cont'd	CHAPTER 13 CASES—Cont'd
Confirmation of plan—Cont'd	Forms for attorney for debtor
Advice to debtor regarding date	—Cont'd
of hearing, letter, 8:22	Suspension of payments under
Attorney for debtor, form for,	plan—Cont'd
8:70	Order, 8:77
Recommendation, form for trustees for, 8:147	Termination of payroll deductions, 8:80
Consummation of plan, 3:8	Wage deductions, direction to
Conversion to Chapter 7. Forms	employer to remit to
for attorney for debtor, below	trustee, 8:66
Creditors and claims, 3:7	Fraud and Fraudulent Convey-
Discharge, 3:9	ances (this index)
Eligibility for relief, 3:1	Hardship discharge
Evaluation of need, 1:5	Generally, 3:9
Filing of plan, 3:4	Forms for attorney for debtor, above
Forms for attorney for debtor	Letters (this index)
Generally, 8:66 to 8:90	Limited power of attorney for
Additional debt	trustee, form for attorney for
Application by debtor to incur, 8:72	debtor, 8:68
Order granting leave to incur, 8:73	Meetings of Creditors (this index)
Certificate of service of plan,	Motion for order dismissing
8:71	Chapter 13 case, post
Confirmation of plan, 8:70	confirmation, 8:150
Conversion to Chapter 7	Motor vehicles
Notice and petition, 8:78	Hanging paragraph, above
Order, 8:79	Provisions of plan, 3:3
Hardship discharge	Notice (this index)
Application, 8:81	Objection to confirmation of plan,
Order, 8:82	3:6
Limited power of attorney for	Order dismissing Chapter 13 case,
trustee, 8:68	post confirmation, 8:151
Payments to trustee, authoriza-	Payments to trustee, authorization of debtor to make, form for
tion of debtor to make,	attorney for debtor, 8:67
8:67	Plan, forms for attorney for debtor
Plan, 8:69	8:69
Postpetition claims	Post confirmation
Application for allowance,	Motion for order dismissing
8:74	Chapter 13 case, 8:150
Order for allowance, 8:75	Order dismissing Chapter 13
Suspension of payments under	case, 8:151
plan	Postpetition claims. Forms for
Application, 8:76	attorney for debtor, above

CHAPTER 13 CASES—Cont'd

Provisions of plan Generally, **3:3**

Form for attorney for debtor,

8:69

Support of Children or Spouse

(this index)

Suspension of payments under plan. Forms for attorney for debtor, above

Taxes (this index)

Termination of payroll deductions, form for attorney for debtor, 8:80

Trustees, meeting of creditors, **3:5**Wage deductions, direction to
employer to remit to trustee,
form for attorney for debtor, **8:66**

CHARGES

Fees and Charges (this index)

CHARITABLE CONTRIBUTIONS

Chapter 7 cases, means test calculations, **2:3**

CHECKLISTS

Generally, **8:1 to 8:7**

Chapter 7 cases, representation of creditors, **8:6**

Chapter 13 cases

Creditors, representation of, **8:7** Handling of cases, **8:5**

Consumer bankruptcy cases,

handling of, **8:4**Creditors, representation of

Chapter 7 cases, **8:6**Chapter 13 cases, **8:7**

Data packet of debtor, 8:3

Subchapter V

Generally, 8:157 to 8:161

Affidavit and disclosure statement of mediator, **8:166**Agreement to mediate, **8:164**

igreement to mediat

CHECKLISTS—Cont'd

Subchapter V—Cont'd

Certification in support of confirmation of plan, **8:160**

Confidentiality agreement, **8:163**

Confirmation hearing order, **8:159**

Domestic support obligations and filing of required tax returns, individual debtor's certification of confirmation regarding, **8:161**

Liquidation, debtor's plan of reorganization or, **8:157**

Reorganization or liquidation, debtor's plan of, **8:157**

Request for mediation, 8:162

Settlement agreement reached at mediation, **8:165**

Status report, 8:158

Trustees

Duties, 8:1

Service as, 8:2

CHILD SUPPORT

Support of Children or Spouse (this index)

CM/ECF

Case Management/Electronic Case Filing (CM/ECF) (this index)

COMMODITY BROKERS

Chapter 13 cases, eligibility for relief, **3:1**

COMMUNITY PROPERTY

Chapter 7 cases, 2:13

COMPENSATION

Chapter 7 cases, trustees, **2:25** Forms (this index)

COMPLIANCE WITH COURT ORDERS

Chapter 7 cases, objections to discharge, **2:23**

CONCEALMENT OF PROPERTY

Chapter 7 cases, objections to discharge, **2:23**

CONDOMINIUMS

Chapter 7 cases, debts excepted from discharge, **2:24**

CONFIRMATION OF PLAN

Chapter 13 Cases (this index) Small Business Reorganization Act of 2019 (SBRA), 7:7

