DEBTORS CHAPTER 12 PLAN
INSTRUCTION AND ADDITIONAL INFORMATION

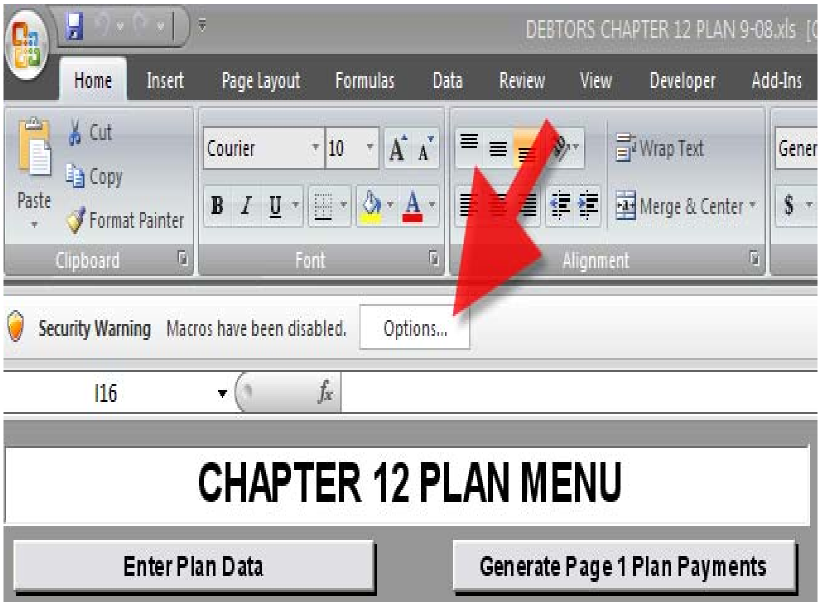
Before you get started:
The Debtor's Chapter 12 Plan is a template created in Microsoft Excel to allow easier creation of a Chapter 12 Plan and all of the exhibits that might be needed for the plan.

1. This template should work in Excel 97 or newer versions.

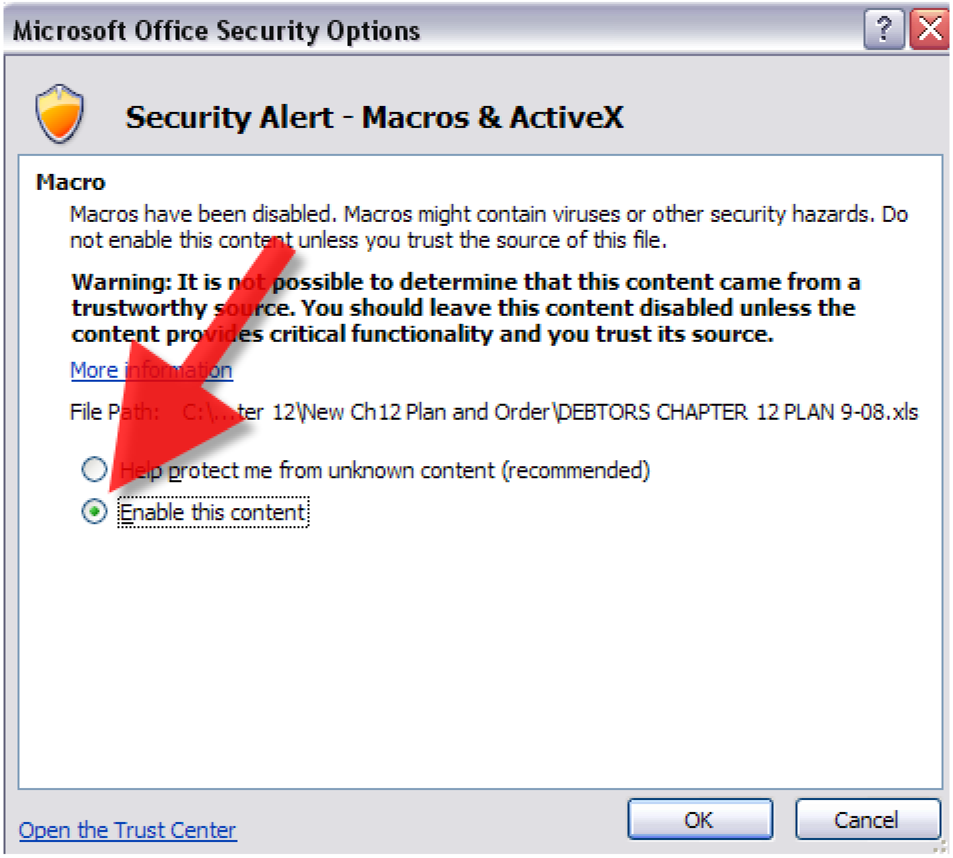
2. If you received the Chapter 12 Plan template on CD, you should copy it to your hard drive. The file on the CD is read only and you may not be able to save your work properly. The template should be copied to your hard drive before any steps below are taken.

