

Chapter 7 Individual/Business (Case Opening: No Deficiencies)

The following instructions are for attorneys not using case opening software to open up new bankruptcy cases.

STEP	ACTION										
1	Click or Hover on Bankruptcy on the CM/ECF blue menu bar.										
2	Select Open BK Case from the list of Bankruptcy Events.										
3	<p>Make the following selections; and click [Next].</p> <table border="1" data-bbox="311 690 1395 940"> <tbody> <tr> <td data-bbox="311 690 545 741">Case type</td> <td data-bbox="545 690 1395 741">Defaults “bk” (hard coded)</td> </tr> <tr> <td data-bbox="311 741 545 791">Date filed</td> <td data-bbox="545 741 1395 791">Defaults to today’s date (hard coded)</td> </tr> <tr> <td data-bbox="311 791 545 842">Chapter</td> <td data-bbox="545 791 1395 842">Select “7” from the drop down.</td> </tr> <tr> <td data-bbox="311 842 545 892">Joint Petition</td> <td data-bbox="545 842 1395 892">“n” for single debtor, “y” for joint debtors.</td> </tr> <tr> <td data-bbox="311 892 545 940">Deficiencies</td> <td data-bbox="545 892 1395 940">Leave at “n” default, all initial pleadings present.</td> </tr> </tbody> </table>	Case type	Defaults “bk” (hard coded)	Date filed	Defaults to today’s date (hard coded)	Chapter	Select “7” from the drop down.	Joint Petition	“n” for single debtor, “y” for joint debtors.	Deficiencies	Leave at “n” default, all initial pleadings present.
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4	Type in the debtor’s social security number (hyphens are not required) and click [Search]. If for a business, type in the Tax ID number or search by business name and click [Search].										
5	<table border="1" data-bbox="311 1236 1395 1703"> <thead> <tr> <th data-bbox="311 1236 626 1325">IF PARTY SEARCH RESULTS...</th> <th data-bbox="626 1236 1395 1325">THEN...</th> </tr> </thead> <tbody> <tr> <td data-bbox="311 1325 626 1413"> <p>No exact match or No results found</p> </td> <td data-bbox="626 1325 1395 1413"> <p>Click [Create new party] and proceed to next step.</p> </td> </tr> <tr> <td data-bbox="311 1413 626 1703"> <p>Finds an exact match</p> </td> <td data-bbox="626 1413 1395 1703"> <ul style="list-style-type: none"> • Click on name and verify information in the pop-up window. <p><i>Note: Name and address must match exactly to what is listed on the petition for the debtor.</i></p> <ul style="list-style-type: none"> • If the information matches exactly click [Select name from list]. • Proceed to next step. </td> </tr> </tbody> </table>	IF PARTY SEARCH RESULTS...	THEN...	<p>No exact match or No results found</p>	<p>Click [Create new party] and proceed to next step.</p>	<p>Finds an exact match</p>	<ul style="list-style-type: none"> • Click on name and verify information in the pop-up window. <p><i>Note: Name and address must match exactly to what is listed on the petition for the debtor.</i></p> <ul style="list-style-type: none"> • If the information matches exactly click [Select name from list]. • Proceed to next step. 				
