

Quick Start
BLANKRUPTER 3.5
For WINDOWS

PROGRAM INSTALLATION

The steps to install your **Blankrupter** program;

1. Insert CD labeled Blankrupter Setup into your CD-ROM drive of your computer.
2. From Start, select RUN
3. Type D:SETUP (or the letter for your CD-ROM drive).

Follow the on-screen instructions to complete the installation.

Technical Support and Registration

By Telephone 724 838-8993 (NWinds)

By Internet Go to Help....register via internet
Follow the prompts.

Sales BlumbergExcelsior 800-221-2972 ext. 565

REGISTRATION by telephone

When you first purchase **Blankrupter**, the program INCLUDES an evaluation period. The program will be fully functional for 30 days. After this 30 day evaluation period, the program will go into demo mode. In the demo mode, you cannot print any forms except for the Voluntary Petition Page 1.

If you are not satisfied and you have not registered the program with Nwinds, you must contact Blumberg*Excelsior* for instructions on returning the software.

When you call to register the program, Nwinds technical support will ask you to open the registration screen. This can be found by going to "Registration" from the "Help" menu in the main screen. This screen will contain a code number and a computer number. You will provide these numbers to technical support; in return, you will receive a seven digit number to type into the Trigger Code Box. After you type in the number, choose the "OK" button and a message will come up confirming that the program has been registered. You can also use this registration screen to find the expiration date of the evaluation period.

SINGLE USER SYSTEMS

Once registration is complete, the program is fully functional on that computer ONLY. If a user tries to access the program through a network, the program will become functional on that computer for 30-days, and then it converts to the demo mode. If the CD-ROM is used to install the program onto another computer, the same thing happens, i.e., 30-day evaluation period then demo mode.

Limited Warranty

Blumberg*Excelsior* disclaims all warranties, express or implied, concerning the software program. Blumberg*Excelsior* specifically disclaims any warranties of merchantability or fitness for a particular purpose. In no event will Blumberg*Excelsior* accept liability for any damage, including consequential, indirect, or special lost profits, arising out of the use or inability to use any software programs or other products. As noted Blumberg*Excelsior*'s damages will be limited exclusively to product replacement or refund of purchase price. Some states do not allow the exclusion of implied warranties, so the above exclusions may not apply to you. This warranty gives you specific legal rights and you may also have other rights, which may vary from state to state.

NEW TO VERSION 3.5

- Case Debtor file is now created by Blankrupter to be used in case upload. Debtor information that is unique to the required Debtor file is collected on the screen 4 of the Voluntary Petition input screen.
- New and more detailed Chapter 13 Plan
- Designate a filing as amended by printing "Amended " or the text of the users preference, on each page of the filing.
- A merge feature that allows the user to merge local form that are in PDF format to be added to the primary PDF file transmitted as part of the "electronic filing" process. This feature also allows the user to prepare attachments, using MS Word or any other word processor that will output a PDF file, and merge it with the primary PDF file.
- City codes are now required in the Debtor file. Blankrupter has a complete list available in the form of a drop down list.
- Blankrupter now has an automated attorney data file conversion. This will make data conversions due to future updates, transparent to the user.

INTRODUCTION

Welcome to **Blankrupter**, the software program that processes and generates BlumbergExcelsior Official Bankruptcy Forms on plain paper, using your personal computer and any Windows-supported printer. **Blankrupter** operates in the Microsoft Windows environment, making data entry simple and straightforward. It automates the processing of Chapters 7, 11, 12 and 13 bankruptcy forms, and includes the necessary math calculations as well as the required mailing list. We believe that you will find **Blankrupter** an easy-to-use, productive tool for processing bankruptcy forms.

Blankrupter has the following unique advantage:

- Easy to install and use
- Enables electronic filing
- Processes Chapter 7, 11, 12 and 13 Official Forms
- Forms updated as necessary
- Graphic forms generated on blank paper
- Six different mailing list print formats and three electronic formats
- Automatic math calculations
- Includes most common federal exemptions
- Spell checking
- Print preview
- On line help

TABLE OF CONTENTS

	Page
Introduction	1
System Requirements	
Table of Contents	2
Program Installation	3
Chapter 1: Basic concepts and the main menu	4
Selecting Options Using the Mouse or Keyboard	4
Moving through the Data Entry Fields	6
Spell-checking the Data Entry Fields	6
Cut, Copy and Paste Feature	6
The Navigator	6
Main Menu	7
Button Symbols	8
Chapter 2: Processing a Bankruptcy	9
Add a Database and Client	9
Accessing an Existing Database and Client	11
Processing a Voluntary Petition	11
Processing Schedules	13
Schedules Menu	14
Processing Schedules Pertaining to Property (A,B,C):	15
Processing Schedules for Income, Expenditures,	
Contracts and Leases	20
Accessing the Summary of Schedules	21
Miscellaneous Forms	22
Processing the Statement of Financial Affairs	23
Mailing Lists	25
Add Unique Entries to Creditor Mailing List	25
Print, Convert and Save the Mailing List	26
Chapter 3: Printing the Form	27
Set up your printer	27
Print several forms at a time	27
Print Preview	27
Chapter 4: Electronic Filing	28
Chapter 5: Special Features	31
To Enter the Default Client Information	31
Short Cut Exit from Data Entry Screens	31
Editing and Deleting Client Files	31
Chapter 6: Utilities	32
Chapter 7: Data Conversion from Earlier Bankruptcy program	33

SYSTEMS REQUIREMENTS

Blankrupter is designed to work on the personal computers with Pentium (or compatible) chips, with a minimum of 25 MB hard drive space available with at least 32 MB RAM, Windows 98 or greater. (*Blankrupter is unsupported under the Microsoft ME operating system.*)

Any Windows supported printer can be used with **Blankrupter**.

NOTE: This instruction manual explains how to use **Blankrupter** software program only. Please refer to the Microsoft Windows software documentation for instructions on how to use Windows and the user manuals for your computer, mouse and printer for instructions on using your hardware.

PROGRAM INSTALLATION

The steps to install your **Blankrupter** program:

1. Insert CD labeled **Blankrupter** into your CD-ROM Drive
2. From the “Start” button, select “Run”
3. Type D:SETUP (or other letter for your CD-ROM drive)
Follow the on-screen instructions to complete the installation

CHAPTER 1: BASIC CONCEPTS AND THE MAIN MENU

Moving through the Data Entry Fields

To move from one field to another in your **Blankrupter** program, use your mouse to click into the field.

Spell Checking the Data Entry Fields

To check the spelling of a data entry field, place the cursor in the desired field and select Spell Check from the **Tools** menu.

Cut, Copy and Paste Feature

Like most *Windows* programs, the data entry screens in your **Blankrupter** program enable you to cut, copy and paste information within the program and from other *Windows* program and from other *Windows* programs. See your *Windows* manual for additional instructions.

The Navigator

Each dynamic data entry screen such as the *Schedules* and *Statement of Financial Affairs* have what is called a *Navigator* to enable you to go to the first, last, previous and next entry in the database list as well as add, delete, save or cancel entries (see figure below). In addition, some screens contain a *Navigator* that enables you to add entries to the database list.



Figure 1 Top

- | | |
|---|----------------|
|  | First Entry |
|  | Previous Entry |
|  | Next Entry |
|  | Last Entry |
|  | Add Entry |
|  | Delete Entry |
|  | Save Entry |
|  | Cancel Entry |

In addition, directly below the *Navigation* is an *entry* indicator. (Figure above) This indicator shows where an entry is located in relation to all other entries (e.g., the beginning, middle or end).

Figure 1 Bottom

The Main Menu

The *Main Menu* screen is a listing of a variety of program options. Each button on the screen represents a different option in your **Blankrupter** software. Choose an option by selecting the button with your mouse.



The primary functions of each button are:

ICON	OPTION	FUNCTION
	ATTORNEY/CLIENT	Access databases to add, edit or delete clients from databases.
	VOLUNTARY PETITION	Enter information for the standard two-page form required for all bankruptcy filings.
	SCHEDULES	Access the <i>Schedules Menu</i> to select a specific schedule, enter property by type and print.
	MISCELLANEOUS FORMS	Access the <i>Miscellaneous Forms Menu</i> to enter data and print various other bankruptcy forms.
	STATEMENT OF FINANCIAL AFFAIRS	Enter financial affairs information and print the statement.
	MAILING LIST	Access and print the mailing list to add unique entries at the top of the creditor mailing list, such as debtor's name, social security number, taxing authority, debtor's attorney, etc.
	PRINT FORMS	Print all or selected form at one time and print the schedules instructions.
	UTILITIES	Access system utilities to enter, edit or delete <i>Common Creditors</i> ; select printing options and exemptions.
	EXIT	Exit Blankrupter

Button Symbol

In the **Blankrupter** menu screens there are several different buttons with small symbols. These signify specific options and data entry screens. For example, the **ATTORNEY/CLIENT** button in the *Main Menu* displays an open file folder. This is the standard *Windows* symbol for using directions. This program has additional unique symbols. These are:

SYMBOL	TYPE OF OPTION
	Access a directory.
	Access a data entry screen to complete a form.
	To access an additional menu.
	Mailing lists.
	Print.
	Utilities.
	Access a lookup table such as Exemptions and Common Creditors.