3. Before you open the template for the first time, you should open Excel and check you security settings for macros that are contained in Excel spreadsheets. The purpose of this is to allow you to choose if you want the macros to be enabled or not. To run this template, the macros must be enabled. When you open some other Excel file you may want to choose not to enable the macros to avoid virus problems. Change you're setting so that you will be prompted to allow macros to run each time as shown in the screen shots below.

For Excel version 2007

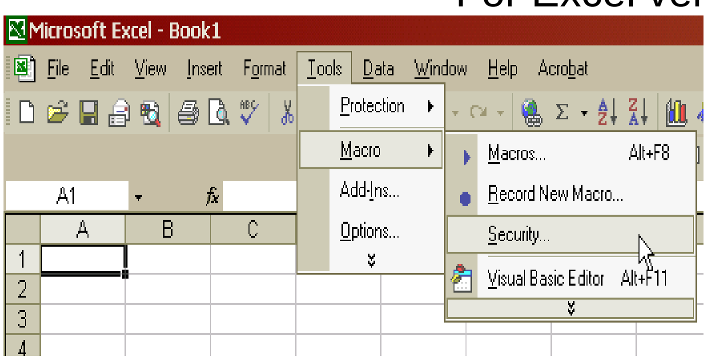


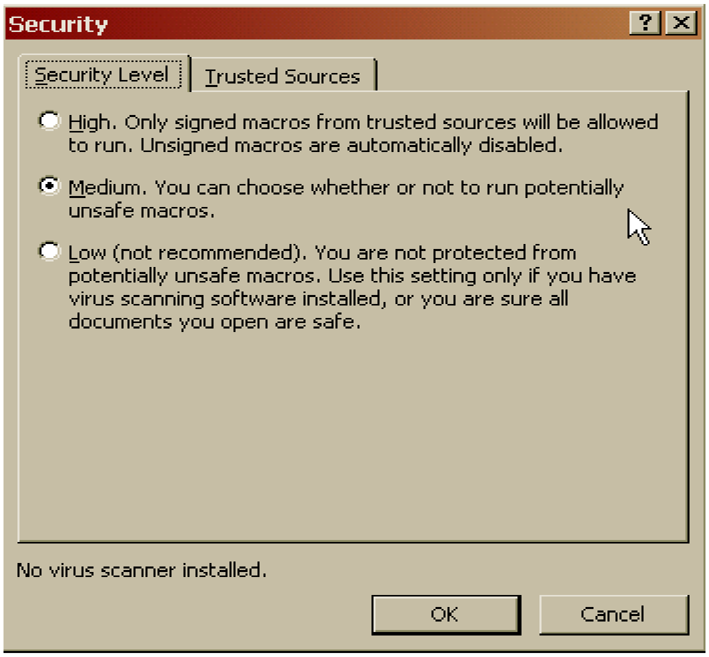
Click on the Option button to enable macros in the template. You will have to do this each time you open the template unless you make additional changes in the Trust Center.



Choose the “Enable this content” option and click on OK to continue with macros enabled.