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6	<p>If “Creating a new party” type in the debtor information exactly how it appears on the front page of the petition. Click [Submit] when complete. See table below.</p> <p><i>Note: If you “Select name from list”, do not change any information and proceed to the “optional” items on this table. If there is any difference between the debtor information listed on the petition and what is in the CM/ECF system, you must create a new party.</i></p> <table border="1" data-bbox="311 432 1395 1717"> <tbody> <tr> <td>Last name</td> <td>Use initial capitals, exactly as on the petition</td> </tr> <tr> <td>First name</td> <td>Use initial capitals, exactly as on the petition</td> </tr> <tr> <td>Middle name</td> <td>Exactly as on the petition</td> </tr> <tr> <td>Generation</td> <td>Examples: Sr., Jr., III, or IV</td> </tr> <tr> <td>Title</td> <td>Example: President or Vice President</td> </tr> <tr> <td>SSN/ITIN</td> <td><u>If Individual</u>: Already populated from initial search. If “creating a new party” multiple SSN’s can be added, up to five, by clicking the “+” sign to the right of the box. If you “select name from list”, you cannot add multiple SSN’s, the multiple SSN’s will be added to the case by the Case Administrator while quality assuring the case.</td> </tr> <tr> <td>Tax ID/EIN</td> <td><u>If business</u>: type number. If “creating a new party” multiple Tax ID’s can be added, up to five, by clicking the “+” sign to the right of the box. If you “select name from list”, you cannot add multiple Tax ID’s, the multiple Tax ID’s will be added to the case by the Case Administrator while quality assuring the case. <u>If Individual</u>: leave blank.</td> </tr> <tr> <td>Office</td> <td>Leave blank</td> </tr> <tr> <td>Address 1,2,3</td> <td>Type the debtor’s address, exactly as on the petition.</td> </tr> <tr> <td>City</td> <td>Exactly as on petition</td> </tr> <tr> <td>State</td> <td>Exactly as on petition</td> </tr> <tr> <td>Zip</td> <td>Exactly as on petition</td> </tr> <tr> <td>County</td> <td>Exactly as on petition - by choosing the county you are telling the system to give the new case a Detroit, Flint or Bay City case number.</td> </tr> <tr> <td>Country</td> <td>Leave blank</td> </tr> <tr> <td>Phone</td> <td>Leave blank</td> </tr> <tr> <td>Fax</td> <td>Leave blank</td> </tr> <tr> <td>E-mail</td> <td>Leave blank</td> </tr> <tr> <td>Party Text</td> <td>If you type text here (for example, a Michigan Company), it will display italicized on the docket next to the debtor’s name. (Example: J&J Inc., <i>a Michigan Company</i>)</td> </tr> <tr> <td>Optional</td> <td></td> </tr> <tr> <td>[Alias]</td> <td>To add any alias listed on the petition (see separate instructions)</td> </tr> <tr> <td>[Corporate parent/ Affiliate...]</td> <td>Our Court is not using this feature at this time.</td> </tr> <tr> <td>[Review]</td> <td>Review case information entered thus far.</td> </tr> </tbody> </table>	Last name	Use initial capitals, exactly as on the petition	First name	Use initial capitals, exactly as on the petition	Middle name	Exactly as on the petition	Generation	Examples: Sr., Jr., III, or IV	Title	Example: President or Vice President	SSN/ITIN	<u>If Individual</u> : Already populated from initial search. If “creating a new party” multiple SSN’s can be added, up to five, by clicking the “+” sign to the right of the box. If you “select name from list”, you cannot add multiple SSN’s, the multiple SSN’s will be added to the case by the Case Administrator while quality assuring the case.	Tax ID/EIN	<u>If business</u> : type number. If “creating a new party” multiple Tax ID’s can be added, up to five, by clicking the “+” sign to the right of the box. If you “select name from list”, you cannot add multiple Tax ID’s, the multiple Tax ID’s will be added to the case by the Case Administrator while quality assuring the case. <u>If Individual</u> : leave blank.	Office	Leave blank	Address 1,2,3	Type the debtor’s address, exactly as on the petition.	City	Exactly as on petition	State	Exactly as on petition	Zip	Exactly as on petition	County	Exactly as on petition - by choosing the county you are telling the system to give the new case a Detroit, Flint or Bay City case number.	Country	Leave blank	Phone	Leave blank	Fax	Leave blank	E-mail	Leave blank	Party Text	If you type text here (for example, a Michigan Company), it will display italicized on the docket next to the debtor’s name. (Example: J&J Inc., <i>a Michigan Company</i>)	Optional		[Alias]	To add any alias listed on the petition (see separate instructions)	[Corporate parent/ Affiliate...]	Our Court is not using this feature at this time.	[Review]	Review case information entered thus far.
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	You may see a pop-up window that displays “Warning: The TaxID/EIN or SSN/ITIN is blank”, verify this is correct and click [OK].																		
	If this is a joint filing, go back to step 4 and start search for joint debtor.																		
