

HOW TO UNDERSTAND YOUR ANNUAL REPORT

Your annual report shows the payments the Trustee has posted to your case from October 1, 2019 through September 30, 2020.

The report also shows how creditors have been paid through September 30, 2020

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.ndc.org

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	Loan Modification
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	Attorney Fee	—	1,700.00	—	0	—
16	* Bank of America	Not Filed	0	0	0	Notice Only
17	John Richardson	906.84	906.84	0	0	Administrative
18	GMAC	10,000.00	500.00	32.40	9,500.00	Secured Vehicle
29	SCC DCSS	5,000.00	0	0	5,000.00	DSO Priority
20	Monterey DCSS	30,000.00	0	0	3,000.00	DSO Other
21	Trustee Fee Paid	—	1,621.74	—	—	—

1. Creditor Name—This is a listing of all the creditors that were originally scheduled in your case and all creditors that have filed claims. 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 Portfolio Recovery, LVNV, NCO Financial, 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. Loan Modification—This is for property which is undergoing loan modification, 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 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. However, in Base Plans or plans with an Unsecured Pool, the percentage will be placed at 99% and the claims will receive pro-rata shares of the base or pool amount to which they may be entitled.
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. 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.
16. *(Creditor Name)—An asterisk denotes a change made to the creditor's file for internal administration purposes only and does not affect the way the creditor will be paid.
17. Administrative—This claim is for certain expenses of administration and requires a court order. It is paid prior to any other claim.
18. Secured Vehicle—This is for any secured motor vehicle. See #9 for "Secured" description.

19. DSO Priority—This is for Domestic Support Obligation arrears to be paid in full. See #7 for a description of “Priority.”

20. DSO Other—This is for Domestic Support Obligation arrears to be paid less than 100%.

21. Trustee Fee Paid—This is the administrative fee the Trustee collects from the payments you make into your case. The percentage of the fee is set by the United States Trustee and may vary periodically throughout the year.

Other claim types include:

Secured Not on Plan - This is a claim filed by a creditor asserting a security interest, but the creditor was not provided for by your plan. You should contact your attorney for advice.

MMM Program – Mortgage Modification Mediation program.

(New) Ongoing Mortgage Payments – In conduit cases where the Trustee makes the ongoing payment to your mortgage creditor.

(New) Prepetition Arrears – Past due mortgage payments at the time you filed your petition in cases filed on or after 12/1/2017

(New) Court Ordered / Post Petition Payments – Post-petition payments that became delinquent after you filed your case (needs a court order), or other court-ordered payments/non-mortgage payments made by the Trustee.

(New) Ongoing Secured Class 1 – Trustee makes payments to secured creditors whose contractual payments exceed the length of the plan - in cases filed on or after 12/1/2017

(New) Secured – See “Secured” #9. This claim type is used in cases filed later than 12/1/2017.

(New) Secured Vehicle – See “Secured Vehicle” #18. This claim type is used in cases filed later than 12/1/2017

(New) Lease Arrears – Lease payments that were delinquent at the time you filed your petition. This claim type is used in cases filed later than 12/1/2017.

Projected payoff quotes are individually verified and are therefore not part of this report.