CHAPTER 2: PROCESSING A BANKRUPTCY

Once installation is complete; you can begin to use your **Blankrupter** program. Each firm processes a bankruptcy in its own way. Some attorneys write the information down on worksheets and have their staff enter it, while others enter the information directly while they conduct the initial interview. Some firms complete the *Schedules* first, while others start with the *Statement of Financial Affairs*. **Blankrupter** is flexible. You can begin the process with any form. This manual describes the process in the order that it appears on the *Main Menu*. We will first describe setting up databases and clients, then a *Voluntary Petition*, and so on.

Adding and Selecting a Database and Client

Blankrupter works on one database and client at a time. The database is ordinarily the name of the attorney who processes a given bankruptcy. A law firm can have databases for each attorney in the firm. The databases appear as sub-directories in the *Bank* directory on the computer hard drive. Attorneys add clients to their own databases. Each client listed in the database represents a different bankruptcy case.

Create a database for each attorney or staff member. Each time you begin working with **Blankrupter**, first select the **ATTORNEY/CLIENT** button, then (1) add or select a database and (2) add or select a client. You will not have the ability to access any other part of the program (*except Utilities*) without first selecting a client from a database.

NOTE! *When you first begin using your Blankrupter you will be taken directly to the ATTORNEY/CLIENT screen. You must first add a database and create a client or select an existing client as described in the following section.*

To Add a Database and Client (Figures 3 and 4)

1. From the Main Menu, select **ATTORNEY/CLIENT**. An Attorney/Client Screen will appear listing your **Blankrupter directory** on the left (Bankwin), And a clients box on the right (see Figure 2). Be sure that the Bank directory is highlighted and select the  button next to the directory to add your database.
2. A dialog box appears asking for a database name. Enter a name with 8 Characters or less (no spaces). Select the  button.
3. A second dialog box appears requesting a client name. Type a client name (31 Characters or less) then select the  button.
4. When asked if you wish to add *default information* about this new client, choose **YES** or **NO**. This is basic information, every client (*refer to Chapter 14 for more information on setting the default information*).

5. A series of data entry fields will appear on the bottom portion of the screen including Leading Caption and Case Information (see Figure 4). This is preliminary information for your bankruptcy filing. Enter the appropriate information and select the button indicating whether the filer is an Attorney or Non-Attorney Petitioner.
6. Select the  button on the bottom of the screen to save the data and Exit to the *Main Menu*, or select the  button in the *Clients* box to add another client to the same database. When you exit to the *Main Menu*, the last client name you entered will appear in black on the *Main Menu*. You are now ready to complete the forms for that client.

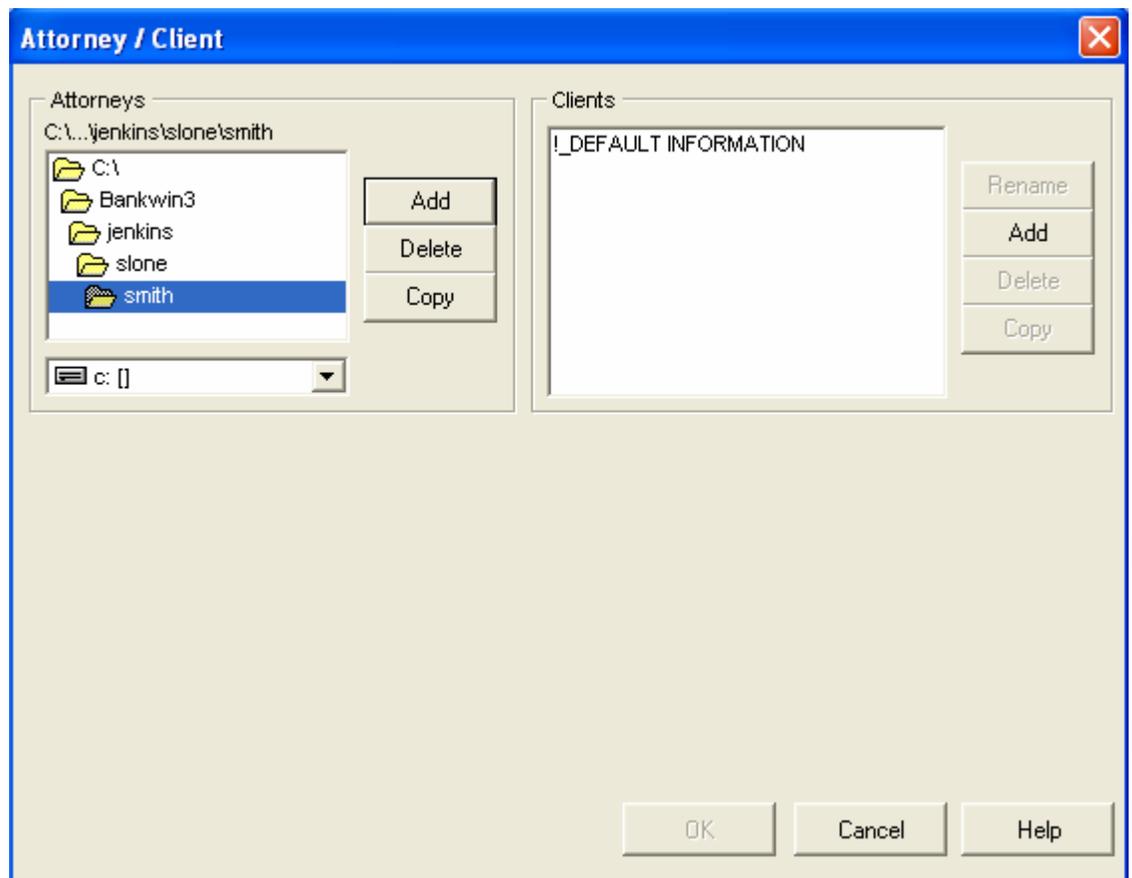


Figure 2

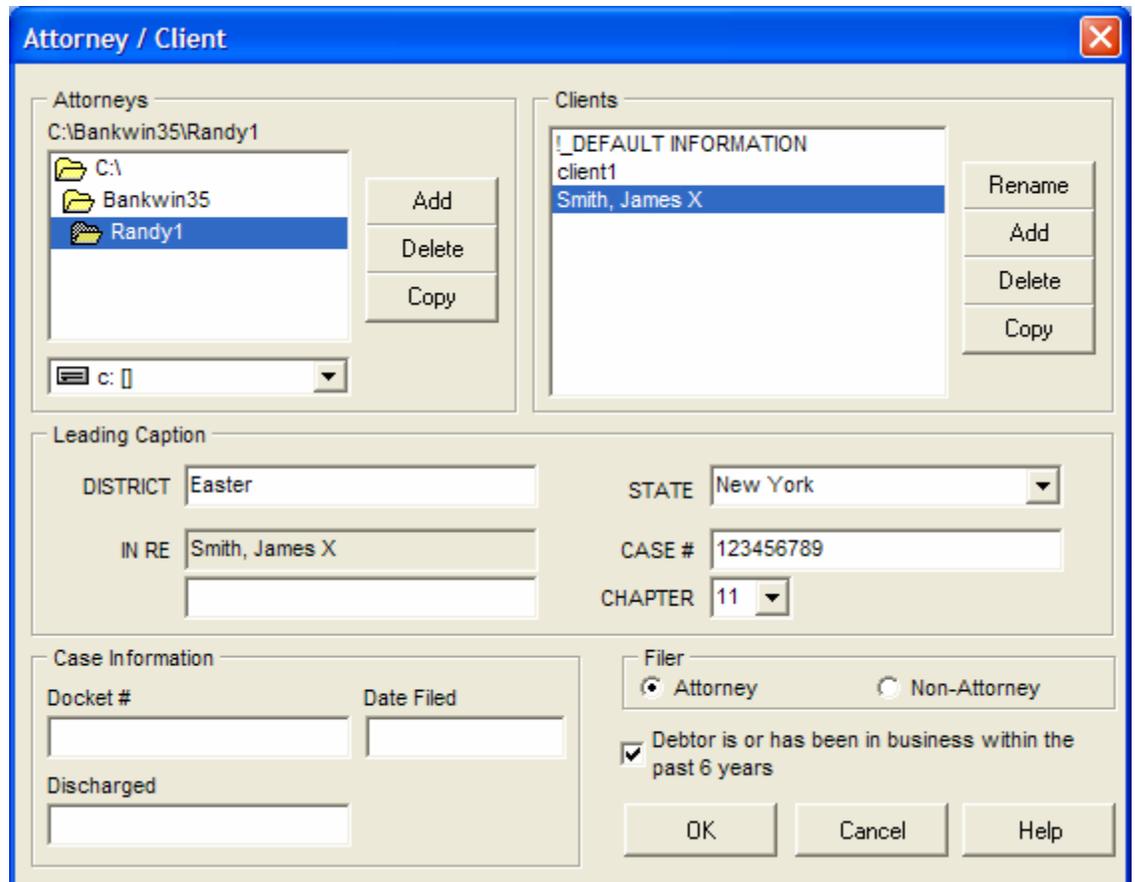


Figure 3

Accessing an Existing Database and Client

Before processing a bankruptcy, you must select a database and client.