CONSENT OF COURT

Chapter 7 cases, reaffirmation of debt. **2:21**

CONSTITUTIONAL LAW

Chapter 7 cases

Attorneys as debt relief agencies, 2:6, 2:7

Credit counseling and debtor education, 2:4

Means test calculations, 2:2, 2:3 Self-incrimination, meeting of creditors, 2:20

CONSUMER DEBT

Chapter 13 cases, provisions of plan, **3:3**

CONSUMMATION OF PLAN

Chapter 13 cases, 3:8

CONTRACTS AND AGREEMENTS

Chapter 7 cases, attorneys as debt relief agencies, **2:9**

Executory Contracts (this index)

CONVERSION

Chapter 7 cases, conversion to Chapter 13, **3:1**

Chapter 13 Cases (this index)

COOPERATIVE APARTMENTS

Chapter 7 cases, debts excepted from discharge, **2:24**

COSTS AND EXPENSES

Administrative expenses, form of application for order authorizing payment, **8:120**

Chapter 7 cases, attorneys as debt relief agencies, **2:10**

Chapter 13 cases, confirmation of plan, **3:6**

COUNSEL

Attorneys (this index)

CREDIT BUREAUS

Chapter 13 cases, successful completion of plan by debtor, letter, **8:24**

CREDIT COUNSELING AND DEBTOR EDUCATION

Chapter 7 cases, 2:4

CREDIT REPORTS

Electronic discovery, 5:2

CRIMES

Chapter 7 cases, objections to discharge, **2:23**

Embezzlement (this index)

CRIME VICTIMS' REPARATION BENEFITS

Chapter 7 cases, federal exemptions, 2:17

CURTESY

Chapter 7 cases, property of estate, **2:13**

DAMAGES

Chapter 7 cases, creditors' rights and remedies, 2:22

DEBT RELIEF AGENCIES

Attorneys as debt relief agencies. **Chapter 7 Cases** (this index)

DEFERRED COMPENSATION

Chapter 7 cases, excluded property, 2:12

DISABILITY BENEFITS

Chapter 7 cases, federal exemptions, **2:17**

Chapter 13 cases, eligibility for relief, **3:1**

DISABILITY INSURANCE

Chapter 7 cases, means test calculations, **2:3**

DISCHARGE

Chapter 13 cases, 3:9

Chapter 7 Cases (this index)

Forms (this index)

Small Business Reorganization Act of 2019 (SBRA), **7:8**

DISCLOSURES

Chapter 7 cases, debt relief agencies, 2:8

DISCOVERY

Bankruptcy, 5:1 to 5:3

Chapter 7 cases, meeting of creditors, **2:20**

Electronic Discovery (this index)

DISPUTED DEBTS

Chapter 13 cases, eligibility for relief, **3:1**

DISSOLUTION OF MARRIAGE

Chapter 7 cases, lien avoidance, **2:16**

DOWER

Chapter 7 cases, property of estate, **2:13**

DRIVING UNDER THE INFLUENCE

Chapter 7 cases, debts excepted from discharge, **2:24**

Chapter 13 cases, exceptions from discharge, **3:9**

EDUCATION

Schools and Education (this index)

ELECTRONIC DISCOVERY

Generally, 5:2

Federal Rules of Civil Procedure, relationship to, **5:3**Problems associated with, **5:2**

ELECTRONIC FILING

Chapter 7 cases, petitions, 2:19

EMBEZZLEMENT

Chapter 7 cases, debts excepted from discharge, 2:24

Chapter 13 cases, exceptions from discharge, **3:9**

EMERGENCIES

Chapter 13 cases, consummation of plan, **3:8**

EQUAL PROTECTION

Chapter 7 cases, means test calculations, 2:2, 2:3

EXAMINATION OF DEBTOR

Forms (this index)

Motion of trustee and order directing debtor to appear, form for trustees, **8:142**

EXCLUDED PROPERTY

Chapter 7 cases, 2:12

EXECUTORY CONTRACTS

Chapter 7 cases, preparation of petition and schedules, **2:18**

Chapter 13 cases, provisions of plan, **3:3**

EXEMPT PROPERTY

Chapter 7 Cases (this index) Forms (this index)

EXIGENT CIRCUMSTANCES

Chapter 7 cases, credit counseling and debtor education, **2:4**

EXPENSES

Costs and Expenses (this index)

Index-8

EXTENSIONS OF TIME

Chapter 7 Cases (this index) Forms (this index)