7	<p>Verify the divisional office and click [Next].</p> <p><i>Note: If the wrong county/divisional office is listed, click the back arrow on your browser to correct the county on the previous screen.</i></p>																		
8	<p>Select the statistical information and click [Next]. If a prior bankruptcy was found in our database, the prior case(s) will be listed at the top of this screen.</p> <table border="1" data-bbox="311 718 1395 1310"> <tbody> <tr> <td data-bbox="311 718 711 766">Prior filing within last 8 years</td> <td data-bbox="711 718 1395 766">Leave at Default</td> </tr> <tr> <td data-bbox="311 766 711 932">Fee Status</td> <td data-bbox="711 766 1395 932">From 1st page of petition <i>Individual (Paid, Installment or IFP filing fee waived)</i> <i>Business (Paid Only)</i></td> </tr> <tr> <td data-bbox="311 932 711 1012">Nature of debt</td> <td data-bbox="711 932 1395 1012">From 1st page of petition <i>(Business or Consumer)</i></td> </tr> <tr> <td data-bbox="311 1012 711 1062">Asset Notice</td> <td data-bbox="711 1012 1395 1062">Leave at Default “No”</td> </tr> <tr> <td data-bbox="311 1062 711 1113">Estimated number of creditors</td> <td data-bbox="711 1062 1395 1113">From 1st page of petition</td> </tr> <tr> <td data-bbox="311 1113 711 1163">Estimated assets</td> <td data-bbox="711 1113 1395 1163">From 1st page of petition</td> </tr> <tr> <td data-bbox="311 1163 711 1213">Estimated liabilities</td> <td data-bbox="711 1163 1395 1213">From 1st page of petition</td> </tr> <tr> <td data-bbox="311 1213 711 1264">Type of debtor</td> <td data-bbox="711 1213 1395 1264">From 1st page of petition</td> </tr> <tr> <td data-bbox="311 1264 711 1310">Nature of business</td> <td data-bbox="711 1264 1395 1310">From 1st page of petition</td> </tr> </tbody> </table>	Prior filing within last 8 years	Leave at Default	Fee Status	From 1st page of petition <i>Individual (Paid, Installment or IFP filing fee waived)</i> <i>Business (Paid Only)</i>	Nature of debt	From 1st page of petition <i>(Business or Consumer)</i>	Asset Notice	Leave at Default “No”	Estimated number of creditors	From 1 st page of petition	Estimated assets	From 1 st page of petition	Estimated liabilities	From 1 st page of petition	Type of debtor	From 1 st page of petition	Nature of business	From 1 st page of petition
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9	<p>Type the amounts in the applicable fields and click [Next]. The last field “Total Dischargeable Debt (Computed)” is automatically calculated by the system. Do not type a “\$” and commas are not required. If an item is missing, please refer to the instructions for Chapter 7 Individual/Business (Case Opening: Deficiencies).</p> <p>Note: <i>The amounts for schedules A, B, D, E, F, I and J are taken from the summary of schedules page. For a business, schedules C, I and J are not required; type “0” in the applicable fields.</i></p> <p>Note: <i>The current monthly income amount is taken from the Means Test (form B22A, line 12). For a business and individual with primarily business debt, the means test is not required; type “0” in that field.</i></p> <p>Note: <i>The TOTAL Type of Liability amount is taken from the statistical summary (top box, total). For a business, the statistical summary is not required; type “0” in the field.</i></p>
10	<p>Type the amounts for Schedule C, Schedule I (Lines 1 and 5), Schedule J (line 20c) and the amounts from form B22A in the applicable fields and click [Next]. Do not type a “\$” and commas are not required.</p> <p>Note: <i>This screen will not appear if this case is a chapter 7 business or individual with primarily business debt, proceed to next step.</i></p> <p>Note: <i>If a warning pop-up window appears stating you have not entered any data, verify you have correctly typed in amounts and click [OK].</i></p>
11	<p>Associate the pdf and click [Next]. See separate instructions in the miscellaneous section.</p> <p>Note: <i>Please refer to the case opening tip sheet, in the miscellaneous section, as to what can be filed as one pdf with the petition and bookmark the petition pdf. There are instructions on how to bookmark in the miscellaneous section as well.</i></p>
12	<p>Select “no” or “yes” from the Presumption Arises menu and click [Next].</p> <p>Note: <i>This information is found at the top of the means test (form B22A).</i></p> <p>Note: <i>This screen will not appear if this case is a chapter 7 business or individual with primarily business debt, proceed to next step.</i></p>

