



The Frequent Filer

Electronic Filing Newsletter
For the U.S. Bankruptcy Court
Northern District of Iowa

October 7, 2011

www.ianb.uscourts.gov



CM/ECF 4.2 Highlights



The signs of fall are everywhere at the Iowa Northern Bankruptcy Court....warm days, cool nights, colorful foliage, heated discussions about college football (go 'Clones!), and a new version of CM/ECF. That's right: over the weekend of October 8th, 2011, we'll be upgrading to the latest release of CM/ECF (**please note: as a result of this upgrade, CM/ECF will be off-line from Saturday morning, October 8, 2011 at 6:00 AM through Monday morning, October 10, 2011 at 8:00 AM**). To help make your 4.2 filing experience as smooth as possible, this edition of the Filer highlights some of the new features and changes you'll see following the upgrade.

Good luck, and as always, be careful out there!



What's New with 4.2?

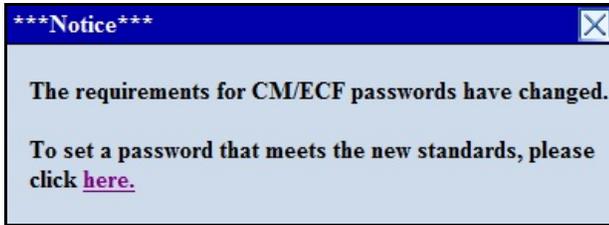
Developed primarily in response to numerous modification requests from courts around the country, CM/ECF Version 4.2 contains a variety of new features designed to make navigating and filing simpler and more efficient. Although there are numerous smaller changes that you'll encounter as you navigate CM/ECF, we'll be highlighting the five major upgrades that you'll notice almost immediately.

1. Increased Password Security

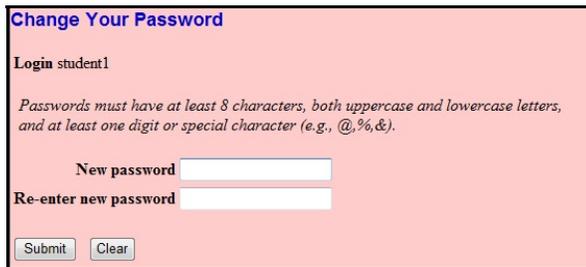
Password security in Version 4.2 has been improved. The first time you access CM/ECF after the upgrade, you will need to change your password to meet the following criteria:

- 1) Must be a minimum of 8 characters,
- 2) must include both upper and lower case alphabetic characters, and
- 3) must contain at least one digit or special character [e.g., 0 - 9, @, #, \$, %, &, *, +, :].

The first time you log in to Version 4.2, the following message will appear:



Don't have time to change your password right now? You can click the **X** at the top of the blue box and proceed with CM/ECF. However, this message will appear at *each* login until the password is changed. When you're ready to change your password, click "here" in the blue Notice box, and a Change Your Password Screen will appear:



Do you have trouble remembering your password? If so, please be advised that a new security feature in 4.2 won't help your cause: after five invalid login attempts on a particular account, your account is locked out for five minutes. Every additional invalid password entered after a timeout will increase the duration of the next timeout.

2. Adversary Case Opening

Attorneys will no longer have to create an association with the plaintiff when filing a complaint to open an adversary proceeding. In Release 4.2, the filer is automatically linked as the plaintiff's attorney.

The "Attorney" button on the Party Information screen has been replaced with an "Add additional

attorney" button.

Additionally, the plaintiff's attorney will no longer be able to add an attorney for defendant; this information will be entered at the time the defendant files an answer.

3. Enhanced Payment Options

Release 4.2 offers two new options to make paying your filing fees even easier.

1. Attorneys may now choose to pay some or all outstanding fees in a given transaction (previously, all fees had to be paid at once). On the "Internet Payments Due" screen, all outstanding fees are displayed, along with a check box for each fee. To select the fees to pay, simply check the boxes next to the desired fees and click "Next" to continue to the payment screen. **Note:** If you have multiple fees due and owing, the system will allow you to select specific fees to pay in their entirety, while not requiring payment of other fees. The system will not allow the *partial* payment of a single fee.

2. Attorneys now have the option to pay by bank account debit (ACH) or by credit card. This option will appear on your payment screen, after you have confirmed the selected fees you wish to pay. **Note:** this feature will not be available in the Northern District on October 10th, but will be enabled shortly thereafter.

4. Noticing Enhancements

A. Email Security

When creating or updating e-mail addresses on user accounts, all users will be prompted to enter both primary and secondary email addresses twice; the address is not saved until the fields match.

B. Opportunity to Decline Notices of Electronic Filing

Attorneys who represent parties in an adversary proceeding now have the option to choose whether they want e-mail notifications of bankruptcy activity if they have no direct involvement in the bankruptcy case. Currently, these attorneys receive all e-mail notifications from both cases. To decline all notification for related bankruptcy cases, select “Utilities” from the blue menu bar, then “Maintain Your ECF Account.” Choose the “Email Information” button in the lower left hand corner of the screen, and the following will appear:

Email information for Dayne L. Tracy II

Primary email address Reenter primary email address

Secondary email address Reenter secondary email address

Send the notices specified below

to my primary email address

to the secondary addresses

Send notices in cases in which I am involved

Send notices in these additional cases

Send notices for adversary proceedings in which I am directly involved and for their related bankruptcy cases

Send notices for adversary proceedings in which I am directly involved but not for their related bankruptcy cases

You may receive notices for some bankruptcy cases if it is required by the Clerk of Court

Send a notice for each filing

Send a Daily Summary Report

Format notices HTML Text

Note: This is a universal selection (i.e., applies to all adversary proceedings, not specific adversary proceedings).