FALSE STATEMENTS

Chapter 7 cases, creditors' rights and remedies, 2:22

FARMERS

Chapter 13 cases, eligibility for relief, **3:1**

FEDERAL JUDICIARY CASE MANAGEMENT/ ELECTRONIC CASE FILES (CM/ECF) SYSTEM

Chapter 7 cases, filing of petition, 2:19

"FEE ONLY" ARRANGEMENTS

Chapter 7 cases, attorneys' fees, **2:5**

FEES AND CHARGES

Application and order to delay payment of fee for filing complaint, form for trustee, 8:138

Attorneys' Fees (this index)

Chapter 7 cases, filing of petition, 2:19

Disclosure, form for debtors, 8:44

FILING OF PAPERS

Chapter 7 cases
Petitions, **2:19**Reaffirmation of debt, **2:21**Chapter 13 cases, filing of plan,

Electronic Filing (this index) **Fees and Charges** (this index)

FINALITY

Appeal and review, 6:2

FINANCIAL MANAGEMENT COURSE

Chapter 7 cases, objections to discharge, **2:23**

FINES AND PENALTIES

Chapter 7 cases, debts excepted from discharge, **2:24**Chapter 13 cases, exceptions from discharge, **3:9**

FIRST AMENDMENT

Chapter 7 cases, attorneys as debt relief agencies, **2:7**

FISHERMEN

Chapter 13 cases, eligibility for relief, **3:1**

FORMS

Generally, **8:44 to 8:135**

Accounts receivable. Trustees, below

Affidavit and disclosure statement of mediator, **8:166**

Agreement to mediate, **8:164**

Appeal and review

Additional items, designation of, appellee, **8:155**

Appellant

Designation of record, **8:154**Stay pending appeal, motion for, **8:156**

Appellee, designation of additional items, **8:155**

Designation of

Additional items, appellee, **8:155**

Record, appellant, 8:154

Notice of appeal and statement of election, Official From B147, 8:152

Stay pending appeal, motion for, appellant, **8:156**

Attorneys. Trustees, below Attorneys' fees. Debtors, below

Chapter 13 Cases (this index)

Compensation. Trustees, below Confidentiality agreement, **8:163**

Creditors

Generally, **8:99 to 8:117**

Motion to reinstate case, 8:90

FORMS-Cont'd FORMS—Cont'd Creditors-Cont'd Creditors—Cont'd Assignment of claim, waiver Notice of mortgage forbearance, and request for order of 8:98 subrogation and order, Order authorizing redaction 8:115 Redemption of property, Automatic stays 8:119 Complaint for relief from Redemption of property stay, **8:109, 8:112** Complaint for relief from Judgment/order for relief automatic stay, to from stay, **8:110**, **8:113** reclaim property and to Motion for relief from stay, bar debtor's right of 8:111 redemption, 8:112 Examination of debtor Order sustaining complaint Application for order directfor relief from automatic ing appearance, 8:101 stay, to reclaim property Order directing appearance, and to bar debtor's right 8:102 of redemption, 8:113 Extension of time to file com-Response to debtor's applicaplaint objecting to distion to redeem, 8:114 charge or to discharge-Report of attendance at bankability of debt ruptcy hearing, 8:116 Motion, 8:103 Stipulated order providing for Order, 8:104 pre-confirmation adequate Fraudulent cash advances protection, 8:117 Complaint to determine Withdrawal of counsel, order dischargeability of debt, authorizing, 8:100 8:107 Debtors Judgment declaring debt non-Certification in support of dischargeable and for motion to amend plan to amount of debt, 8:108 extend repayment period, Fraudulent transfer 8:85 Complaint objecting to dis-Certification of plan completion charge of debtor, 8:105 and request for discharge, Judgment denying discharge 8:86 and for amount of debt, Loss mitigation request, 8:87 8:106 Motion to amend plan to extend Lien, motion for order, cancelrepayment period, 8:83 lation or discharge of, 8:99 Motion to approve, permanent Loss mitigation request, 8:88 home mortgage, 8:94 Mortgage, motion for order, Motion to approve, Trial home cancellation or discharge mortgage, 8:96 of. 8:99 Motion to correct Social Secu-Motion for redaction rity numbers, 8:89 Redemption of property,

