

BEST CASE® SCENARIOS

A NEWSLETTER FOR USERS OF BEST CASE BANKRUPTCY SOFTWARE

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Dear Readers:

Welcome to the latest edition of Best Case Scenarios. In this issue, you'll find lots of great tips about your bankruptcy software, news about features included in our latest release, advanced applications and features for our power users, a bankruptcy legislation update, the latest developments in electronic case filing and more!

If you have questions about your Best Case Bankruptcy software, or if you have suggestions for our development team, we encourage you to call us toll-free at 1.800.492.8037 between the hours of 8:30 a.m. and 5:00 p.m. Central Time, or e-mail us at info@bestcase.com. We provide unlimited toll-free technical support for the first year that you own the software and offer annual maintenance packages after your first year.

Some software companies discourage you from calling by not offering a toll-free number, forcing you to navigate through extensive voice-mail menus, and making you wait on hold for a long time for technical support. At Best Case Solutions, we take pride in offering excellent software and support and encourage you to contact us with questions and comments. If you have ever called us for help, you know that you get a live person who is friendly and helpful. We want you to be satisfied with your software and to help you utilize all of its capabilities, so please call us if you have questions.

Thank you once again for choosing Best Case Bankruptcy for your practice.

Best Case Bankruptcy 9.0 Released in March!

Contains New Features, Revised Statement of Financial Affairs

We hope you didn't miss the latest version of our software, Best Case Bankruptcy version 9.0, which was shipped in mid-March. Changes in this version include revisions to the Statement of Financial Affairs, Schedule E, and the Proof of Claim, a new Best Case Editor feature, and a new ECF Manager for electronic filing. You can find a detailed list of improvements in Version 9.0 on page 3.

Customers who were covered by our maintenance plan when this update was shipped received it free of charge. Customers whose maintenance had expired have the opportunity to purchase this update for a low fee. Call 1.800.492.8037 for update pricing.

To check which version of Best Case you have installed, start Best Case then click Help/About Best Case Bankruptcy in the menu bar.

Statement of Financial Affairs Revised this Year

The Administrative Office of the U.S. Courts added four questions to the Statement of Financial Affairs this year. This form was updated in Best Case Bankruptcy 9.0.

Amounts Entitled to Priority Increased April 1, 2001

Amounts of claims entitled to priority are scheduled to increase every three years with the most recent changes taking effect on April 1 of this year. Wages, salaries and commissions and certain claims of farmers and fishermen were raised from \$4,300 to \$4,650 and deposits by individuals were raised from \$1,950 to \$2,100. Best Case Bankruptcy version 9 relies on your Windows system clock and began printing the new amounts on Schedule E and the Proof of Claim on April 1.

Praise for Best Case Bankruptcy 9.0:

"I have one word about your new version. Actually, a few words:

AWESOME! OUTSTANDING! WONDERFUL!!

Your version 8 is already an outstanding program...The new version will, in my opinion, blow away all your competitors."

- Roland D. Tweed, Attorney at Law, Riverside, CA

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Don't Miss these Hot New Features in Best Case Bankruptcy 9.0!

The new features and enhancements listed below are described in greater detail in your help file. Just start Best Case then click Help/Contents/What's New.

Form Changes

- Four questions were added to Form 7, Statement of Financial Affairs. The Administrative Office of the U.S. Courts required this change.
- Schedule E Priority Claims and the Proof of Claim were changed to reflect the increased amount of claims entitled to priority on April 1.

New Shortcuts!

- AddressClipper™ added! Copy and paste an address from a creditor screen to any other address screen in Best Case Bankruptcy. Just insert the cursor in any address field of the record (name, street address, city, state or zip) and press [Ctrl]-[Shift]-[C] to copy. Insert the cursor in the new address record and press [Ctrl]-[Shift]-[V] to paste.
- Drag and drop client files from Windows Explorer or My Computer into the Client List Window! Just resize both Best Case Bankruptcy and My Computer so that you can see both windows, then drag and drop the client file from My Computer into the Client List Window in Best Case.
- New feature to search for client names! Type !! then your text in the Client List Window.
- Even easier electronic filing! Best Case Bankruptcy now creates the PDF, a text file of the matrix, and the case upload file (new in 9.0) all in one easy step, then allows you to view files and connect to the court's web site with the click of a button! (See Filing Electronically with Best Case Bankruptcy 9.0 on page 5.)