1. Select the **ATTORNEY/CLIENT** option in the Main Menu.
2. When the *Attorney/Client* screen appears, double-click on the name of your database from the list under the Bank directory (*located on the left-hand corner of the screen*).
3. Select a client name from the list of clients located in the Clients box on the right. The *Leading Caption* and *Case Information* for the client you selected will appear.
4. Select the  button at the bottom of the screen to exit to the *Main Menu*. The client's name will appear in the center of the screen above the *Main Menu* options. You are now ready to process a bankruptcy for the client.

NOTE! If you need to enter a new client, select the  button in the Clients section.

Processing a Voluntary Petition

The *Voluntary Petition* is the initial two-page form required for all bankruptcy filings. When you select the **VOLUNTARY PETITION** option from the *Main Menu*, both pages become available for you to enter data. The *Voluntary Petition* screen is called a *static* data entry screen because it is a duplicate of the actual printed form. Filling in a *static* data entry screen is like typing the form on a typewriter, *i.e.*, you type in the actual area using your keyboard. A major difference is that you have the word processing capabilities not available on a typewriter.

To Process a Voluntary Petition

1. Choose the database and client following the previous instructions and exit to the *Main Menu*. Your client's name should appear on the *Main Menu*.
2. Select the **VOLUNTARY PETITION** from the *Main Menu*. The Voluntary Petition data entry screen appears.

IMPORTANT NOTE! *The Voluntary Petition data entry screen looks like the hard copy of the form. However, you cannot see the entire form on the screen at once. The screen will automatically scroll as entries are made. Also, there is a scroll bar provided on the right side of the screen.*

3. Type in the required information. The cursor will move through the form in a logical manner.

NOTE! *There are various checkboxes and circles located throughout this screen pertaining to type of debtor, nature of the debt, etc. Use your mouse to make selections.*

4. When you complete page one, click on the red *Page Two* located on the top of the screen.
5. Enter the required information on page two.

NOTE! *If you are filing under Chapter 11, be sure to check the box indicating that Exhibit "A" is attached.*

6. When you have completed both pages, print the *Voluntary Petition* or exit to the *Main Menu*. To print, see Chapter 3: printing. The first time you print, you must set up and align your printer. You may also select *Print Preview* from the main menu to view the form before printing. When your printer is correctly set up and aligned, select *Print* from the menu bar with your mouse. Next, select *Print* from the menu selections using your

mouse. **To exit to the Main Menu**, select **Return** from the *menu* bar using your mouse, and select *Save Changes* to save your data.

7. If you are going to be processing your Bankruptcy via “Electronic Filing” then you must fill out the page. This is used to create the debtor file used in the Case Upload.

The screenshot shows a software window titled "Voluntary Petition" with a menu bar (File, Edit, Tools, Help) and a toolbar. The main area displays "CLIENT: Smith, James X" and "Page 1 | Page 2 | Exhibit C | Debtor File". Below this is a section titled "Fields for Text file" containing two forms: "Debtor" and "Joint Debtor".

Debtor Form:

First	Middle	Last
James	X	Smith
Title	Generation	
Mr.		
Social Security Number	Tax Payer ID	
123-45-6789		
Office	County Code	
Country	Phone Number	
USA	123-789-4567	
ProSe	Party Text	
Yes		

Joint Debtor Form:

First	Middle	Last
Title	Generation	
Social Security Number	Tax Payer ID	

Processing Schedules

NOTE! If you are not familiar with processing the schedules you can print the official instructions.

1. Select **PRINT FORMS** from the Main Menu.

2. Select **SCHEDULES INSTRUCTIONS** from the *Print Forms* screen. (The button changes from dark to light when selected).

2. Select the **PRINT** button.

Most of the Schedules are dynamic forms (i.e., can be any length). The data entry screens are different from the static form screens. Each dynamic data entry screen contains the *Navigator* (described in Chapter 1). The information required varies depending on the type of bankruptcy being filed. A variety of options to complete the data entry process are available, including checkboxes, pull-down selections, data entry fields, and look-up tables. The screen changes based on the selection you choose.

The Schedules Menu

Select *Schedules* from the *Main Menu* and a list of data entry screens appear. The *Schedules Menu* has five options:

Property (A, B, C) – To enter data pertaining to property in order to process *Schedules A, B, and C*.

Creditors, Debtors, Codebtors (D, E, F, H)- To enter data about creditors, debtors and Codebtors. Access a list of common creditors. Complete the *Declaration Concerning Schedules*. Process *Schedules, D, E, F and H*.

Income, Expenditures, Contracts and Leases (G, I, J) – To enter data pertaining to income, expenditures, contracts and leases in order to process *Schedules G, I and J*.

Summary of Schedules – To view, edit and print the *Summary of Schedules*.

Exit – To exit the *Main Menu*.

Processing Schedules Pertaining to Property

1. Select **PROPERTY (A, B, C)** from the Schedules Menu.
2. A *Property Screen* appears (Figure 5). First select a *Category of Property (Real or Personal)*. If you select *Personal*, the bottom of the screen will change and ask for information required for *Schedule B*.
3. Select who the property belongs to (H, W, J, C that is, Husband, Wife, Joint, Community) and type in a description and location of the property.

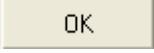
4. If the property is claimed as exempt, select the checkbox “Claimed as Exempt.” The screen will once again change and ask for additional information pertaining to *Schedule C*.

The screenshot shows a software window titled "Property" with a menu bar (File, Edit, Tools, View, Help) and a toolbar. The client name is "Enis Althardt". The window displays "Property 2 of 4" and a navigation bar with buttons for back, forward, and search. The "General Information" section includes radio buttons for "Category of Property" (Real, Personal) and "H, W, J, C" ([BLANK], Husband, Wife, Joint, Community). A checkbox for "Claimed as Exempt" is present. The "Description and Location of Property" field contains: "Checking account", "First Commonwealth Bank", "E. Pittsburgh Street", "Greensburg PA 15601". The "Schedule B specific information" section features a "Type of Property" dropdown menu (set to "02") with a list of property types, and a text box for "Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption" with the value "50.00".

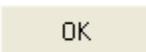
Figure 4

To complete the *Schedules*, take the following into account:

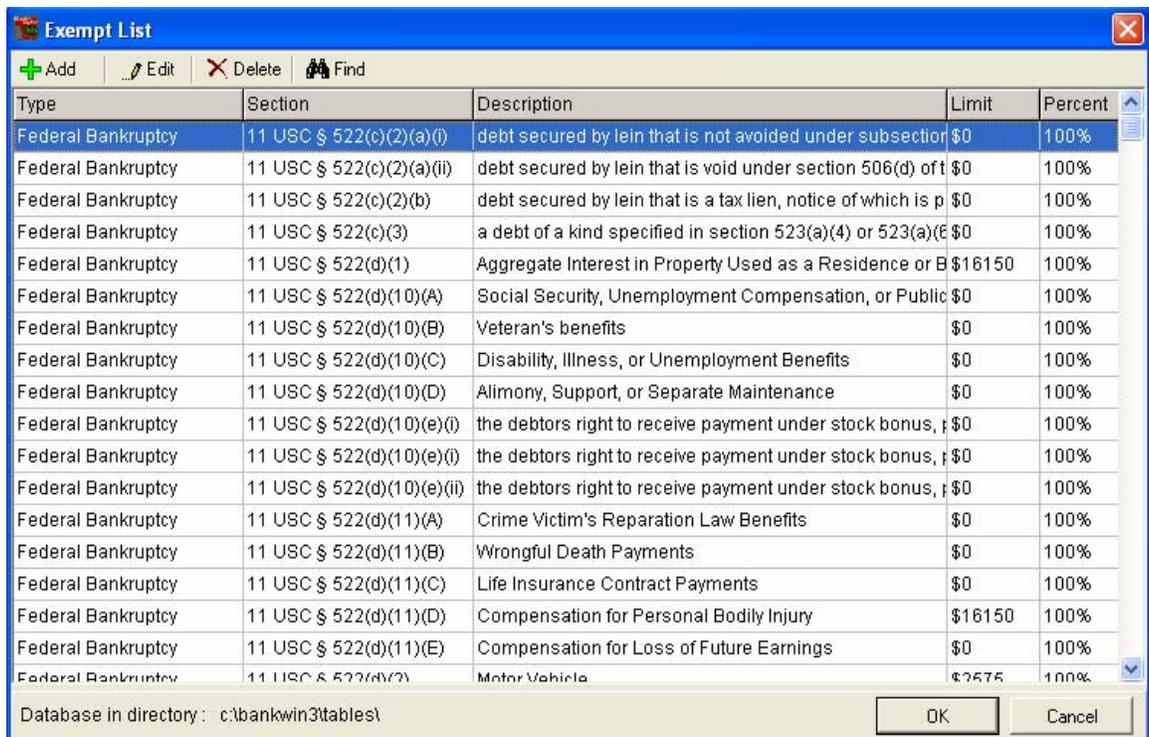
- (A) If you selected *Personal* as the *Category of Property*, a list of 33 different types of property become available. Select a type of personal property from the list by clicking on the up or down arrow located on the screen.
- (B) If you checked “Claimed as Exempt” a box appears in the *Schedule Specific Information*. Note that there is a small button located next to this box. This button allows you to view a list of exemptions.