8:118

FORMS—Cont'd	FORMS—Cont'd
Debtors—Cont'd	Debtors—Cont'd
Motion to vacate order of dis-	Reaffirmation agreement
missal, 8:90, 8:92, 8:93	—Cont'd
Order to reinstate case, 8:91	Order on motion for
Order to reopen case, 8:92 , 8:93	approval, 8:53
Order to vacate order of dis-	Redemption of property
missal, 8:91	Complaint, 8:48 Motion to redeem personal
Permanent home mortgage	property and for order
notification, Order, 8:95	finding balance of debt
Stipulated order modifying plan, 8:84	is dischargeable, 8:50
Trial home mortgage, Order,	Order sustaining complaint to
8:97	redeem property and
Debtors	finding remainder of
Generally, 8:44 to 8:81	debt dischargeable, 8:49
Amendment to lists, schedules	Order sustaining motion to
and/or statements, 8:56	redeem property and finding remainder of
Attorneys' fees	debt dischargeable, 8:51
Application for payment	Stays
from estate, 8:45	Agreed order to lift stay in
Disclosure, 8:44	adversary proceeding,
Order fixing fee, 8:46	8:63
Chapter 13 Cases (this index)	Agreed order to modify stay
Domestic support obligation,	on real property in adversary proceeding,
complaint to determine	8:64
dischargeability of, 8:54	Motion and order to extend
Educational loan debt, complaint to determine	automatic stay, 8:65
dischargeability of, 8:55	Utility services, complaint to
Exempt property, liens on	determine reasonableness
Motion to avoid, 8:59	of deposit and to enjoin
Order for avoidance, 8:60	discontinuance, 8:47
Fees, disclosure of, 8:44	Discharge hearing outside district. Debtors, above
Judicial liens	Examination of debtor. Creditors,
Motion to avoid, 8:57	above
Order for avoidance, 8:58	Exemptions
Motion for order permitting	Debtors, above
withdrawal of counsel,	Trustees, below
8:61	Extensions of time
Order authorizing withdrawal of	Creditors, above
counsel, 8:62	Trustees, below
Reaffirmation agreement	Fraudulent cash advances. Credi-
Motion for approval, 8:52	tors, above

Judgment, 8:128

FORMS—Cont'd FORMS—Cont'd Fraudulent transfer. Creditors, Trustees-Cont'd above Attorney, employment under Late filing of claim. Trustees, general retainer-Cont'd below Order, 8:135 Liens Attorney, service by trustee as Debtors, above Application, 8:131 Trustees, below Order. 8:132 Mortgage, motion for order, Auction, report of sale at, 8:145 cancellation or discharge of, Compensation, interim allow-8:99 ance of Objections. Creditors, above Application, 8:129 Reaffirmation agreement. Debtors, Order, 8:130 above Confirmation in Chapter 13 Redemption of property case, recommendation as Creditors, above to. 8:147 Debtors, above Disbursement not from net Request for mediation, 8:162 realization of estate, Settlement agreement reached at application and order mediation, 8:165 authorizing, 8:143 Stays Examination of debtor, motion Creditors, above of trustee and order directing debtor to appear for, Debtors, above 8:142 Pending appeal, motion for, appellant, 8:156 Exemptions claimed by debtor, objection to Trustees Order sustaining objection, Generally, 8:120 to 8:151 8:124 Abandonment of property of Extension of time for trustee to estate, notice of, 8:141 assume or reject executory Accounts receivable, collection contract or lease of Motion, 8:125 Complaint, 8:136 Order, 8:126 Judgment, 8:137 Fee for filing complaint, Administrative expenses, application and order to application for order delay payment of, 8:138 authorizing payment of, Late filing of claim, objection 8:120 by trustee due to Application requesting redaction, personal information, Generally, 8:121 8:122 Lien with inadequate description of property, determi-Attorney, employment under nation of nature, extent or general retainer validity of Affidavit of proposed attorney, 8:134 Complaint, 8:127

Application, 8:133

FORMS—Cont'd	FRAUD AND FRAUDULENT
Trustees—Cont'd Meeting of creditors, motion to dismiss case for failure to attend, 8:139 Motion for order dismissing Chapter 13 case, post confirmation, 8:150 Order directing redaction, personal information,	CONVEYANCES—Cont'd Chapter 7 cases—Cont'd Objections to discharge, 2:23 Preparation of petition and schedules, 2:18 Chapter 13 cases Exceptions from discharge, 3:9 Forms (this index)
8:123 Order dismissing Chapter 13 case, post confirmation,	FRAUDULENT CASH ADVANCES Forms (this index)
8:161 Personal information	FUTURE INCOME Chapter 7 cases, means test
Application requesting redaction, 8:122 Order directing redaction, 8:124	calculations, 2:2 Chapter 13 cases, provisions of plan, 3:3
Private sale, report of, 8:146 Redaction Application requesting,	GARNISHMENT Chapter 7 cases, means test calculations, 2:2
personal information, 8:122 Order directing, personal information, 8:114	GOOD FAITH Chapter 7 cases, attorney "fee only" arrangement, 2:5 Chapter 13 cases, confirmation of
Revocation of discharge, motion for, 8:140 Tax refunds, request to district director of IRS for turn-	plan, 3:6 HANGING PARAGRAPH Chapter 13 Cases (this index)
over of, 8:144 Unclaimed moneys, payment into court	HARDSHIP DISCHARGE Chapter 13 Cases (this index)
Application, 8:148 Order, 8:149 Unalaimed manage Trustees	HEALTH AIDS Chapter 7 Cases (this index)
Unclaimed moneys. Trustees, above Withdrawal of counsel Motion for order, 8:61	HEALTH EDUCATION ASSISTANCE LOANS Chapter 7 cases, debts excepted from discharge, 2:24
Order authorizing withdrawal of counsel, 8:62, 8:100 FRAUD AND FRAUDULENT	HEALTH INSURANCE Chapter 7 Cases (this index)
CONVEYANCES Chapter 7 cases Debts excepted from discharge,	HIGHER EDUCATION ACT OF 1965 Chapter 7 cases, excluded prop-
2:24	erty, 2:12

