Bankruptcy Case Opening

This guide provides step-by-step instructions on how to open a bankruptcy case in CM/ECF.

1. Click on the Bankruptcy hyperlink on the CM/ECF Main Menu Bar.
2. The Bankruptcy Events screen displays.
    a. Click on the Open Voluntary BK Case hyperlink.
    b. Clicking on the Help menu will display information about these categories. This feature is available throughout the CM/ECF application. To close the Help screen, click on the "X" control box in the upper right-hand corner of the Help screen or click the Close button which is located at the bottom of the help screen.
3. The Open New Bankruptcy Screen displays.
    a. The Case Type is "bk".
    b. The current date is displayed in the Date Filed box.
    c. Select the Chapter from the pick list box.
    d. The default value for Joint is n (no). For a Joint filing select y (yes).
    e. If there are any items missing from the petition change the Deficiencies box from n (no) to y (yes).
        i. The court will issue a Notice of Filings Due once the case has been reviewed.
4. The Party Search screen displays.
    a. To prevent duplicate person records, the database must always be searched to see if the debtor(s) exist before a new party can be added.
    b. Type the Social Security Number, Tax Identification Number and/or Last Name or Business Name. (Hint: The system will respond much faster if you use the SSN, EIN or Bar ID.)
    c. Click Search to continue.
    d. If there are no matches, the system will return a No Person Found message.
        i. If the party is already in the database, select it by clicking on it with your mouse.
    e. If you have searched by Social Security number and the party name listed differs from the current debtor, you will need to select Create New Party, as you can only modify the party's address, not name, in the Party Information screen.
    f. If the party is not currently in the database, proceed to add the debtor by clicking the Create New Party button.
        i. While searching for a new party, you may find more than one record having the same name you entered. Clicking on each of the names will display a window showing the party's address information for verification. If none of the addresses are

correct for this party, select the party and modify the address (for this case only) on the following Debtor Information screen.

5. The Debtor Information screen displays.
    a. Enter the debtor's Name and Address information in the appropriate boxes.
        i. Do not use special characters such as parentheses, brackets, or percent signs.
    b. Enter the Debtor's Social Security Number or Tax ID.
    c. Select the debtor's County of residence from the pick list.
        i. You must select a county to proceed – the county field cannot be "blank" when adding a party type of Debtor.
        ii. For a faster search, type the first letter of the county name.
    d. Enter further descriptive text in the Party Text field, if appropriate. (A Michigan Corporation, Guardian of the Estate, etc.) Any information reflected in this field, will be presented immediately following the Debtor's name on the Docket Report.
        i. **Do not** add the text "DEBTOR" here.
    e. If the Debtor has an alias, click on the Alias button.
        i. The Alias Information screen appears.
        ii. You can enter up to 5 alias records on this screen. Alias Role selections include aka, dba, fdba, fka.
        iii. When finished, click on the Add aliases button.
    f. The Debtor Information screen will appear once more.
        i. At any time, clicking on the Review button presents a screen summarizing the attorney and alias activity for this debtor.
        ii. Verify the information.
        iii. Click on the Return to Party Screen button to continue.
    g. The Debtor Information screen will return.
    h. When finished adding information for this new party, click on the Submit button to continue with Case Opening.
        i. If filing a joint debtor bankruptcy proceeding, a Joint Debtor Party screen would appear next. Process the joint debtor the same way as you did the first debtor.
6. Next, the system will display a screen confirming the assignment of the Divisional Office. The assignment is based on the county code of the debtor.
    a. If this is correct, click Next.
    b. If this is not correct, click the back button on the browser bar and select the correct the county on the Debtor Information screen.
7. The Statistical Data screen appears next.
    a. Prior filing within the last 8 years, select yes or no.
    b. Fee Status - Installment, Paid, fee not paid or IFP Filing Fee Waived (for Chapter 7 cases only).
        i. The fee **must** be paid, or the appropriate application must be filed.

        ii. If the installment selection is made, the petition must be accompanied by an Application to Pay Filing Fees in Installments.
            1. The application must list an installment schedule to be paid in full within 120 days of filing.
        iii. If the IFP Filing Fee Waived selection is made, the petition must be accompanied by an Application to Have the Chapter 7 Filing Fee Waived.
            1. This can only be selected in Chapter 7 Individual Cases ONLY.
    c. Designate the Nature of Debt as Consumer or Business.
    d. Designate the Asset Notice.
        i. Choose Y (yes) if you are filing a Chapter 11 or 13 proceeding. Select N (no) if you are filing a Chapter 7 proceeding.
    e. Select the range of Estimated Creditors as indicated on the Voluntary Petition.
    f. Select the correct dollar range for Estimated Assets as indicated on the Voluntary Petition.
    g. Select the correct dollar range for Estimated Liabilities as indicated on the Voluntary Petition.
    h. Select the Type of Debtor by clicking in the appropriate box.
        i. If the Debtor is a business, please select the appropriate box under "Nature of Business."
    i. Click Next to continue.
8. The Summary of Assets and Liabilities screen appears.
    a. Enter each amount as indicated on the Summary of Assets and Liabilities form.
    b. Click Next to continue.
9. The PDF Document Selection screen appears.
    a. In the Presumption of Abuse box, highlight the appropriate selection of yes or no.
        i. This information is found at the top of the Means Test.
    b. Click Browse, then navigate to the directory where the appropriate PDF file is located.
        i. For quality assurance, right-click with the mouse and select Open from the list that is displayed.
        ii. Verify that this is the correct PDF file for this case. Close or minimize the Adobe Acrobat reader by clicking on "X" in the upper right-hand corner.
        iii. If correct, double-click the PDF file to select it or click on the Open button to attach the PDF file to the case.
    c. Attachments to Document – to add attachments, click yes and next
        i. The PDF file for the petition is not an attachment but is the main document. An attached document will be referenced in the docket

text separately, and the attached image will be accessible clicking on the hyperlink within the docket text.