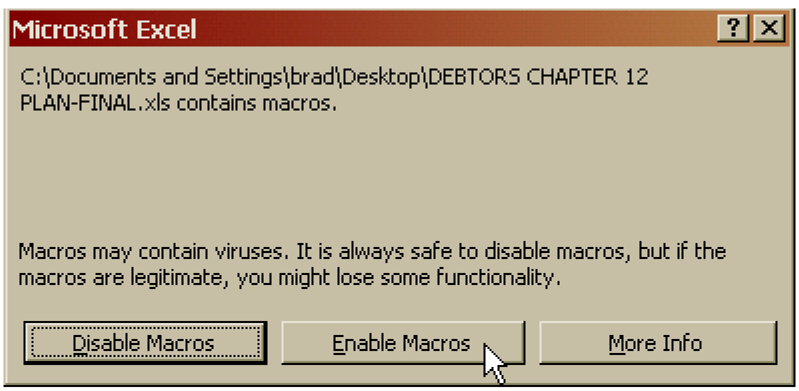
For Excel version 97 & 2000



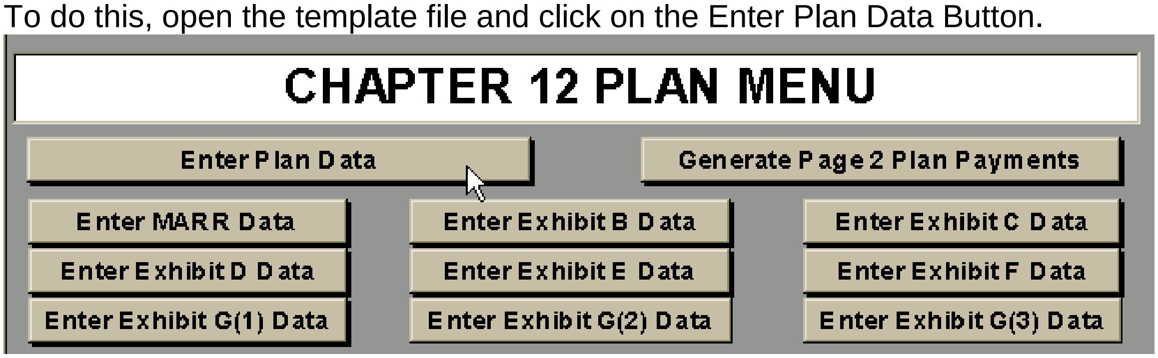


Once the setting has been changed, you simply close Excel.

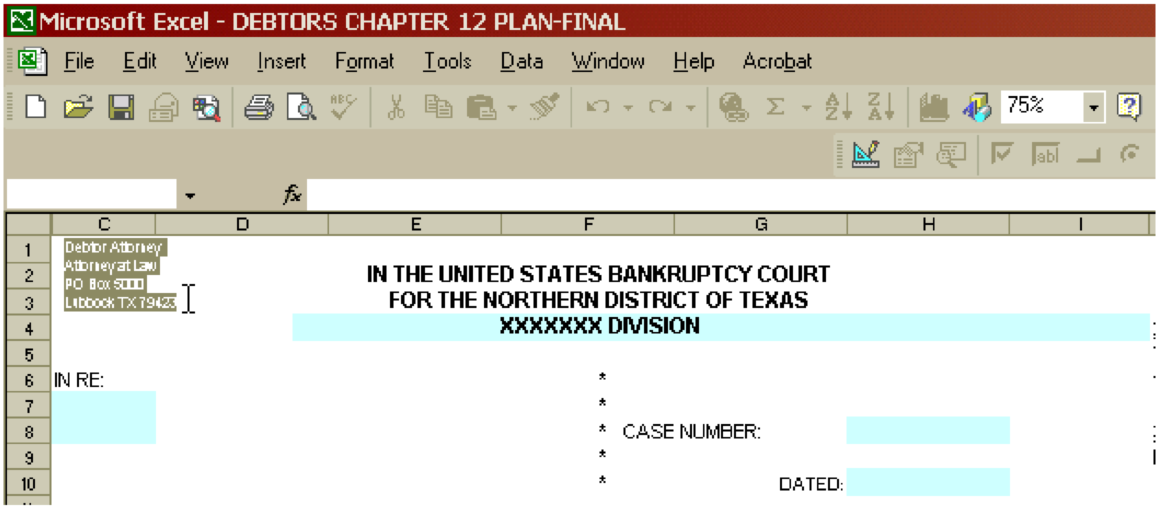
The prompt to enable macros the next time you open an Excel file with macros will look like the example below.