HOMEOWNERS' ASSOCIATIONS

Chapter 7 cases, debts excepted from discharge, **2:24**

HOMESTEADS

Chapter 7 Cases (this index)

HOUSEHOLD GOODS AND FURNISHINGS

Chapter 7 Cases (this index)

HOUSING EXPENSES

Chapter 7 cases, means test calculations, **2:3**

IDENTIFICATION

Chapter 7 cases, preparation of petition and schedules, **2:18**

IMMUNITY

Chapter 7 cases, objections to discharge, **2:23**

INCOME TAXES

Chapter 7 cases, debts excepted from discharge, **2:24**

INITIAL APPOINTMENT

Chapter 7 cases, confirmation letter, **8:8**

Chapter 13 cases, confirmation letter, **8:16**

INSIDERS OF FINANCIAL INSTITUTIONS

Chapter 7 cases, debts excepted from discharge, **2:24**

INSTALLMENT PAYMENTS

Chapter 7 cases, filing fees for petitions, 2:19

INSURANCE

Request to trustee for information regarding insurance and protection from vandalism, letter, 8:29

INTERNET

Chapter 7 cases, credit counseling and debtor education, **2:4**

INTERVIEWS

Chapter 7 cases, evaluation of need for relief, **2:4**

IOLTA

Interest on Lawyers Trust Accounts (IOLTA) (this index)

JEWELRY

Chapter 7 cases, federal exemptions, **2:17**

JOINTLY HELD PROPERTY

Chapter 7 cases, 2:13

JOINT PETITIONS

Chapter 7 cases
Evaluation of need for relief,
2:4

Federal exemptions, **2:17** Chapter 13 cases, eligibility for relief, **3:1**

JURISDICTION

Appeal and review, **6:3** Bankruptcy court, **1:7**

LARCENY

Chapter 7 cases, debts excepted from discharge, 2:24

LAWYERS

Attorneys (this index)

LEASES

Chapter 7 cases, preparation of petition and schedules, **2:18**

LEGISLATIVE HISTORY

Bankruptcy Code provisions, 1:1, 1:2

LETTERS

Generally, **8:8 to 8:43**Automatic stays. Creditors, below

LETTERS—Cont'd

- Chapter 7 cases
 - Generally, 8:8 to 8:15
 - Discharge, advice to debtor of and request that debtor contact attorney if problems arise, 8:15
 - Execution of completed petition and schedules, request that debtor return to office for, **8:10**
 - Informational forms to be completed by debtor in preparation for initial interview, cover letter for, 8:9
 - Initial appointment, confirmation of. **8:8**
 - Meeting of creditors, advice to debtor regarding date of, 8:12
 - Reaffirmation of debt, letter to debtor regarding, **8:14**
 - Surrender of nonexempt property to trustee, instruction to debtor regarding, **8:13**
 - Transmission of documents to interim trustee, **8:11**
- Chapter 13 cases
 - Generally, 8:16 to 8:25
 - Confirmation of plan, advice to debtor regarding date of hearing on, **8:22**
 - Congratulations to debtor on completion of plan, 8:25
 - Credit bureau, successful completion of plan by debtor, **8:24**
 - Creditors, letter explaining nature and purpose of plan, 8:20
 - Employer of debtor, solicitation of cooperation in carrying out plan, 8:19
 - Execution of completed petition and schedules, request that

LETTERS—Cont'd

- Chapter 13 cases—Cont'd debtor return to office for, 8:18
 - Informational forms to be completed by debtor in preparation for initial interview, cover letter for, 8:17
 - Initial appointment, confirmation of, **8:16**
 - Meeting of creditors, advice to debtor regarding date of, 8:21
 - Objection to claim, advice to debtor regarding date of hearing on, 8:23

Creditors

- Generally, 8:26 to 8:38
- Abandonment of property in which creditor holds security interest, request to trustee for, 8:28
- Acceptance of employment and fee arrangements, **8:26**
- Appraisal obtained by creditor, letter to trustee accompanying, **8:30**
- Insurance and protection from vandalism, request to trustee for information regarding, **8:29**
- Objection to claim by trustee, advice to creditor on hearing, 8:37
- Objection to discharge or to dischargeability of debt Advice to creditor, 8:32
 - Trial date on complaint, 8:34
- Outcome of contested matter or adversary proceeding and creditor's right to appeal, advice to creditor regarding, 8:38
- Proof of claim, request for documents necessary for, 8:27