C. Terminated Parties

Previously, when a party was terminated, the terminated party did not receive notice of the event.



Now the terminated party is included in the noticing list for that one event.

D. Combining Noticing Recipients on BNC Certificates of Notice

When a pleading is noticed through the Bankruptcy Noticing Center (BNC) and by CM/ECF Notices of Electronic Filing (NEF), users will no longer have to look in two locations to determine who was noticed. The BNC Certificate of Notice will display noticing activity for both methods. Case participants who were noticed in CM/ECF by electronic mail will be appended to the BNC Certificates of Notice.

5. Revised Claims Filing Screens

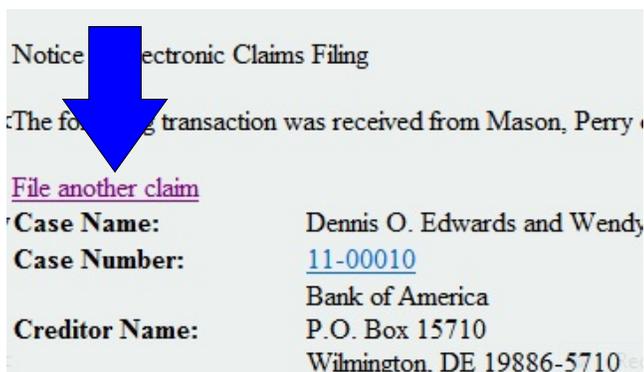
The Proof of Claim entry screen text and formatting have been modified to match the Official B10 Claim Form, which was revised in April of 2010. When filing a Proof of Claim, keep these tips in mind:

- A) The total amount of the claim should be entered into the “Amount Claimed” field.
- B) If indicated on the claim, the amount of the claim that is secured and the amount of the claim that is priority should be entered in CM/ECF.
- C) The unsecured or unknown amounts can no longer be entered.
- D) The total amount of the claim is no longer calculated.

The 4.2 Proof of Claim screen looks like this (unsecured and unknown fields no longer display):

Additional changes to the Proof of Claim filing process that you'll notice:

- A) Notices of Electronic Claim Filing will now show the categories of the claim amounts requested by the claimant.
- B) Claims filed in CM/ECF prior to Release 4.2 may display unsecured or unknown amounts if they are a part of the claim record.
- C) The "File another claim" hyperlink was previously displayed at the bottom of the Proof of Claim receipt. Now the hyperlink has been moved to the top of the receipt for easier access.



Final Notice for Final Decrees

Effective with the upgrade to CM/ECF Version 4.2, paper copies of Final Decrees will no longer be served in the Northern District of Iowa. Those parties to a case who receive electronic notification will still receive an email advising them that the Final Decree has entered and the entry will appear on the docket, but no parties will be served by paper notice.



Rule 3002.1 - Mortgage Payment Changes Effective December 1, 2011

New Rule 3002.1 requirements, which address certain claims in Chapter 13 cases, will go into effect on December 1st, 2011. Revised primarily to provide a process for a Chapter 13 debtor to cure a default and maintain payments on a home mortgage during the plan if post-petition payment obligations have changed, Rule 3002.1 applies to claims that are (1) secured by a security interest in the debtor's principal residence; and (2) provided for under 1322(b)(5) of the Code in the Debtor's plan. This rule amendment also provides a way for the mortgage creditor to inform the debtor of changes in post-petition payment obligations without fearing violation of the automatic stay.

What does this mean for you? For those attorneys who represent mortgage creditors, it means that

beginning December 1, 2011, you must file three new events as supplements to a mortgage claim in the event that post-petition mortgage obligations change. Located under the “Claim Actions” category, the three new events (with explanations) are:

- 1) **Notice of Mortgage Payment Change**
(Allows the claim holder to inform appropriate case participants when a change in payment amount occurs)
- 2) **Notice of Postpetition Mortgage Fees, Expenses, and Charges** (Includes claim holder’s record of fees incurred by the case that the holder asserts are recoverable against the debtor)
- 3) **Response to Notice of Final Cure Payment**
(Allows the trustee or debtor to inform case participants that the debtor has completed all payments under the plan)

When any of the above events are docketed, they will display on the History section of the Claims Register for their associated claims, but will not appear on the docket sheet.

Watch for additional information about Rule 3002.1 changes as December 1st draws near.

Resource Reminder: On-Line Attorney Manual

In early August, the Clerk’s Office unveiled a new customer service tool to our filing community, with the goal of providing an additional resource for your filing questions and concerns. Located on the CM/ECF blue menu bar (right between the “Search” and “Logout” options), our On-Line Attorney Manual is a filing aid which contains docketing instructions for



nearly every bankruptcy and adversary docket event available in CM/ECF. Many of the events in our manual also contain descriptions of the correct usage for that event, as well as helpful information about submission of proposed orders, docketing of bar date notices, etc. In some events, you’ll even find a link to an interactive simulation for that particular docket event.

Developed with the look and feel of CM/ECF in mind, the manual is easy to use and will be especially valuable for those filing questions that arise after business hours. We encourage you to explore the attorney manual, and we value any feedback you may have. If you’ve got a suggestion for an improvement to the manual, email it to Training@ianb.uscourts.gov.

Did You Know?

Understanding PACER’s “One Free Look”

Everyone loves the “One Free Look” at a document that is available, via PACER, to every party who receives electronic notification of a filing in a bankruptcy or adversary proceeding.

But, did you know that there’s a time limitation on your one free look? Many attorney offices are not aware that the free look expires after two weeks (yep, we’re serious!). This means that if you don’t access the document (via the link in your email) within two weeks of receipt, then the “One Free Look” no longer applies and you will be charged standard PACER fees for viewing.

Consider this just one more reason to review your email notifications in a timely manner!