

HOW TO UNDERSTAND YOUR ANNUAL REPORT

Your annual report shows the payments the Trustee has posted to your case from October 1, 2010 through September 30, 2011. The report also shows how creditors have been paid through September 30, 2011.

The following is part of a Sample report with explanations provided.

More complete information regarding payments, disbursements and claims are available on our website www.13network.com — See the Access Information Page for further instructions.

Case information is also available through the National Data Center at www.13datacenter.com

1	<u>Creditor Name</u>	<u>Claim Amount</u>	<u>Prin Paid</u>	<u>Int. Paid</u>	<u>Balance</u>	<u>Classification</u>
2	Atlantic Mrtg	12,511.55	1,754.42	1,820.65	10,837.81	Mortgage Arrears
3	Atlantic Mrtg	Direct	0	0	0	Mortgage
4	Mazda American	Direct	0	0	0	Direct
5	Nationsbanc Mort	Direct	0	0	0	Relinquish Prop
6	Internal Revenue	21,947.65	18,571.56	0	3,376.09	Taxes
7	Employment Devel	4,101.93	4,101.93	0	0	Priority
8	Home Savings	76,242.15	0	0	76,242.15	Mtg Arrs/Pay@
9	Ford Motor Credit	13,750.00	482.52	1,143.85	13,267.48	Secured
10	GTE Mobilnet	Not Filed	0	0	0	Unsecured
11	Chase Manhattan	10,397.91	0	0	1,039.79	Unsecured
12	Ford Motor Credit	765.58	0	0	76.56	Unsecured
13	Bank of Stockton	Continuing	8,284.37	—	—	—
14	Household Finance	500.00	—	—	125.00	Unsecured Special
15	Devin Derham-Burk	11.00	11.00	0	0	Noticing Fees
16	Attorney Fee	—	1,700.00	—	0	—
17	* Bank of America	Not Filed	0	0	0	Notice Only
18	John Richardson	906.84	906.84	0	0	Administrative
19	GMAC	10,000.00	500.00	32.40	9,500.00	Secured Vehicle
20	SCC DCSS	5,000.00	0	0	5,000.00	DSO Priority
21	Monterey DCSS	30,000.00	0	0	3,000.00	DSO Other
22	Trustee Fee Paid	—	1,621.74	—	—	—

1. Creditor Name—This is a listing of all of the creditors that were originally listed in your case and all creditors that have filed claims in your case. You may not recognize the names of some of the creditors because it is common for accounts to be sold to other creditors. Creditors who purchase account portfolios include Max Recovery, E-Cast Settlement, B-Hold LLC, and Resurgent Acquisition.
2. Mortgage Arrears—This is the past due mortgage amount at the time you filed your case.
3. Direct/Mortgage—This is for on-going mortgage payments that you, and not the Trustee, pay directly to the home lender.
4. Direct/Direct—This is generally for lease payments that you, not the Trustee, pay directly to the lender.
5. Direct/Relinquish Prop—This is for property which is going to be surrendered to the lender and which is not being paid by the Trustee.
6. Taxes—This is for a priority tax debt being paid in full.
7. Priority—This is for priority debts, e.g. certain types of taxes and support, which is paid in full.
8. Mtg Arrs/Pay@—Mortgage arrears in this case will not be paid by the Trustee, until sale or refinance of the property.
9. Secured—This is for a claim in which the creditor has collateral such as a car, furniture, jewelry. It is usually paid with interest. You should contact your attorney if a secured creditor has not filed a claim.
10. Not Filed—This is a creditor which was originally listed and which has not filed a claim.
11. Unsecured—This is for a claim in which the creditor has no collateral. It is usually paid without interest. The balance of the claim amount reflects the percentage to be paid to unsecured creditors in the confirmed plan. For example, if the plan provides for a 10% dividend to unsecured creditors, the balance due is 10% of the claim amount.
12. Unsecured (Split Claim)—A creditor may be listed twice in the report—once as secured and once as unsecured. The secured part of the claim (See #9) represents the value of the collateral and is usually paid with interest. If the claim was filed for an amount higher than the collateral value, the amount of the claim that exceeds the value is paid as unsecured.
13. Continuing—Certain debts, e.g., student loans, child support arrears, are paid by the Trustee during the plan, but are not completely paid in the Chapter 13 case. Payments on a continuing debt will continue after the Chapter 13 plan is completed. After the Chapter 13 plan is completed, the debtor will pay the creditor directly on continuing claims.
14. Unsecured Special—This is a general unsecured claim that will be paid differently than other general unsecured creditors in your plan. It may be paid at a different percentage or at a different time depending on how you and your attorney drafted your plan.
15. Noticing Fees—The Trustee is entitled to charge a noticing fee of \$.50 for each creditor originally scheduled. This generally applies to cases filed prior to October 17, 2006.
16. Attorney Fee—This is the amount of attorney's fees paid to your attorney through the Trustee's Office and does not include amounts you may have paid directly to your attorney.
17. *(Creditor Name)—An asterisk denotes a change made to the creditor's file for internal administration purposes only, and does not affect the manner in which the creditor will be paid.
18. Administrative—This claim is for certain expenses of administration and requires a court order. It is paid prior to any other claim.
19. Secured Vehicle—In cases filed on or after October 17, 2005 under the new BAPCPA law, this is for any secured motor vehicle. See #9 for "Secured" description.
20. DSO Priority—In cases filed on or after October 17, 2005 under the new BAPCPA law, this is for Domestic Support Obligation arrears to be paid in full. See #7 for a description of "Priority."
21. DSO Other—In cases filed on or after October 17, 2005 under the new BAPCPA law, this is for Domestic Support Obligation arrears to be paid less than 100%.
22. Trustee Fee Paid—This is the fee collected by the Trustee on disbursements made to creditors in your case. This fee varies periodically throughout the year.