LETTERS—Cont'd

Creditors—Cont'd

Reaffirmation agreement and debtor's right to rescind, advice to creditor regarding, 8:36

Reclaiming of property or relief from automatic stay

Complaint, letter to clerk of bankruptcy court accompanying, **8:31**

Trial date on complaint, 8:33

Redemption of property by debtor, advice to creditor on hearing on motion or complaint for, 8:35

Objections. Creditors, above Trustees

Generally, 8:39 to 8:43

Account receivable, demand for payment, **8:40**

Books and records, request to attorney for debtor of, 8:39

Preference, surrender of and reconveyance of property, demand for, **8:42**

Release of surety from further liability on bond, **8:43**

Surrender of property of estate, demand for, **8:41**, **8:42**

LIENS

Avoidance, 2:16
Forms (this index)

LIFE INSURANCE

Chapter 7 cases, federal exemptions, **2:17**

LIMITED POWER OF ATTORNEY

Chapter 13 cases, form for attorney for debtor, **8:68**

LIQUIDATION CASES FOR INDIVIDUAL DEBTORS

Chapter 7 Cases (this index)

LIST OF CREDITORS

Chapter 7 cases, preparation of petition and schedules, **2:18**

LOAN VALUE

Chapter 7 cases, life insurance contracts, **2:14**

MALICIOUS INJURY TO ANOTHER

Chapter 7 cases, debts excepted from discharge, **2:24**

Chapter 13 cases, exceptions from discharge, **3:9**

MEANS TEST CALCULATIONS

Chapter 7 cases, 2:2, 2:3

MEDIAN INCOME

Chapter 7 cases, means test calculations, 2:2

MEETINGS OF CREDITORS

Chapter 7 cases

Generally, 2:20

Advice to debtor regarding date of meeting, letter, **8:12**

Chapter 13 cases

Generally, 3:5

Advice to debtor regarding date of meeting, letter, **8:21**

Dismissal of case for failure to attend, form for trustee, 8:139

MODIFICATION

Chapter 13 cases, consummation of plan, **3:8**

MONEY ORDERS

Chapter 7 cases, excluded property, 2:12

MORTGAGES

Chapter 7 cases, lien avoidance, **2:16**

MORTGAGES—Cont'd Chapter 13 cases Cancellation and discharge of, motion for order authorizing, 8:99 Provisions of plan, 3:3 MOTOR VEHICLES Chapter 7 cases Debts excepted from discharge, 2:24 Evaluation of need for relief, 2:4 Federal exemptions, 2:17 Lien avoidance, 2:16	OBJECTIONS—Cont'd Chapter 7 cases—Cont'd Discharge, 2:20, 2:22, 2:23 Federal exemptions, 2:17 Chapter 13 cases, confirmation of plan, 3:6 Forms (this index) Letters (this index) ORGANIZATION Bankruptcy court, 1:7 PACER Public Access to Court Electronic Records
Means test calculations, 2:3 Chapter 13 Cases (this index)	(PACER) (this index)
Driving Under the Influence (this index)	PAWNED PROPERTY
Electronic discovery, 5:2	Chapter 7 cases, excluded property, 2:12
NOMINAL PAYMENTS	PENALTIES
Chapter 13 cases, confirmation of plan, 3:6	Fines and Penalties (this index)
NOTICE	PENSIONS AND RETIREMENT
Appeal	Chapter 7 cases
Bankruptcy Appellate Panel,	Excluded property, 2:12
8:153	Federal exemptions, 2:17
Contents, 6:5	Opt out by individual states,
District Court, 8:153	2:15
Statement of election, Official Form B147, 8:152	Chapter 13 cases, eligibility for relief, 3:1
Chapter 7 cases	,
Attorneys as debt relief agencies, 2:8	PERSONAL INFORMATION Redaction, 8:122
Filing of petition, 2:19	DOCUMENTAL OF A DAG
Meeting of creditors, 2:20	POSTPETITION CLAIMS
Chapter 13 cases Creditors and claims, 3:7	Chapter 13 Cases (this index)
Filing of plan, 3:4	POWERS OF APPOINTMENT
Meeting of creditors, 3:5	Chapter 7 cases, excluded prop-
OBJECTIONS	erty, 2:12
Chapter 7 cases	PREJUDICE
Creditors' rights and remedies, 2:22	Chapter 7 cases, extension of time to object to discharge, 2:20