United States Bankruptcy Court
District of New Jersey

In re: Joseph Wayne Sample	Debtor(s):	Case No.:	
Sarah Lynn Sample		Chapter:	7B

CHAPTER 13 PLAN

- Payments to the Trustee: The future earnings or other future income of the Debtor is submitted to the supervision and control of the trustee. The Debtor (or the Debtor's employer) shall pay to the trustee the sum of \$4,558.02 per month for 36 months.
Total of plan payments: \$164,099.00
- Plan Length: This plan is estimated to be for 36 months.
- Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptcy Code and this Plan.
 - Secured creditors shall retain their mortgage, lien or security interest in collateral until the amount of their allowed secured claims have been fully paid or until the Debtor has been discharged. Upon payment of the amount allowed by the Court as a secured claim in the Plan, the secured creditors included in the Plan shall be deemed to have their full claims satisfied and shall terminate any mortgage, lien or security interest on the Debtor's property which was in existence at the time of the filing of the Plan, or the Court may order termination of such mortgage, lien or security interest.
 - Creditors who have co-signers, co-makers, or guarantors ("Co-Obligors") from whom they are enjoined from collection under 11 U.S.C. § 1301, and which are separately classified and shall file their claims, including all of the contractual interest which is due or will become due during the consummation of the Plan, and payment of the amount specified in the proof of claim to the creditor shall constitute full payment of the debt as to the Debtor and any Co-Obligors.
 - All priority creditors under 11 U.S.C. § 507 shall be paid in full in deferred cash payments.
- From the payments received under the plan, the trustee shall make disbursements as follows:

Our new Best Case Editor, pictured above, lets you edit completed Chapter 13 Plans, Attorney Compensation Statements, the Statement of Financial Affairs and most of our local forms in an internal word processor.

General Improvements

- Completed Chapter 13 Plans, the Attorney Compensation Statement, Form 7, Statement of Financial Affairs and most local forms can be edited in the new Best Case Editor feature, a built-in word processor, pictured above!
- First 32-bit version! Best Case Bankruptcy now works with Windows 2000 (as well as 95/98/ME and NT as before).
- New option to exclude creditors from matrix
- New option to exclude creditors from schedules
- Now you can specify multiple intents for one claim on Form 8
- Utility added to convert city and county names in AddressHelper™ to uppercase.
- Summary of Schedules now shows a breakdown of Schedule D and E claims on the screen. The total of Schedule D claims is broken down into secured and unsecured portions, and Schedule E claims are broken down into priority and non-priority portions.

- You can now print a Client List Report of just active or closed cases, just cases needing attention, or just cases with follow-up dates entered. Mark your choices through the Filter/Report button then click the Client List button to preview the report.
- New option in Schedule C to sort exemption statutes by description instead of by statute number. Just press [F10] or click the red book to display statutes, click the By Description Tab, then type the first few letters of the desired statute. If you like, you can edit exemptions in the Setup Menu to insert letters at the beginning of descriptions to make "hotkeys" for statutes you use often.

Supplemental Forms Folder Added to the Forms and Schedules Menu! Contains the following new forms:

- Adversary Proceeding Cover Sheet
- Business Income and Expenses (a new attachment for Schedule J that replaces the one in the Additional Documents Library in versions prior to 9.0)
- Declaration of Compliance with Rule 9009
- Designation of Agent
- Client Questionnaires for business and non-business debtors (The questionnaires in the supplemental forms folder have been updated with the new questions on the Statement of Financial Affairs and replace the questionnaires in the Additional Documents Library in versions prior to 9.0).

Additional Documents Library Changes

- New export data type allows you to pick multiple creditors, contract parties, codebtors, or additional notice parties for your documents.
- Multi-Key Locator added - just click the Additional Documents tab, type the first few letters of the document title to jump to it, then press [Enter] to select it.

Printing Changes

- The printing options such as print blank forms, print "Draft" across forms, print the date on signature lines, etc., are now available for the Proof of Claim, Involuntary Petition, and Numbered List of Creditors!
- The option to print "Amended" in the form title has been modified so that you can choose the text that prints.
- The standard Attorney Compensation Statement should print on one page if you have not added a lot of extra text to the exceptions or the section about what your fee includes and excludes.

Chapter 13 Plan Changes

- We've added a section where you can type special provisions that print at the end of the Chapter 13 plan.
- You can now edit the completed Chapter 13 Plan for each case through the new Best Case Editor, pictured at left.
- We've added several custom local Chapter 13 Plans. See Local Forms Added/Improved on the next page.

Chapter 13 Plan

Summary | Claims | Payout | Liquidation | Split Claim | Wage Deduction | Other

Other Provisions (Please Describe):

Debtor to pay First Allied Bank in full because the claim was co-signed.

Close Help

Since almost every Chapter 13 case has something unique about it, we've added an Other Tab to the Chapter 13 Plan Calculator screen. Text that you type here appears at the end of your plan in a new Special Provisions section.