This list includes the federal exemptions. You may add state exemptions if needed. When you select this button a list of exemptions will appear. To select an exemption use your mouse to highlight the exemptions, then select . You have the options of adding the exemption(s) now or accessing a list form another system (if available).

To Add Exemptions: Whether you are adding the specific exemption you need now or all the exemptions for future reference, follow these rules:

- (a) Select  from the Exempt List box then select the  button.
- (b) A small box appears. Type the exemption in it and select .
- (c) Repeat the process to add other exemptions.
- (d) When you have finished, select  on the Exempt List screen to return to the Property Screen.

NOTE: To modify or delete an exemption from the list, select the exemption in the Exempt List Screen, select  (See Figure 5)



Type	Section	Description	Limit	Percent
Federal Bankruptcy	11 USC § 522(c)(2)(a)(i)	debt secured by lien that is not avoided under subsection	\$0	100%
Federal Bankruptcy	11 USC § 522(c)(2)(a)(ii)	debt secured by lien that is void under section 506(d) of t	\$0	100%
Federal Bankruptcy	11 USC § 522(c)(2)(b)	debt secured by lien that is a tax lien, notice of which is p	\$0	100%
Federal Bankruptcy	11 USC § 522(c)(3)	a debt of a kind specified in section 523(a)(4) or 523(a)(E	\$0	100%
Federal Bankruptcy	11 USC § 522(d)(1)	Aggregate Interest in Property Used as a Residence or B	\$16150	100%
Federal Bankruptcy	11 USC § 522(d)(10)(A)	Social Security, Unemployment Compensation, or Public	\$0	100%
Federal Bankruptcy	11 USC § 522(d)(10)(B)	Veteran's benefits	\$0	100%
Federal Bankruptcy	11 USC § 522(d)(10)(C)	Disability, Illness, or Unemployment Benefits	\$0	100%
Federal Bankruptcy	11 USC § 522(d)(10)(D)	Alimony, Support, or Separate Maintenance	\$0	100%
Federal Bankruptcy	11 USC § 522(d)(10)(e)(i)	the debtors right to receive payment under stock bonus, p	\$0	100%
Federal Bankruptcy	11 USC § 522(d)(10)(e)(i)	the debtors right to receive payment under stock bonus, p	\$0	100%
Federal Bankruptcy	11 USC § 522(d)(10)(e)(ii)	the debtors right to receive payment under stock bonus, p	\$0	100%
Federal Bankruptcy	11 USC § 522(d)(11)(A)	Crime Victim's Reparation Law Benefits	\$0	100%
Federal Bankruptcy	11 USC § 522(d)(11)(B)	Wrongful Death Payments	\$0	100%
Federal Bankruptcy	11 USC § 522(d)(11)(C)	Life Insurance Contract Payments	\$0	100%
Federal Bankruptcy	11 USC § 522(d)(11)(D)	Compensation for Personal Bodily Injury	\$16150	100%
Federal Bankruptcy	11 USC § 522(d)(11)(E)	Compensation for Loss of Future Earnings	\$0	100%
Federal Bankruptcy	11 USC § 522(d)(7)	Motor Vehicle	\$2675	100%

Database in directory : c:\bankwin3\tables\

OK Cancel

(See Figure 5)

IMPORTANT! *When you have completed the information on the first type of property, select the + on the Navigator to add another entry or the check mark on the Navigator to save the entry. Then select **Exit** on the Menu Bar.*

NOTE! *If you have listed several types of property you may wish to review, edit or delete entries using the Navigator. Review the information in Chapter 1 on Using the Navigator.*

Important View Options: *Choose VIEW in the menu bar to see **Real Property, Personal Property, Exempt Property and All Information entries**. When you select one of these options only the information about that option becomes available in the Navigator, (e.g., if you select **Exempt Property** from the **View** menu, only entries pertaining to **Exempt Property** can be accessed via the Navigator. Select **All Information**, and all the information for all types of property becomes available.*

NOTE! *All information is the default selection the program automatically selects.*

5. When you have finished entering and reviewing the property information you have the option of printing the *Schedule(s)* now or waiting to print them with all other forms later.
6. **To print**, refer to Chapter 3: Printing.. When you are sure that your printer has been set up correctly, select *Printing* from the menu bar with your mouse. Next, select *Print* from the menu selections, using your mouse and choose the Schedule you would like to print. To exit to the **Schedules Menu**, select *Exit* from the menu bar using your mouse.

NOTE! *The system automatically saves each entry when + in the Navigator is selected. However, if you forget to save the last entry, by pressing the check mark in the Navigator, and exit to the Schedules Menu, you will be asked if you wish to save your*

last entry before exiting the Property data entry. Select the  EXIT option in the Schedules Menu to exit to the Main Menu.

Processing Creditors, Debtors and C0-Debtors Schedules

1. Select CREDITORS, DEBTORS, CO-DEBTORS (D, E, F, H) from the *Schedules Menu*.

NOTE! *You should have already selected or added your client and the client's name Should appear on the Schedules Menu screen in black.*

2. A screen appears with the client's name at the top, followed by three tabs: *Creditors, Codebtors and Declaration Concerning Schedules*. (See

Figure 6). Each tab represents a different data entry screen. The first two screens, Creditors and Codebtors are dynamic and therefore utilize the Navigator, (review Chapter 1, Using the Navigator for more information on how to operate the Navigator). The Declaration screen is static. To get from one data entry screen to another, click on the appropriate tab.

The screenshot shows a software window titled "Creditors, Codebtors" with a menu bar (File, Edit, Options, Tools, View, Help) and a toolbar. The main area displays "CLIENT: Enis Althardt" and a status bar indicating "** MODIFIED **". Below this, there are tabs for "Creditors" and "Codebtors". A navigation bar shows "Creditor 1 of 4" and navigation icons. The screen is divided into several sections:

- Type of Creditor:** Radio buttons for Secured, Unsecured Priority, and Unsecured Unpriority (selected).
- Co-Debtor:** Checkboxes for Co-Debtor, Exclude this creditor from matrix, and Creditor is an Insider (Ch. 11 Only).
- H, W, J, C:** Radio buttons for [BLANK], Husband, Wife (selected), Joint, and Community.
- The claim is (check all that apply):** Checkboxes for Contingent, Unliquidated, and Disputed.
- Last 4 digits of Creditor's Account Number:** A text input field.
- Creditor's Name:** A text input field containing "Chase" and a small "..." button.
- Creditor's Address:** Text input fields containing "PO Box 15651" and "Wilmington DE 19886-5651".
- SCHEDULE F SPECIFIC INFORMATION:** A section with a text area for "Date claim was incurred, and consideration for claim. If claim is subject to setoff, so state." containing "Credit Card", and an "Amount of Claim" field with the value "2996.81".

Figure 6

To enter creditor information, select a type of creditor (*secured, unsecured priority, or unsecured unpriority*). The specific information section of the screen changes depending on which type of creditor you select. Next, select whether there is a co-debtor, the person(s) liable for the claim, whether the claim is contingent, unliquidated or disputed, and the creditor's account number. You may notice a small button next to the creditor's name **...**. It enables you to access a list of *common creditors*. This list is created in your office, either through the Schedules screen or in Utilities (*refer to Chapter 6: Utilities for more information on creating the Common Creditor Database*). When you select a creditor from this list, highlight the name of the creditor and select **OK**. The creditor's name and mailing address will automatically appear in the appropriate area in the Creditors screen.