PRIOR DISCHARGE IN BANKRUPTCY

Chapter 7 cases, objections to discharge, **2:23**

PRISONERS

Chapter 7 cases, debts excepted from discharge, **2:24**

PRIVATE SALES

Report, form for trustee, 8:146

PROFESSIONAL BOOKS

Chapter 7 Cases (this index)

PROFESSIONAL PERSONS

Chapter 13 cases, eligibility for relief, **3:1**

PUBLIC ACCESS

Remote hearings, 4:3

PUBLIC ACCESS TO COURT ELECTRONIC RECORDS (PACER)

Chapter 7 cases, filing of petition, 2:19

PUBLIC ASSISTANCE

Chapter 7 cases, federal exemptions, 2:17

REAFFIRMATION OF DEBTS

Advice to creditor regarding agreement and debtor's right to rescind, **8:36**

Chapter 7 cases

Generally, 2:21

Letter to debtor, 8:14

Forms (this index)

RECORDS

Books and Records (this index)

REDACTION

Creditor's motion, 8:118

Order

Personal information, **8:123** Personal information, **8:122**

REDEMPTION OF PROPERTY

Advice to creditor on hearing on motion or complaint for redemption by debtor, **8:35**

Forms (this index)

REMOTE HEARINGS
Generally, 4:1

Governing rules, 4:2

Parties, Applicability, 4:4

Public access, Applicability, 4:3

REPLACEMENT VALUE

Chapter 7 cases, preparation of petition and schedules, **2:18**

REPORTS

Attendance at bankruptcy hearing, form for creditors, **8:108**

RESIDENCE

Chapter 7 cases, opt out by individual states, **2:15**

Chapter 13 cases, provisions of plan, **3:3**

Electronic discovery, 5:2

RES JUDICATA

Chapter 7 cases, debts excepted from discharge, **2:24**

RESTITUTION

Chapter 7 cases, debts excepted from discharge, **2:24**

Chapter 13 cases, exceptions from discharge, **3:9**

RETIREMENT

Pensions and Retirement (this index)

REVOCATION

Motion for revocation of discharge, form for trustee, 8:140

"RIDE THROUGH" OPTION

Chapter 7 cases, creditors' rights and remedies, 2:22

RULES

Bankruptcy court, 1:7
Governing
Remote hearing, 4:2

SCHEDULES

Chapter 7 cases, preparation, 2:18

SCHOOLS AND EDUCATION

Chapter 7 cases

Educational savings, excluded property, **2:12**

Loans for educational purposes, debts excepted from discharge, 2:24

Means test calculations, 2:3

Loans for educational purposes

Chapter 7 cases, debts excepted from discharge, **2:24**

Chapter 13 cases, exceptions from discharge, **3:9**

Complaint to determine dischargeability, form for debtors, **8:55**

SECURITIES FRAUD

Chapter 7 cases, objections to discharge, **2:23**

SECURITIES LAWS

Chapter 7 cases, debts excepted from discharge, **2:24**

SELF EMPLOYED PERSONS

Chapter 13 cases, eligibility for relief, **3:1**

SELF-HELP

Chapter 7 cases, creditors' rights and remedies, 2:22

SELF-INCRIMINATION

Chapter 7 cases, meeting of creditors, **2:20**

SETOFF

Chapter 7 cases, creditors' rights and remedies, **2:22**

SIGNATURES

Chapter 7 cases, preparation of petition and schedules, **2:18** Electronic discovery, **5:2**

SMALL BUSINESS

REORGANIZATION ACT OF 2019 (SBRA)

Generally, 7:1 to 7:10

Administration, 7:3

Committees, 7:4

Discharge, 7:8

Duties of the subchapter V debtor, **7:6**

Eligibility, 7:2

Key provisions, 7:10

Plan and confirmation, subchapter V. 7:7

Preference law, changes to existing, **7:9**

Professionals, 7:4

Subchapter V

Debtor, duties of the subchapter V, 7:6

Duties of debtor, 7:6

Forms

Generally, 8:157 to 8:161

Certification in support of confirmation of plan, **8:160**

Confirmation hearing order, **8:159**

Liquidation, debtor's plan of reorganization or, **8:157**

Reorganization or liquidation, debtor's plan of, **8:157**

Status report, 8:158

Forms

Affidavit and disclosure statement of mediator,

8:166

Agreement to mediate, **8:164** Confidentiality agreement, **8:163**

SMALL BUSINESS REORGANIZATION ACT OF 2019 (SBRA)—Cont'd

Subchapter V—Cont'd

Forms—Cont'd

Domestic support obligations and filing of required tax returns, individual debtor's certification of confirmation regarding, 8:161

Request for mediation, **8:162**Settlement agreement reached at mediation, **8:165**