ii. In box 1, click Browse, then navigate to the drive and directory where the appropriate PDF attachment file is located and select it with your mouse.

iii. In box 2, select the appropriate attachment type from the drop-down list OR type a description of the document.

iv. Click Add to List. The path and file name are added to the List box.

v. To add multiple attachments, repeat steps 1 - 3.

vi. Click Next.

10. The Fee due screen will appear, click next twice.
11. The Final Text screen displays.
    a. This is your last opportunity to make any changes before the case is officially opened. Proof this screen carefully! This is what will print on the docket sheet.
    b. If the docket text is incorrect, click the browser Back button at the top of the screen one or more times to find the screen to be modified.
    c. To abort or restart the transaction, click on the Bankruptcy Events hyperlink on the CM/ECF Main Menu Bar. Although this can be done at any time, this is your last opportunity to change the event.
    d. If the docket text is correct, click on the Next button to file the proceeding.
12. The Fee Due box will pop-up.
    a. Click pay now or continue filing to pay later.
13. The Notice of Electronic Filing screen is displayed.
    a. The Notice of Bankruptcy Case Filing link is listed. To print or save a copy of this notice, click the link.
    b. The Notice of Electronic Filing is the verification that the filing has been sent electronically to the court's database. It certifies that this is now an official court document.
        i. To print a copy of this notice, click the browser Print icon, or right click on the screen and select Print.
        ii. To save a copy of this notice, click the internet options icon on the browser menu bar and select File, Save As.
        iii. Trustee and Attorney users will have access to the Notice of Electronic Filing at the time of their filing. Subsequent access to any Query or Report programs must go through the PACER system.
        iv. When an attorney or other external filer selects a menu option from Reports, Query or the Claims Register, they will be presented with the Public Access to Electronic Records (PACER) screen. Users must already be registered with the PACER system to have a login and password. Note the information on the screen below.
    c. When a copy of the Notice of Electronic Filing is mailed to each subscriber on the case, the following message will display at the top of the notice:

NOTE TO PUBLIC ACCESS USERS
You may view the filed documents once without charge. To avoid later charges, download a copy of each document during this first viewing.

   d. Description of Notice of Electronic Filing.
      i. Date and time stamp information
      ii. Case Name: Debtor's Name
      iii. Case Number: Hyperlink to docket sheet
      iv. Document Number: Hyperlink to the PDF file of the attached document
      v. Docket text: Annotated text in italics. Text produced from docket event
      vi. Document Description: Label of Document
      vii. Original filename: the path and name of file that was attached to this entry
      viii. Electronic document Stamp.
      ix. Notice will be electronically mailed to:
         1. Any party on the case who has registered their e-mail address with the court will be listed here with their current e-mail address, not their street address.
      x. Notice will not be electronically mailed to:
         1. Names of other parties on the case who have not furnished their e-mail addresses to the court.

14. Upload the Creditor Matrix.
   a. Click the Bankruptcy hypertext link on the CM-ECF Main Menu.
   b. Click the Creditor Maintenance hyperlink.
   c. Click the Upload list of creditors file hyperlink.
   d. Enter the case number in yy-nnnnn format, including the hyphen.
      i. Click the Next button to continue.
   e. The Load Creditor Information screen will display.
      i. Use the Browse feature to navigate to the appropriate directory and file of the creditor matrix file. To do this:
         1. Click Browse, then navigate to the directory where the appropriate .txt file is located.
            a. To create a creditor matrix, review the "Create a Creditor Matrix" User Guide.
         2. For quality assurance, right-click with the mouse and select Open from the list that is displayed.
         3. Verify that this is the correct matrix file for this case. Close or minimize the matrix by clicking on "X" in the upper right-hand corner.
         4. If correct, double-click the text file to select it or click on the Open button to attach the matrix file to the bankruptcy case.
      ii. Click on the Next button to continue.
   f. The Total Creditors Entered screen appears.

        i. If the total number of creditors entered is not the same as the total number of creditors on the submitted matrix, click the browser's Back button and find the error.
        ii. If the total number of creditors displayed is correct, click on the Submit button.
    g. The Creditor Receipt screen displays.
        i. The information displayed confirms the number of creditors added to the case

15. Run the Judge/Trustee Assignment.
    a. The creditor matrix must be uploaded before running the judge/trustee assignment.
    b. Click on the Bankruptcy hyperlink on the CM/ECF Main Menu Bar.
    c. Under the Initial Case Opening menu, click on the Judge/Trustee Assignment hyperlink.
    d. A confirmation screen will appear.
        i. For Chapter 7 proceedings, this feature will list both the judge and trustee.
        ii. For Chapter 13 proceedings, this feature will list the judge. The Chapter 13 trustee will be added by the Court after the case is reviewed.