

## HOW TO UNDERSTAND YOUR ANNUAL REPORT

**ANNUAL REPORTS WILL BE MAILED TO YOU IN OCTOBER OF EACH YEAR. IF THE TRUSTEE DOES NOT HAVE A VALID MAILING ADDRESS FOR YOU, SHE CANNOT MAIL THIS REPORT. PLEASE CONTACT YOUR ATTORNEY IF YOUR ADDRESS HAS CHANGED.**

Your Annual Report shows the payments the Trustee has posted to your case during this past fiscal year, October 1, 2021, through September 30, 2022. The report also shows how creditors have been paid through September 30, 2022 and shows approximate claim balances owed. **Please Note:** Balances shown on Unsecured claims in cases that have the notation “Base Plan” or “Unsecured Pool” may not be accurately reflected. Creditors in these cases will receive their pro-rata share of the amount you have proposed to pay into the plan for the benefit of General Unsecured Creditors. See your attorney if you do not understand the terms of your confirmed plan.

Below are general explanations of common creditor types and treatment in most plans. If you do not understand how a creditor is being paid in your plan, please contact your attorney for further explanation.

Case information is also available through the National Data Center at [www.ndc.org](http://www.ndc.org)

On your Annual Report, you will see a recap of the total amount the Trustee has received from you, and a breakdown of the payments received over the past fiscal year. Pay close attention to the payments posted, and if you have sent a payment that was not received, follow up with the institution where you purchased your Cashier’s Check or Money Order.

EXAMPLE:

As of October 01, 2022, the Trustee has received a total of \$6,000.00.

From October 01, 2021 to September 30, 2022 the Trustee posted the following payments:

Date	Amount	Date	Amount	Date	Amount
[ Oct 19, 2021	300.00 ]	[ Nov 19, 2021	300.00 ]	[ Dec 19, 2021	300.00 ]
[ Jan 19, 2022	300.00 ]	[ Feb 19, 2022	300.00 ]	[ Mar 18, 2022	300.00 ]
[ Apr 19, 2022	300.00 ]	[ May 19, 2022	300.00 ]	[ Jun 19, 2022	300.00 ]
[ Jul 19, 2022	300.00 ]	[ Aug 19, 2022	300.00 ]	[ Sep 19, 2022	300.00 ]

The next section of the report will show the total disbursements made by the Trustee.

**Creditor Name:** *The name of the creditor who filed the Proof of Claim, or of the creditor you named in your debt schedules.*

**Claim Amt:** *The dollar amount of the claim the creditor stated on the Proof of Claim. Note: in certain claims that have a Secured and Unsecured portion, the Secured claim amount will reflect the amount that is being paid in full, with or without interest. Secured claims are usually paid before Priority or Unsecured claims.*

**NOTE:** *Certain claim categories such as Ongoing Mortgage claims and Continuing Debt claims do not have a claim amount listed, as they are paid a particular amount each month. The aggregate amount paid to that creditor will be reflected in the “Prin Paid” field.*

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**Prin Paid:** *The amount of principal that has been paid on the claim to date. Note: in Ongoing Mortgage claims and Continuing Debt claims, principal and interest may be included in the monthly payment but is not specified in the Trustee's disbursement to the creditor.*

**Int Paid:** *The amount of Interest that has been paid on the claim to date.*

**Balance:** *For Secured, Priority, and Administrative claims, this is the claim amount, minus principal paid, plus any interest past due. For Unsecured claims in Base Plans or cases with an Unsecured Pool, the amount shown may not be the amount the creditors will receive according to the terms of your plan.*

**Classification:** *This is a description of the claim type and is based on the way you have provided for the creditor to be paid in your Chapter 13 Plan.*

The following chart is a list of common creditor types you may see in your report, along with a short explanation about how they will be treated. Remember that the Trustee pays (or doesn't pay) creditors pursuant to the terms of your Chapter 13 Plan. If you have any questions about how your creditors are being paid, please contact your attorney.

CREDITOR TYPES - CLASSIFICATION

<b>CLASSIFICATION</b>	<b>EXPLANATION</b>
DEBTOR REFUND	Money the Trustee has sent back to you.
Z-Added By Matrix	Creditors listed on the creditor matrix (list of creditors in your case) that has been downloaded from the court. There is no claim directly linked to this payee record.
(NEW) Ongoing Mortgage Payments	Post-petition ongoing monthly payments the Trustee is disbursing to your mortgage creditor according to your plan. The amount is determined by the creditor's Proof of Claim or Notice of Mortgage Payment Change.
ATTORNEY FEE	The amount being paid to the attorney who represents you in your Chapter 13 case.
SECURED VEHICLE or (New) Secured Vehicle	A car, truck, motorcycle or other vehicle which will be paid through the plan by Trustee disbursement.
(NEW) Court Ordered / Post Petition Payments	Court ordered payments of a debt incurred after the filing of your Petition.
CONTINUING DEBT	A fixed monthly payment to a creditor whose debt will extend beyond the life of your plan.
MORTGAGE ARREARS or (NEW) Prepetition Arrears	Mortgage payments that were missed before you filed your Chapter 13 petition.
SECURED or (NEW) Secured	A debt that has real or personal property collateral, but is not a mortgage, such as appliances, equipment, jewelry, real property taxes or judgment liens.
(NEW) Lease Arrears	Payments on a lease that were missed before you filed your Chapter 13 petition.
ADMINISTRATIVE	A claim for expenses incurred in bankruptcy. These debts need Court approval. An example might be fees or expenses incurred by a prior Chapter 7 trustee.
MORTGAGE	The balance of a loan owed on real property with monthly payments that you are paying directly to the lender.
DIRECT	A debt other than a mortgage that you are paying directly.
SURRENDER COLLATERAL	A debt listed on your plan in which you have returned, or will return the collateral to the lender in satisfaction of the debt.
SECURED NOT ON PLAN	A claim in which a creditor asserts a secured interest in property but has not been listed on your plan. Ask your attorney about this type of claim if you intend to include it in your plan.
DSO (PRIORITY)	Domestic Support Obligation that is to be paid 100%.
DSO (OTHER)	Domestic Support Obligation that is to be paid according to terms you have provided in your plan. The balance of the debt may be paid by you after your plan is completed.

CREDITOR TYPES - CLASSIFICATION

<b>CLASSIFICATION</b>	<b>EXPLANATION</b>
PRIORITY	Priority Debt (as defined in the Bankruptcy Code), that is not domestic support or taxes and will be paid 100% through your plan. This may include business debts such as wages, salaries, commissions or certain debts owed to farmers or fishermen
TAXES	Certain Tax debt owed to Federal, State or local agencies.
UNSECURED	Debt that is not secured by collateral. This may include credit card debt, medical bills, personal loans or the portion of secured debt that is greater than the collateral value.
UNSECURED SPECIAL	Unsecured debt that will be paid differently than other unsecured debts in your plan.
UNSECURED (FULL)	Unsecured debt that will be paid in full. This may include co-signed loans.
ARREARS/PAY @ ESCROW	Claims that will not be paid until you sell or refinance your property. The Trustee will submit a demand into Escrow and disburse those payments upon the sale or refinance of the property.