Plan and confirmation, 7:7 Trustee, 7:5

Trustee, subchapter V, 7:5

SMALL LOAN COMPANIES

Chapter 7 cases, lien avoidance, **2:16**

SOCIAL SECURITY

Chapter 7 cases, federal exemptions, **2:17**

Chapter 13 cases, eligibility for relief, **3:1**

SPEECH, FREEDOM OF

Chapter 7 cases, attorneys as debt relief agencies, **2:7**

SPENDTHRIFT TRUSTS

Chapter 7 cases, excluded property, **2:12**

SPILLOVER EXEMPTION

Chapter 7 Cases (this index)

SPOUSAL SUPPORT

Support of Children or Spouse (this index)

STANDARD OF REVIEW

Appeal and review, **6:7**

STATEMENT OF FINANCIAL AFFAIRS

Chapter 7 cases, preparation of petition and schedules, **2:18**

STATEMENT OF FINANCIAL AFFAIRS—Cont'd

Chapter 13 cases, filing of plan, 3:4

STATEMENT OF INTENTION

Chapter 7 cases, preparation of petition and schedules, **2:18**

STAYS

Appeal, pending, **6:7**, **8:156 Forms** (this index)

STOCKBROKERS

Chapter 13 cases, eligibility for relief, **3:1**

SUPPORT OF CHILDREN OR SPOUSE

Chapter 7 cases

Creditors' rights and remedies, 2:22

Debts excepted from discharge, 2:24

Federal exemptions, 2:17 Lien avoidance, 2:16

Chapter 13 cases

Exceptions from discharge, **3:9** Provisions of plan, **3:3**

Complaint to determine dischargeability, form for debtors, **8:54**

SURRENDER OF PROPERTY

Chapter 7 cases, instruction to debtor, **8:13**

Trustees, demand letter, 8:41, 8:42

SUSPENSION OF PAYMENTS

Chapter 13 Cases (this index)

TAXES

Chapter 7 cases

Debts excepted from discharge, 2:24

Returns, preparation of petition and schedules, 2:18

Chapter 13 cases

Exceptions from discharge, 3:9

TAXES—Cont'd

Chapter 13 cases—Cont'd Provisions of plan, **3:3**

Tax Reform Act of 1986 (this index)

Turnover of refunds by district director of IRS, form for trustee, **8:144**

TELEPHONE

Chapter 7 cases, credit counseling and debtor education, **2:4**

TOOLS OF THE TRADE AND PROFESSIONAL BOOKS

Chapter 7 Cases (this index)

TRADESMEN

Chapter 13 cases, eligibility for relief. **3:1**

TRUSTEES

Chapter 7 cases

Generally, 2:25

Attorneys as debt relief agencies, 2:10

Meeting of creditors, 2:20

Chapter 13 cases, meeting of creditors, **3:5**

Checklists (this index)

Forms (this index)

Letters (this index)

Small Business Reorganization Act of 2019 (SBRA), **7:5**

UNCLAIMED MONEYS

Forms (this index)

UNDERTAKINGS

Bonds and Undertakings (this index)

UNEMPLOYMENT COMPENSATION

Chapter 7 cases, federal exemptions, **2:17**

UNIFORM FRAUDULENT CONVEYANCES ACT

Chapter 7 cases, preparation of petition and schedules, **2:18**

UNSCHEDULED DEBTS

Chapter 7 cases, debts excepted from discharge, **2:24**

UTILITY SERVICES

Chapter 7 cases, means test calculations, **2:4**

Complaint to determine reasonableness of deposit and to enjoin discontinuance, form for debtors, **8:47**

VAGUENESS

Chapter 7 cases, means test calculations, 2:2

VALUE OF PROPERTY

Chapter 7 cases, preparation of petition and schedules, **2:18**

VANDALISM

Request to trustee for information regarding insurance and protection from vandalism, letter, 8:29

VEHICLES

Motor Vehicles (this index)

VETERANS' BENEFITS

Chapter 7 cases, federal exemptions, **2:17**

WAGE DEDUCTIONS

Chapter 13 cases, direction to employer to remit to trustee, form for attorney for debtor, **8:66**

WAGE GARNISHMENT

Chapter 7 cases, means test calculations, **2:2**

WAIVER

Chapter 7 Cases (this index)

CONSUMER BANKRUPTCY HANDBOOK WITH FORMS

WELFARE

Chapter 7 cases, federal exemptions, **2:17**

WILDCARD EXEMPTION

Chapter 7 Cases (this index)

WILLFUL INJURY TO ANOTHER

Chapter 7 cases, debts excepted from discharge, **2:24**

WILLFUL INJURY TO ANOTHER—Cont'd

Chapter 13 cases, exceptions from discharge, **3:9**

WITHDRAWAL OF COUNSEL

Motion for order permitting withdrawal of counsel, **8:61**

Order authorizing withdrawal of counsel, **8:62**, **8:100**