Local Forms Added/Improved in 9.0

Some basic local forms are included with Best Case Bankruptcy while others are sold as Add-Ons for additional fees. Those that are sold as Add-Ons are marked with asterisks and have product codes listed below. Call for pricing. Documents listed as QuickForms can be filled out through our new Best Case Editor feature.

Southern District of Alabama

- ✦ Custom Chapter 13 Plan Added!* (Product code ALSOU13)

Central District of California

- ✦ Custom Chapter 13 Plan added!* (Product Code CACEN13)
- ✦ The Notice of Available Chapters and the Verification of Creditor Matrix now print the “other names” from the Voluntary Petition.
- ✦ The Declaration Re: Limited Scope of Appearance (Local Rule 2090-1) has been added to the Local Forms folder for all cases being filed in this district.
- ✦ Many local forms were added that appear in your Local Forms folder.* (Product Code CACENF1)

Eastern District of California

- ✦ Custom Chapter 13 Plan added for Sacramento and Modesto* (Product Code CAEAS13)

Northern District of California

- ✦ Custom Chapter 13 Plan, (2 plans added: 1 for Oakland and 1 for all other divisions) Application to Modify Chapter 13 Plan, Order Confirming Plan and Approving Attorneys Fees, and Rights and Responsibilities of Chapter 13 Debtors and Their Attorneys added* (Product Code CANOR13)

Southern District of California

- ✦ New option to Export Case Extract File for electronic filing in this district!
- ✦ Chapter 13 Plan added* (Product Code CASOU13)
- ✦ Several Local Forms added including the Custom Version of the Verification of Creditor Matrix

Middle District of Georgia

- ✦ Custom Chapter 13 Plan Added* (Product Code GAMID13)

Northern District of Georgia

- ✦ Custom Chapter 13 Plan Added* (Product Code GANOR13)

Southern District of Georgia

- ✦ Custom Chapter 13 Plan Added* (Product Code GASOU13)

Northern District of Indiana

- ✦ Statement Concerning Status of Filing of Tax Returns and Tax Review Proceedings added as a QuickForm in the Local Forms folder at the bottom of the Forms and Schedules Menu

District of Maryland

- ✦ Custom Chapter 13 Plan Added (No additional charge)

Eastern District of Michigan

- ✦ Bankruptcy Petition Cover Sheet Added
- ✦ Statement of Purpose added (a QuickForm)
- ✦ Changes made to the Attorney Compensation Setup Screen so that you can exclude items not included in your fee on your custom Eastern Michigan compensa-

tion statement.

The following enhancements refer to the custom Chapter 13 plan for Eastern Michigan* (Product Code MIEAS13):

- ✦ Plan classes added to jurisdiction file for the 13 Plan.
- ✦ Change made to the Eastern Michigan Chapter 13 Plan so that if the attorney’s fee is paid by retainer, the correct information prints in the administrative expenses section of the plan.* (Product Code MIEAS13)
- ✦ Option added to insert a statement about reservation of attorney fees on the MI 13 Plan Info screen.
- ✦ You can now Edit the Custom Chapter 13 Plan for this district through the Best Case Editor.
- ✦ Payment Order (QuickForm for Chapter 13 cases appearing in the Local Forms folder)
- ✦ Order Excusing 3rd Party Payment/Debtor to Remit Payments to Trustee (A QuickForm for Chapter 13 cases appearing in the Local Forms folder)

Western District of Missouri

- ✦ Statement of Chapter 7 Business Operations (QuickForm)
- ✦ Notice of Application for Attorney Fees and Expenses (QuickForm)
- ✦ Notice of Reopening of Bankruptcy Case to Add Creditor (QuickForm)
- ✦ Notice of Amendment of Sch. of Debts and Addition of Creditor (QuickForm)
- ✦ Designation of Agent (in your new Supplemental Forms folder)

District of New Jersey

- ✦ You can now edit your Chapter 13 Plan Summary in the Best Case Editor* (Product Code NJALL13)

Eastern District of North Carolina

- ✦ New option to use the debtor’s social security no. for the name of the matrix-on-disk file

District of Oregon

- ✦ Certification Re: Tax Returns LBRI340
- ✦ Option added to include the page numbers in matrix
- ✦ Improvements made to Exhibit C - default answers added; form can be edited by user

Northern District of Texas

- ✦ Custom Verification of Creditor Matrix

Western District of Texas

- ✦ New option to create Case Extract File for electronic filing.

Eastern District of Virginia

- ✦ Amendment Cover Sheet (a QuickForm in your Local Forms folder)
- ✦ Notice to Consumer Debtor of Available Chapters
- ✦ The Proof of Service that appears in the custom Chapter 13 Plan and the Notice were modified to account for changes to these local forms.
- ✦ You can now Edit your Custom Chapter 13 Plan*.

Eastern District of Wisconsin

- ✦ Custom Chapter 13 Plan Added (No additional charge.)