NOTE! If the list of Common Creditors is located in a different directory or on a different system in your office, you can access it by selecting the Options pull-down menu in the Creditors screen.

If the current creditor is not available on the list (or if no list has been entered) you can add the creditor through the *Creditor* screen. To do this, enter the creditor's name and mailing address in the appropriate area on the *Creditor* screen, select the small button next to the creditor's name and then select the  button.

NOTE! Creditors cannot be deleted or edited in this manner. Refer to the section in Utilities about the Common Creditor Database for instructions on changing or deleting creditors from the list of common creditors.

3. Next complete the *Schedule Specific Information* area and then select  in the Navigator to enter another creditor or the  in the Navigator to save this entry. Whenever you select the  in the Navigator, your entry is saved. Continue entering creditors and select the  to save your last entry.

View Options: The *VIEW* pull-down menu in the menu bar gives you the option of viewing ***Secured Creditors, Unsecured Priority Creditors, Unsecured Unpriority Creditors and All Information*** entries. When you select one, only the information about that option is available in the Navigator. (e.g., Select ***Secured Creditors*** from the ***View*** menu; only entries pertaining to ***Secured Creditors*** are accessed by the Navigator. Select ***All Information***, and information for all types of creditors is available.

NOTE! All Information is the default selection.

4. If there are no codebtors, skip this section and go on to the next. To <enter> Codebtor information for Schedule H, click on the Codebtor tab on the screen. The Codebtors screen appears listing the first creditor with a codebtor on the account. Each creditor you checked, the Codebtor box appears in the Codebtors screen. Type the name and address of the codebtor and then select the  on the Navigator and your information is saved.

NOTE! You can add codebtors by selecting  in the Navigator. To access the list of Common Creditors, select the  next to the Creditor Name field. (Refer to item #3 in this section for more information on using the list of Common Creditors).

5. Click on the Decl. Concerning Scheds. Tab and the Declaration screen appears. Fill in the appropriate information about the current bankruptcy, using the scroll bar on the right to view the entire screen.

6. When you have completed all the appropriate information needed on the screens for creditors, debtors and codebtors, you can print the *Schedule(s)* now or wait to print them with all other forms.

To print, refer to the Chapter 3 printing chapter to set up and align your printer. When your printer is correctly set up, select *Printing* from the menu bar with your mouse. Next, select Print from the pull down menu with your mouse and select the schedule you would like to print. To return to the Schedules Menu, select EXIT from the menu bar.

NOTE! *The system automatically saves each entry when you select  in the Navigator. However, if you forget to save the last entry (by pressing  in the Navigator), and exit to the Schedules Menu, you will be asked if you wish to save your last entry before exiting the Property data entry.*

7. Select the **EXIT** option in the Schedules Menu to return to the *Main Menu*.

Processing Schedules for Income, Expenditures, Contracts and Leases (G, I, J)

1. Select INCOME, EXPENDITURES, CONTRACTS & LEASES (G, I, J) from the *Schedules Menu*.
2. A screen will appear with three tabs. Each tab represents a different data entry screen for income, expenditures, and contracts and leases. The *Income* and *Expenditures* screens are both static screens. Enter data in the required fields. The *Contracts* and *Leases* screen, on the other hand, is dynamic and requires the use of the *Navigator* (see Chapter 1).
3. The *Income* screen appears on the top when you select **INCOME, EXPENDITURES, CONTRACTS & LEASES (G, I, J)** from the *Schedules Menu*. Complete the income information required for the debtor, spouse and dependents (if applicable) to process *Schedule I – Current Income of Individual Debtor(s)*. **NOTE!** *You do not need to type the \$ sign in the amount columns.* The columns labeled “*spouse*” must be completed in all cases whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.
4. Select the Expenditures tab to complete Schedule J – Current Expenditures of Individual Debtors. Note that there are two buttons in the top left-hand corner of the screen (**Debtor & Spouse**). Selecting one enables you to enter and view the debtor’s or the spouse’s expenditure information in cases where the spouse maintains a separate household and a separate Schedule J is filed. (Be sure to check the check-box located near the top of this screen indicating that this is the case). Complete the information about

the debtor's expenditures; then select the spouse button and complete the information on the spouse's expenditures (if a separate Schedule J is filed).

5. Select the Contracts and Leases tab to process Schedule G – Executory Contracts and Unexpired Leases. A dynamic data entry screen appears to enter all executory contracts and unexpired leases of real and personal property. Enter each contract and lease, being sure to include the name, mailing address, etc. Use the on the Navigator to add each entry. Press the on the Navigator to save your last entry before leaving this screen. When you have finished entering each executory contract and unexpired lease, you have the option of printing the Schedule(s) now or with all other forms later.
6. **To print**, refer to the printing chapter to set up and align your printer. When your printer is correctly setup, select Print from the menu bar with your mouse. Next, select Print from the menu selections with your mouse and select the schedule you wish to print. To return to the Schedules Menu, select EXIT from the menu bar using your mouse.

NOTE! *The system automatically saves each entry when the Navigator is selected. However, if you forget to save the last entry and try to exit to the Schedules Menu, you will be asked if you wish to save your last entry before exiting the Property data entry.*

7. Select the **EXIT** option in the Schedules Menu to return to the Main Menu.

Accessing Summary of Schedules

1. Select **SUMMARY OF SCHEDULES** in the Schedules Menu to view, edit and print the *Summary of Schedules*. You will be asked to confirm whether you would like the system to re-calculate the *Summary of Schedules* totals from the existing Schedule information. Select **YES** or **NO** to continue. The program automatically does the math and calculates the number of pages. A next to each schedule indicates whether each schedule is attached. In the bottom left hand corner of the screen is a button entitled Instructions. Selecting this button brings up the *General Instructions for the Summary of Schedules*. Review these general instructions first. The program automatically checks all the boxes that apply. The operator can override information on the Summary. Check the instructions and change or add any information as necessary.
2. You can print the *Summary of Schedules* now or print them with all other forms later.
3. **To print**, refer to Chapter 3: printing to set up your printer. When your

printer has been correctly set up, select the *Printing* from the menu bar with your mouse. Next, select *Print* from the menu selections using your mouse. **To exit the Main Menu**, select *Return* from the menu bar using your mouse.

4. Select the **EXIT** option in the Schedules Menu to return to the *Main Menu*.

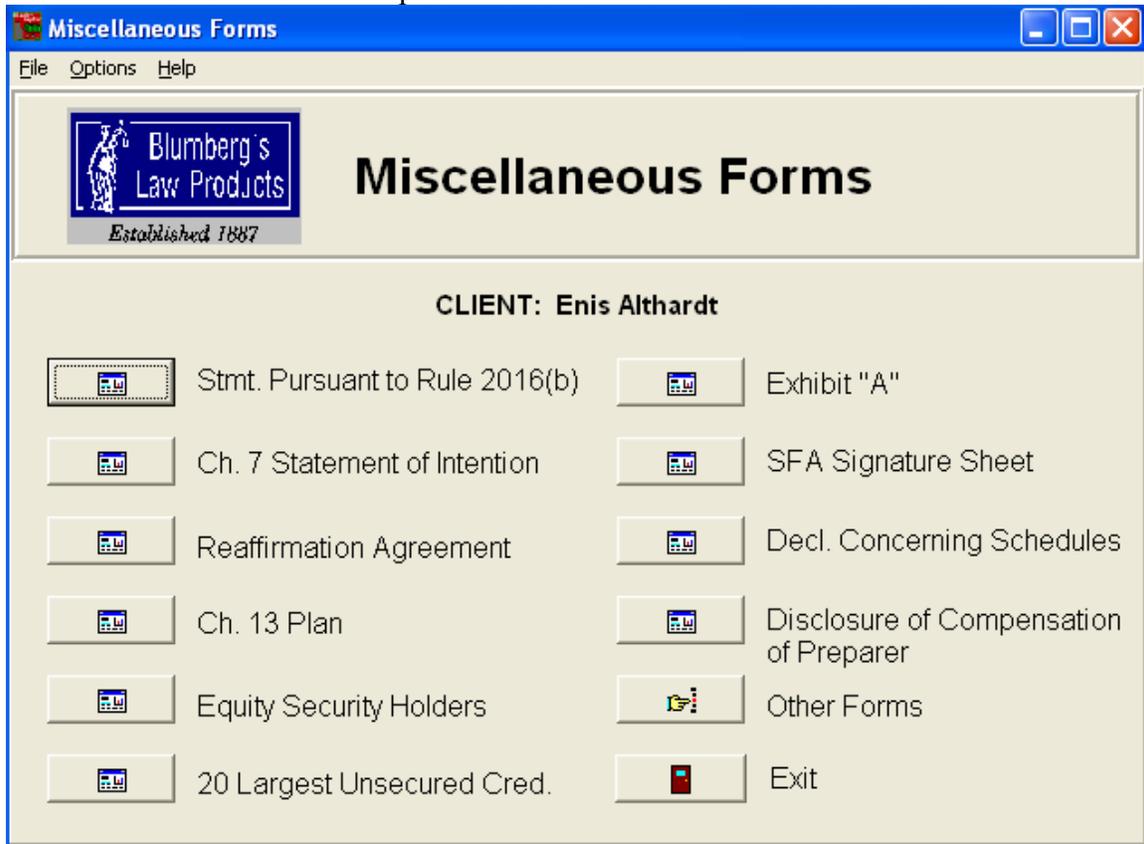


Figure 7

When you select the **MISCELLANEOUS FORMS** option in the Main Menu a second menu appears with the names of other Bankruptcy form such as *Exhibit “A”*, *Chapter 7 Statement of Intention*, *SFA Signature Sheet*, etc. Most of these are static forms (i.e., screens that closely match the actual form.) Enter the required information in the data entry fields provided. The only data entry screens that are not static are the *Reaffirmation Agreement* and the *Equity Security Holders*. In addition, there is an option on this menu to access other forms. These forms include the *Federal Bankruptcy Cover*, *Designation of Agent*, and *Verification of Creditor Matrix*. These forms are static.

