

BASE??
ALL REFUNDS SENT IN? FEASIBLE IF NOT??

CHECKLIST FOR PROPOSED MODIFIED PLAN REVIEW

- Labeled “amended?”
- What month is case in?
- Is there an MTD?
- Check delinquency. If delinquency is more than the amount of the NEW payments, require drop dead language
- Plan Date – check to make sure it is a new date
- Check start date in ¶1(a)
- Check commitment period in ¶1(c)
- Check start dates in ¶2(b)(1) and ¶2(b)(2) – do they match ¶1(a)? Is start date appropriate? Make sure that Para. 1 start date will not cause any mis-disbursed funds due to changed Para. 2(b) start dates.
- Is “original” stricken on plan for attorney fees?
- Check total attorney fees. Check remaining attorney fees.
- Analyze for attorney fee payment option conflicts & reduction in supplemental fees.
- Check for confirmed collateral values and BI#.
- Is prospective plan language included? Always required.
- Look for added or deleted plan provisions
- Does drop dead language start date match ¶1(a) and ¶2(b)?
- If unemployed, require amended schedules w/in 30 days of employment.
- Check OCP
- Look for A,B,I,J, Ex. D-2. Require schedules if lowering payments for 6 months or more.
- Compare modified schedules with original schedules
- Is budget reasonable?
- Is there an increased income issue? If greater than 10% analyze further.
- Verify feasibility of plan. If not feasible, object.
- Are all tax returns received?
- Have tax refunds been paid in?
- Request pay stubs when necessary
- Do we have all charitable contribution YTD statements if required?
- Do we have YTD bonus/commission statements if required?
- Waive Schedules? Require Schedules?

IF CASE IS OVER 36 MONTHS, RUN BASE CALCULATION! Is case feasible to not only pay the claims but also meet their base????