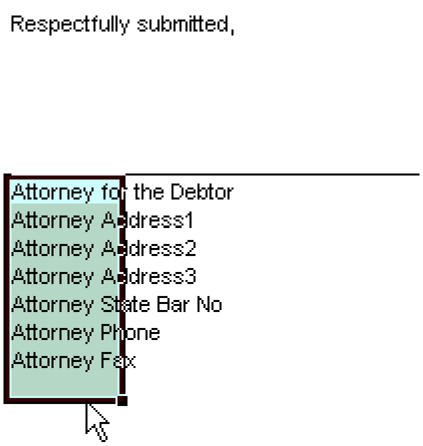
4. Debtor Attorneys using the template may want to input their information such as name, address, phone, and fax and save it to the template so that it will be included each time a new plan is created. To do this, open the template file and click on the Enter Plan Data Button.



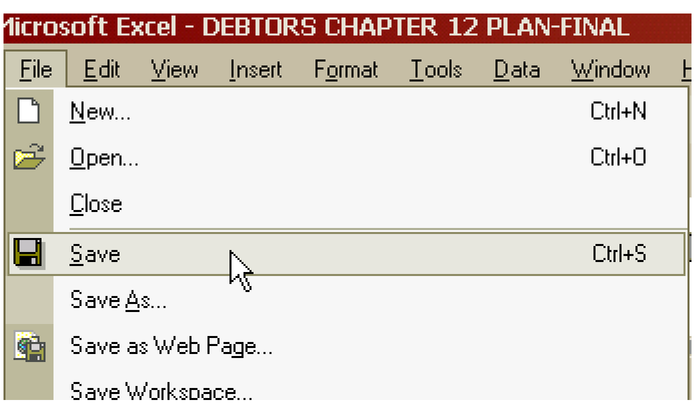
In the top left hand corner of page one, there is a text box that address information can be entered into.



Another place that attorney information can be entered is on page 13 of the plan. The data is entered into the shaded cells of the worksheet as shown below.



Once this information has been entered it is **very important that you save the template without using** the Save File or Quit Program buttons on the Main Menu. To do this you will simply choose Save from the File Menu as shown below.



BE SURE THAT YOU DO NOT SAVE THE FILE THIS WAY WHEN ENTERING DATA FOR A COMPLETE DEBTORS PLAN. IF YOU DO, THAT DATA WILL BE IN EVERY PLAN YOU TRY TO CREATE IN THE FUTURE.

Once this is done, you should be able to close Excel without any further prompts to save. The template file will include the information you entered the next time it is opened. You may also want to go to the Main Menu tab before saving so as to have the template file open with the Main Menu showing first each time the file is opened.

Helpful Hints:

1. When you actually begin to enter a plan for a debtor and all information for page one has been entered, it is strongly suggested that you choose the save file button on the Main Menu. When doing this it will attempt to save the file with the case number included. The case number is pulled from the case number field on page one of the plan. This will prevent overwriting the original that you will want to start from each time you create a new plan.

2. When entering payment information for a creditor you may get an error in the payment field. Most of the time the error can be corrected by verifying that all terms for the payment have been entered correctly. All terms must be entered before the error will go away also. Don't be surprised if you see that error prior to entering all terms for a specific creditor.

3. If you get lost while entering information, always go back to the Main Menu tab or the workbook. From there, you can click on a button to get back to area you need to be to enter more data.

4. When entering numbers like the case number or dates, you must first type a single quote first. Example: 01/25/2002 should be entered as '01/25/2002. If you do not enter the quote Excel will try to calculate what you entered.

5. The year that is entered on the first page at the beginning of the payments section should be the first year of any payment entered for any creditor throughout the plan. For secured creditors, the Date First Pmt by Trustee field should be used to determine the first year. If the first payment to creditors throughout the plan is 2002, then 2002 should be entered on page one in the year field (Cell C27).

6. Be sure to click on the Generate Page 1 Plan Payments on the Main Menu tab if any terms or amounts are changed for any creditor in the plan. Plan payments will only recalculate if this button is used.

7. Note that the plan payments shown on page 1 are shown due one month prior to the date entered for payment in the record for each creditor. This is to allow time for personal checks to clear.

8. To ensure that payments on page 1 are shown correctly, avoid using the last 3 days of the month when indicating the payment date for the creditor. Example 01/31/2002 should be 01/28/2002.