1. *The 20 Largest Unsecured Creditors screen includes a NOTES button to access notes to the 20 Largest Unsecured Creditors Report.*
2. *In the Disclosure of Compensation of Preparer the Balance Due column is automatically calculated.*

Each miscellaneous form can be printed at the time you enter the data by simply selecting the **FILE** pull-down menu in each data entry screen and select **PRINT** or **PRINT PREVIEW**. However, you will need to be sure that your printer is correctly setup. If you are unsure of the status of your printer setup refers to Chapter 3: Printing.

To return to the *Miscellaneous Forms Menu* from any data entry screen, select the **EXIT** pull-down menu and choose whether you would like to save changes or not.

To return to the *Main Menu* choose the **EXIT** option in the *Miscellaneous Forms Menu* (See figure 7.)

Processing the Statement of Financial Affairs

The screenshot shows a software window titled "Statement of Financial Affairs" with a menu bar (File, Edit, Options, Tools, Help) and a toolbar. The client name "CLIENT: Enis Althardt" is displayed. The main area is titled "Statement of Financial Affairs" and contains a "Statement of Financial Affairs Category" dropdown set to "01". Below this is a text box for "INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS" with a description: "State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years". To the right of the text box are navigation arrows and a plus sign. At the bottom, there are two input fields labeled "Amount" and "Source".

Figure 7

The *Statement of Financial Affairs* provides information about the debtor's recent financial transactions, such as payments to creditors, sales or other transfers of property and gifts. The *Statement of Financial Affairs* data entry screen allows you to enter data for either *Personal* or *Business* filings. This entry screen is dynamic and therefore requires the use of the *Navigator* (see Chapter 1). Using the *Navigator* within this screen enables you to enter several categories of financial affairs.

To Prepare a Statement of Financial Affairs:

1. Select **STATEMENT OF FINANCIAL AFFAIRS** from the Main Menu. *NOTE! You should have already selected your database and client and the client's name should appear on the Main Menu.*
2. The *Statement of Financial Affairs* screen will appear (see Figure 8). First select the type of bankruptcy being filed (*Personal or Business*).
3. Next select a category from the Statement of Affairs Category box. There are 15 different categories of financial affairs to choose from. To select a category, click on the up or down arrow in the box next to the number 01. The information in the Category box will change depending on the number selected. In addition, the data entry fields located on the bottom of the screen will also change according to the category selected.

NOTE! Use the scroll bar in the Category box to view the entire Category.

4. Enter the required information in the data entry fields at the bottom of the screen and then press  in the *Navigator* to add another entry to the category (or the check mark to save the last entry).
5. When you have finished entering all the appropriate categories for the current *Statement of Financial Affairs*, you can print the Statement now or wait to print it with all other forms. **To print**, refer to the printing chapter to set up and align your printer. When your printer has been correctly set up, select Print from the menu selections using your mouse. **To return to the Main Menu**, select **EXIT** from the menu bar using your mouse.

NOTE! The system automatically saves each entry when the  on the navigator is selected. However, if you forget to save the last entry, press the  on the Navigator, and Exit the Main Menu. The system will also save the last entry. However, it is recommended that you use the save button in the Navigator.

Mailing Lists

Many districts require entries to be printed on the top of the Creditor Mailing List, such as debtor's name and social security number, taxing authority, debtor's attorney, etc. The *Mailing List* section of *Blankrupter* allows you to prepare a mailing list of all creditors and other address/information specified by the courts. The mailing list is printed in several formats and may be delivered on a diskette in ASCII format.

When you select **MAILING LISTS** from the *Main Menu* a second *Mailing List Menu* appears listing three options (*Additional Entries, Print Mailing List, or Exit*).

To Add Unique Entries at Top of the Creditor Mailing List:

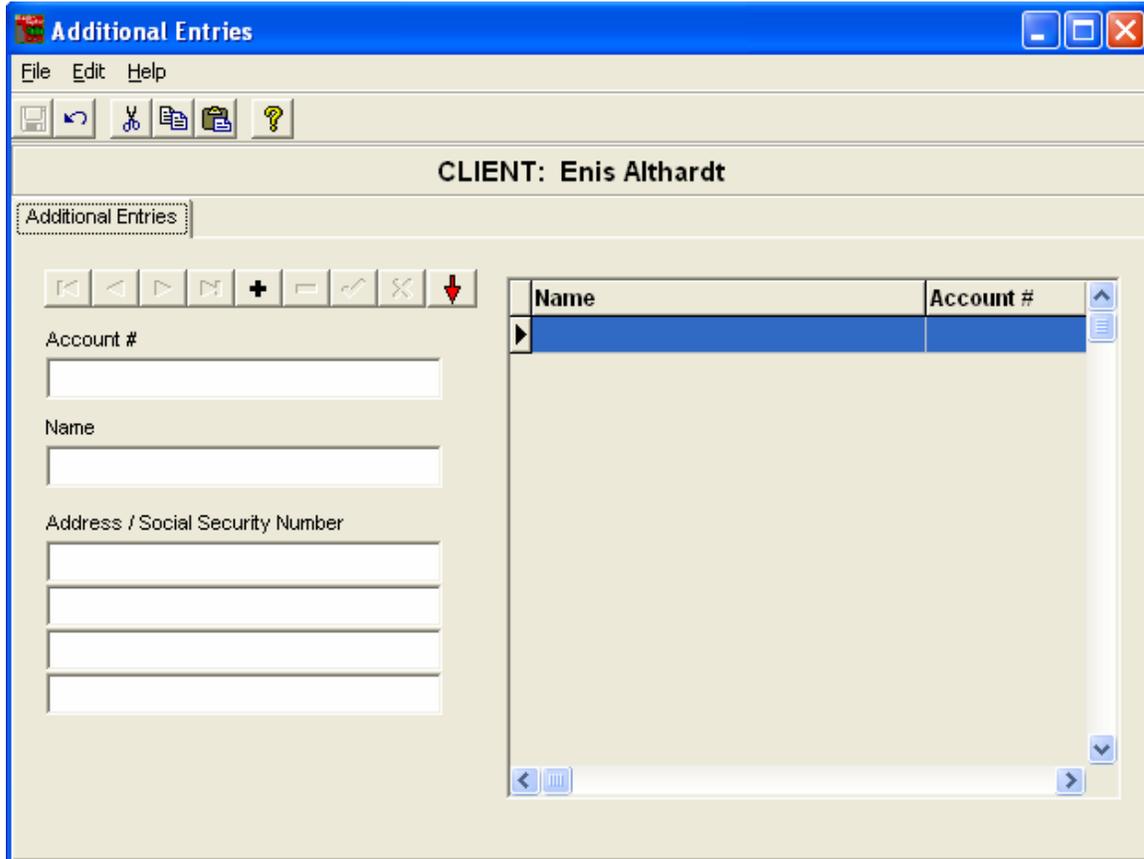


Figure 9

1. Select **ADDITIONAL ENTRIES** from the *Mailing List Menu*. A dynamic data entry screen appears to add names and information to the *Creditors* mailing list. You can also control the order the entries appear in the screen. To add an entry, type the account number (if applicable), then the name, address/social security number. The name automatically appears in the box on the right.
2. Select **+** in the *Navigator* to add another unique entry.

NOTE! Each entry appears above the last one. To start each new entry at the bottom of the list, select the red down arrow in the *Navigator*. Use the backward and forward arrows in the *Navigator* to review your entry. If an entry happens to be in the wrong location, you can use the **-** button in the *Navigator* to delete the entry and then enter it again in the correct location.