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13	<p>The fee for filing a chapter 7 bankruptcy case screen displays.</p> <table border="1" data-bbox="310 258 1370 1392"> <thead> <tr> <th data-bbox="310 258 602 310">IF...</th> <th data-bbox="602 258 1370 310">THEN...</th> </tr> </thead> <tbody> <tr> <td data-bbox="310 310 602 436">Paid</td> <td data-bbox="602 310 1370 436"> <ul style="list-style-type: none"> • Click [Next] • Proceed to next step </td> </tr> <tr> <td data-bbox="310 436 602 804">Installment is greater than \$0.00</td> <td data-bbox="602 436 1370 804"> <ul style="list-style-type: none"> • Type amount of first installment payment in the fee amount box • Click [Next] • Proceed to next step <p><i>Note: Docket the application to pay filing fee in installments as a separate docket entry (see instructions) after the case is opened and submit the order for the judge’s signature (see instructions).</i></p> </td> </tr> <tr> <td data-bbox="310 804 602 1115">Installment is \$0.00</td> <td data-bbox="602 804 1370 1115"> <ul style="list-style-type: none"> • Type “0.00” in the fee amount box • Click [Next] • Proceed to next step <p><i>Note: Docket the application to pay filing fee in installments as a separate docket entry (see instructions) after the case is opened and submit the order for the judge’s signature (see instructions).</i></p> </td> </tr> <tr> <td data-bbox="310 1115 602 1392">IFP Filing Fee Waived</td> <td data-bbox="602 1115 1370 1392"> <ul style="list-style-type: none"> • Type “Waived” in the receipt number box • Click [Next] • Proceed to next step <p><i>Note: Docket the application to waive the filing fee as a separate docket entry (see instructions) after the case is opened and submit the order for the judge’s signature (see instructions).</i></p> </td> </tr> </tbody> </table>	IF...	THEN...	Paid	<ul style="list-style-type: none"> • Click [Next] • Proceed to next step 	Installment is greater than \$0.00	<ul style="list-style-type: none"> • Type amount of first installment payment in the fee amount box • Click [Next] • Proceed to next step <p><i>Note: Docket the application to pay filing fee in installments as a separate docket entry (see instructions) after the case is opened and submit the order for the judge’s signature (see instructions).</i></p>	Installment is \$0.00	<ul style="list-style-type: none"> • Type “0.00” in the fee amount box • Click [Next] • Proceed to next step <p><i>Note: Docket the application to pay filing fee in installments as a separate docket entry (see instructions) after the case is opened and submit the order for the judge’s signature (see instructions).</i></p>	IFP Filing Fee Waived	<ul style="list-style-type: none"> • Type “Waived” in the receipt number box • Click [Next] • Proceed to next step <p><i>Note: Docket the application to waive the filing fee as a separate docket entry (see instructions) after the case is opened and submit the order for the judge’s signature (see instructions).</i></p>
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14	<p>Modify docket text screen displays. If applicable, add text in the box provided and click [Next].</p> <p><i>Note: It is not mandatory to modify text. There is no spell check and whatever is typed in the text box will display italicized on the docket.</i></p>										

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15	<p>Final text screen displays. Verify text and click [Next]. The bankruptcy case is officially filed once you click [Next].</p> <p><i>Note: Before you click [Next], if you notice an error, you will need to either go back to the screen where the information was entered incorrectly or start the case opening process over.</i></p>						
16	<table border="1" data-bbox="311 541 1372 1213"> <thead> <tr> <th data-bbox="311 541 685 594">IF...</th> <th data-bbox="685 541 1372 594">THEN...</th> </tr> </thead> <tbody> <tr> <td data-bbox="311 594 685 1014"> <p>Paid <u>or</u> Installment is greater than \$0.00</p> </td> <td data-bbox="685 594 1372 1014"> <ul style="list-style-type: none"> • Summary of current charges window displays. • Click [Pay Now], to type in your credit card information and make the payment. <p style="text-align: center;"><u>OR</u></p> <ul style="list-style-type: none"> • Click [Continue Filing] if you want to continue filing other cases and make one payment for all charges. • Proceed to next step. <p><i>Note: You have 48 hours to make your payments.</i></p> </td> </tr> <tr> <td data-bbox="311 1014 685 1213"> <p>Waived <u>or</u> Installment is \$0.00</p> </td> <td data-bbox="685 1014 1372 1213"> <p>Proceed to next step</p> <p><i>Note: The summary of current charges window would display if there is a balance owed to the court.</i></p> </td> </tr> </tbody> </table>	IF...	THEN...	<p>Paid <u>or</u> Installment is greater than \$0.00</p>	<ul style="list-style-type: none"> • Summary of current charges window displays. • Click [Pay Now], to type in your credit card information and make the payment. <p style="text-align: center;"><u>OR</u></p> <ul style="list-style-type: none"> • Click [Continue Filing] if you want to continue filing other cases and make one payment for all charges. • Proceed to next step. <p><i>Note: You have 48 hours to make your payments.</i></p>	<p>Waived <u>or</u> Installment is \$0.00</p>	<p>Proceed to next step</p> <p><i>Note: The summary of current charges window would display if there is a balance owed to the court.</i></p>
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17	<p>The NEF (Notice of Electronic Filing) screen displays. Transaction completed.</p>						
	<p>Use the case opening tip sheet, in the guides section, for further instructions on filing the rest of the documents in the case opening process.</p>						

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