3. When you have finished entering additional entries, select **+** in the *Navigator* to save your changes, then select EXIT in the menu bar.

To Print, Convert and Save the Mailing List:



Figure 10

1. Select **PRINT MAILING LIST** from the *Mailing List Menu*.
2. A screen will appear listing several options for printing and converting/ saving the mailing list, including: *Label Type, Label Format, Number of spaces between each label, save the mailing list as either an ASCII Text File/Magnetic Media or an ASCII Comma Delimited Text File, Print or Exit*. Choose the label type and format to print mailing labels, or one of the ASCII formats to convert/save your mailing list.

NOTE! If you choose to save the mailing list in one of the format, a separate “Save/ File As ...” dialog box will appear. This is the standard Windows screen that Specifies where you want to save the name and location of your file.

2. Select **EXIT** to return to the Mailing List Menu and then **EXIT** again to return to the Main Menu.

CHAPTER 3: PRINTING THE FORMS

Whether you are printing each form at the time you enter it or all the forms at once, be sure that your printer is correctly set up. Forms can be printed through each data entry screen, the **PRINT PREVIEW** screen option or from the **PRINT FORMS** screen. The Printer Setup option is available through the **OPTIONS** pull-down menu in the **PRINT FORMS** screen or the **PRINTING** option in each data entry screen.

To Setup Your Printer

Select **PRINTER SETUP** from the **FILE** pull-down menu in the data entry screens. The system will choose the current printer selected by the *Windows Print Manager* as the default printer. To set up a different printer, select *Specific Printer* in the Print Setup screen and then choose a printer and location.

***NOTE!** Make sure that the orientation and paper size are correct.*

REFER TO YOUR PRINTER OR WINDOWS USER GUIDES FOR MORE INFORMATION ON USING THE PRINT MANAGER.

To Print Several Forms at One Time:

Select **PRINT FORMS** from the *Main Menu*. A separate **PRINT FORMS** screen will appear. You can select each form by clicking on the form name or choosing the blue **SELECT ALL OTHER FORMS** and/or **SELECT ALL SCHEDULES** as appropriate.

***NOTE!** You can tell a form is selected when it turns a lighter color...*

Once you have chosen the forms, select the **PRINT** button. To reverse a choice, click on the form name or the **DESELECT ALL SCHEDULES** or **DESELECT ALL OTHER FORMS** buttons.

Select the **EXIT** button to return to the Main Menu.

Print Preview

Forms may be viewed on the screen as they will appear on paper. This is done by selecting **“PRINT PREVIEW”** from the **“FILE”** menu option.

After viewing the form on the screen and verifying its contents, you may print the form from the **“PRINT PREVEIW”** screen by pressing the **“PRINT”** button.

CHAPTER 4: Electronic Filing

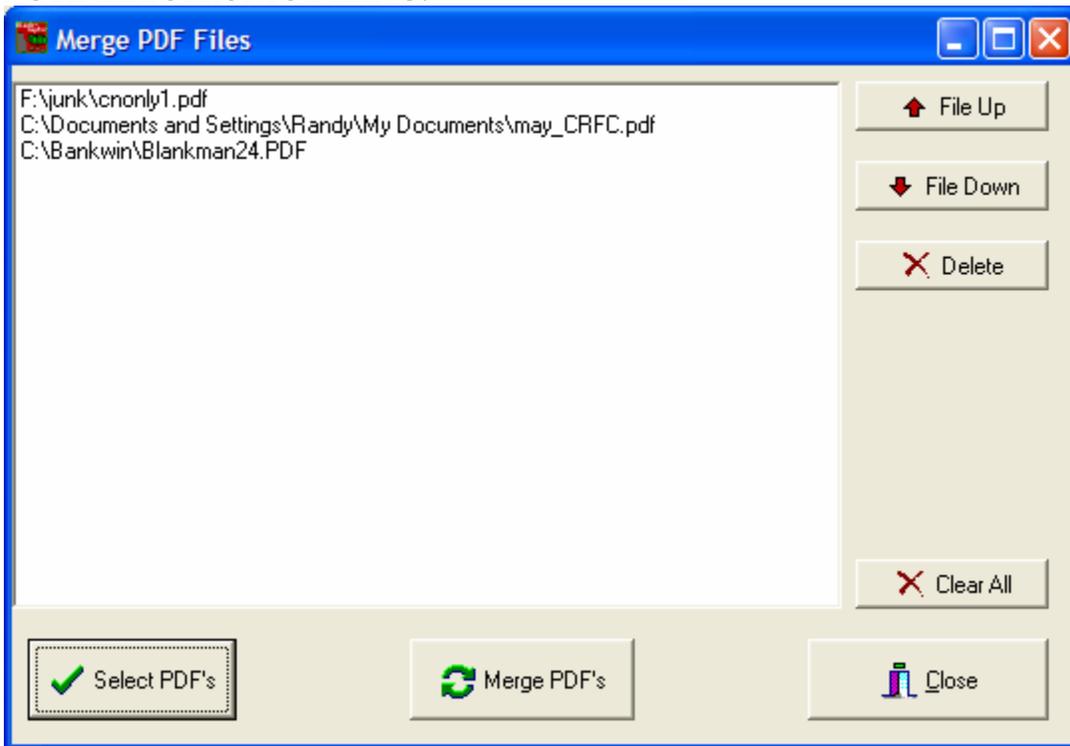
This process will allow you to generate an electronic document containing all the forms you request. The electronic document is generated in PDF format. This PDF document may be viewed using Adobe Acrobat, or Adobe Acrobat Reader.

To build a PDF file of the bankruptcy you must set up your Blankrupter to do so.

When electronic filing is required, a pdf file of all or selected bankruptcy files can be built.

From the Print Forms Screen, select the forms you want included in your electronic filing, check the yes button under Electronic Filing, enter the Electronic Signatures (see notice below) and press Print.

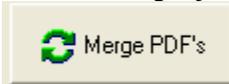
NOTE ELECTRONIC FILING!



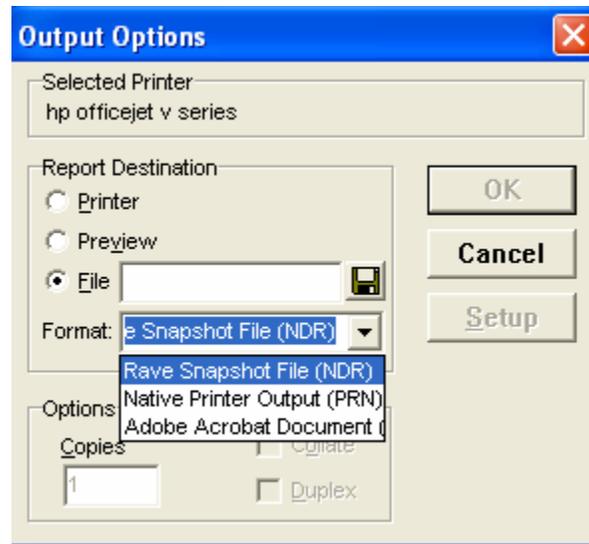
The electronic signatures usually consist of the characters “S/”, electronic signature, followed by the full name. Please check with your Bankruptcy Clerk for details as to how your district designates electronic signatures. You will also be asked if you want to create a Debtors File. This is the file that is used in Case uploads and should be sent along with the PDF file that is created and if required, a copy of the creditors matrix in text format (Magnetic media).

If local forms are required, they can be generated in pdf format and merged to the primary bankruptcy pdf file using the Merge button. 

To build pdf file, first create the primary pdf file using Blankrupter. After the user has a primary bankruptcy file they may then add (merge) their local pdf file to the primary file in the order shown on the screen. To change the order use the up and down buttons. To perform the merge and generate a new file press the Merge PDF'S button.

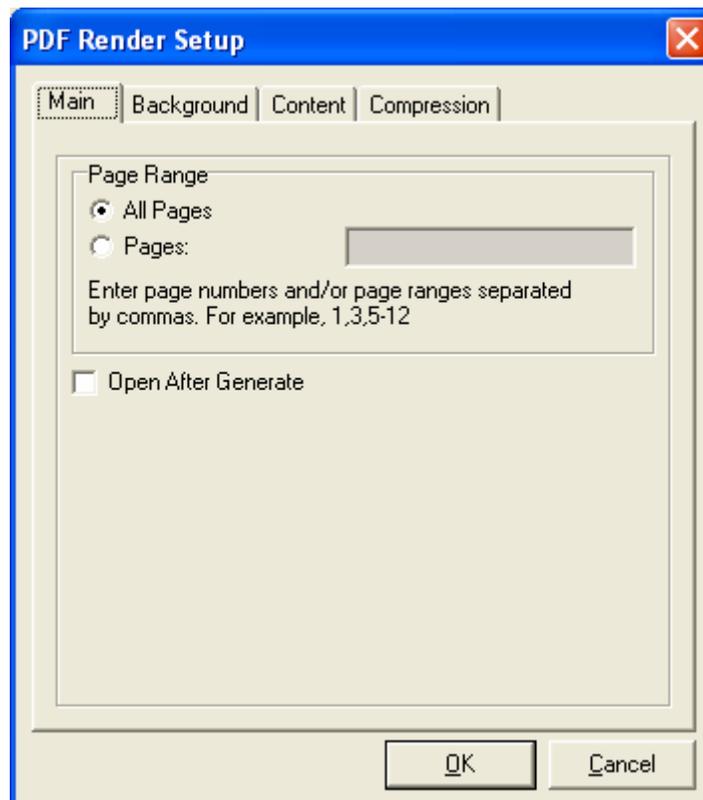
A screenshot of a Windows application window titled 'Print Forms'. The window has a blue title bar with standard minimize, maximize, and close buttons. Below the title bar is a menu bar with 'File', 'Options', and 'Help'. The main content area has a header with 'Print Forms' in large bold letters and 'CLIENT: Smith, James X' below it. A red note on the right says '* To adjust the order of print, use the Utilities section to adjust the order'. There are two tabs: 'Schedules' (selected) and 'Other Forms'. Under 'Schedules', there are three columns of checkboxes. The first column includes 'Clerk's Notice', 'Vol. Petition 1', 'Vol. Petition 2', 'Exhibit C', 'Stmt. of Compen, Rule 2016(b)', 'Ch. 7 - Stmt. of Intentions', 'Designation of Agent', and 'Mailing List'. The second column includes 'Reaffirmation Agreement', 'Ch. 13 Plan', 'Equity Security Holders', '20 Largest Creditors', 'Exhibit "A"', 'Verification of Creditor Matrix', 'Cert of Non-Attorney Preparer', and 'Discl. of Compen. of Preparer'. The third column includes 'Federal Bankruptcy Cover', 'Stmt. of Financial Affairs', 'SFA Signature Sheet', 'Decl. Concerning Schedules', 'Proof of Claim', 'Schedule Instructions', 'Statement Of Social Security Numbers', and 'Declaration RE: Electronic Filing'. Below these are 'Select All' and 'Unselect All' buttons. At the bottom left is an 'Electronic Signatures' section with fields for 'Client' (S/James X Smith), 'Attorney' (S/John Doe), 'Co Debtor', 'Non Attorney Prep', and 'Corp Signature'. At the bottom right is an 'Amended' section with a checked checkbox, a text field containing '***AMENDED***', and an 'Electronic Filing?' section with radio buttons for 'Yes' (selected) and 'No'. At the very bottom are three buttons: 'Print' (with a printer icon), 'Merge' (with a green circular icon), and 'Exit' (with a red square icon).

After pressing the Print button, you will be presented with the screen below. From this screen, select File and then from the format box select Adobe Acrobat Document. Then click on the little diskette icon to select the location and the name of the file.



From the PDF Render Screen, select OK to create your PDF. You may use the Background, Content and Compression to adjust the look and size of the PDF file that will be generated.

NOTE! If you are saving your PDF to a 3 1/2 " floppy, remember they only hold 1.4 MB of data.



CHAPTER 5: SPECIAL FEATURES

Setting up and Selecting the Client Default Information

Once you become familiar with this software, you can save time by setting up default client information. This is information common to all bankruptcies filed, such as attorney and firm name, district, etc. This information can be entered once and then be added to each new client without entering it again.

To Enter the Default Client Information:

Select “! **_Default Information**” in the Client box, then enter the default information throughout the system (i.e., go into each screen and enter default information). Each time a new client is added, the system will ask you if you would like to add the default information. Choose **YES** to do this.

Accessing the Windows Calculator

Select the **F8** key on your keyboard to bring up the Windows Calculator.

NOTE! This option is only available when you are in a data entry screen.

To remove the calculator press Alt F4 or select close.

Short-Cut Exit From Data Entry Screen

Select F4 to exit any data entry screen.

Editing and Deleting a Client File:

1. Select the **ATTORNEY/CLIENT** file from the Main Menu.
2. Double-click on the name of the database (directory) that contains the client you would like to edit or delete.
3. Select the client name to edit or delete from the list of clients in the Clients box.
4. To edit client information, being processing as normal (i.e., exit to *Main Menu* and then go to the screen that contains the information you want to edit). Select the **DELETE** button to delete the client from the database.

CHAPTER 6: UTILITIES

To access the Utilities options:

Select **UTILITIES** from the *Main Menu*.

A *Utilities* screen will appear with a series of tabs at the top of the screen. Each tab Represents a different option, which will be described below. To select an option, select Tab and a data entry screen will appear.

Common Creditors Utility Option:

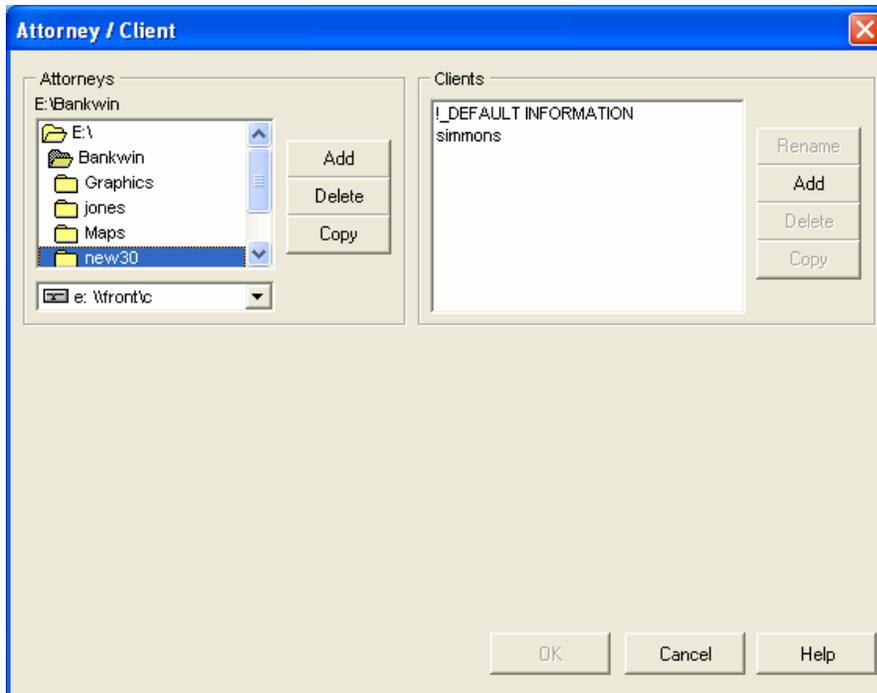
This option allows you to create, copy, move, or delete a list of common creditors. Select a database containing a list of common creditors, or add/delete/modify creditors from an existing list of common creditors. This list is created by you, or someone in your firm, for use every time you process a bankruptcy. It is recommended that you create a list of Common Creditors as soon as possible once you become familiar with the program. This will save a lot of time in the future and allow other users to access the list. This list can be edited, deleted or modified at any time through this Utility. In addition, you also have the ability to add a creditor to the list in the *Creditors, Debtors, Codebtors* screen. To edit, delete, modify or add Common Creditors, select an option from the list of options and follow the instructions on the screen.

NOTE! You can enter more than one Common Creditor database into the system by changing the directory name.

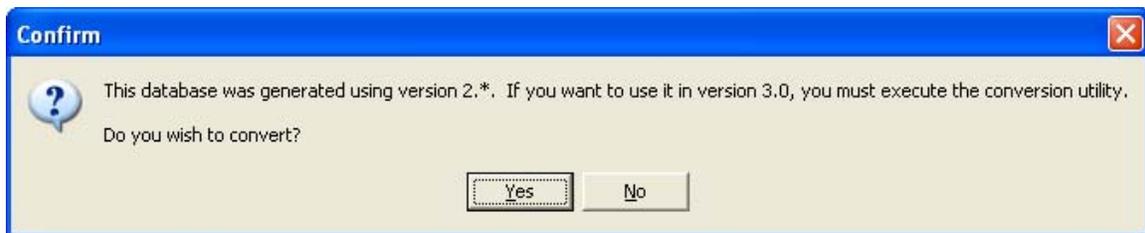
CHAPTER 6: Data Conversion from an Earlier Blankrupter Program

Data Conversion

If you have been using a pervious version of Blankrupter, like version 2.7, and would like to use those clients from the previous version in your Blankrupter 3.5, you will need to convert the attorney folder. This is done by going to the Attorney Client Screen and select the attorney folder you were using in the previous version.



Upon selection of the attorney folder, if the folder has not yet been converted, you will get a message stating that conversion is necessary to proceed. Click the yes button.



You will then see your clients and can begin processing bankruptcies from this attorney folder.