Look for more local forms coming in our next release!

*Forms marked with asterisks are sold for additional fees.



Help Desk

I have thousands of clients in my client list. Can I search for a particular case?

We’ve added a search feature in Best Case Bankruptcy version 9.0:

1. Open the Client List Window and make sure it is sorted by name. (If you aren’t sure, click the Filter/Report button and check the Sort by selection. The Show selection should be set to All Clients. Click **OK** to close the Filter window.)
2. In the Client List Window, type !! then the text you want to find. For example, to search for any clients with the word “samples” in the Index As field, you would type !!samples. Note that you don’t want to put a space after the exclamation points.
3. The text you have typed appears at the top of the Client List Window next to the Name tab. If you want to revise your search, you can just press [backspace] to erase characters.
4. As you type, your client list will be filtered to include just those files that meet your search criteria. If you find your file, double-click on it to open it.
5. If you want to see all clients again, just close the Client List then open it again using the **Open** button in the toolbar.

Can I copy a Schedule G entry onto Schedule F?

Using our new AddressClipper™ feature, you can copy and paste an address from a creditor screen to any other address screen in Best Case Bankruptcy or to documents in other Windows applications. Just insert the cursor in any address field (name, street address, city or state) of the address to be copied and press [Ctrl]-[Shift]-[C]. Insert the cursor in the new address record and press [Ctrl]-[Shift]-[V] to paste. If you are pasting to a file in a different program, use the standard Windows paste command: [Ctrl]-[V].

Can I install all exemptions tables at once?

Exemption statutes were updated in Best Case Bankruptcy version 9. After installing the version 9.0 CD, you need to update the exemption statutes through the Setup Menu in order to get our latest changes. Go to Setup/Exemption Tables/Install. To install all states and the Federal Statutes, press [Ctrl]-[Shift]-[A]. You will get a message asking if you want to overwrite existing files. Click Yes.

Electronic Case Filing Update

In districts participating in the Electronic Case Filing (ECF) program, law firms can file bankruptcy cases by uploading files to court web sites instead of submitting paper petitions. Interested parties can access court documents through the internet where pleadings and notices are posted as well. Bankruptcy courts in Eastern Virginia, Southern California, Northern Georgia, Western Missouri, Southern New York, Minnesota, New Mexico, and Middle Louisiana currently use ECF programs to manage cases. Western Washington, Western North Carolina, Western Texas, and Phoenix, Arizona have begun to train attorneys and allow some law firms to file electronically, and many other courts are working to begin ECF implementation later this year or early in 2002. The Administrative Office of the U.S. Courts hopes to have all bankruptcy courts accepting electronically filed petitions by the year 2003.

In ECF districts, law firms representing debtors are generally required to submit a PDF file of the entire petition and related schedules, a separate PDF of the Chapter 13 plan, if applicable, and a text file of creditor names and addresses. Some courts have also started to require a case upload file (a.k.a. case extract file) which contains basic data about the case taken from the Voluntary Petition.

Although the ECF program will change the way you file cases, Best Case customers will find that our software makes the entire ECF process quick and painless. With Best Case Bankruptcy version 9 and Adobe® Acrobat installed, you can create PDF files, text files of the matrix, and case upload files with a few mouse-clicks, then connect to the court's web site to upload the files.

Advantages of Using Best Case Bankruptcy for ECF

Best Case Makes One Compact PDF File of All Forms

One advantage of Best Case Bankruptcy is that it is very easy to create one compact PDF file of all of the Official Forms for a bankruptcy case as the courts prefer. No scanning is required. The single PDF file uploads easily to the ECF system and avoids confusion when you browse to find the file to upload. Some competing programs will create PDF files, but create a separate PDF file for each document, making the ECF process cumbersome and the final product unwieldy.

Best Case Inserts the Name and Date on Signature Lines

To make ECF even easier, Best Case Bankruptcy automatically inserts “/s/ <name>” and the date on debtor and attorney signature lines in your PDF files.

Best Case Makes a Creditor Address Matrix in Text Format

In many districts participating in the ECF program, the courts require that the creditor address matrix be submitted in ASCII text format. In Best Case Bankruptcy, you can automatically create a text file of the creditor address matrix with the PDF of the petition. The creditor names and addresses will be pulled from the creditor schedules for you; there is no additional information to enter. Our program offers several formatting options for the text file to meet each court's specifications.

Best Case Creates the Case Upload File

In several districts, the court asks that you submit a case upload file (a.k.a. case extract file) with your PDF containing basic information about the case. Best Case Bankruptcy creates this file automatically; there is nothing more for you to enter.

Best Case Lets You Put Documents in the Right Order

A Setup option in Best Case Bankruptcy allows you to reorder documents so that you can submit them in the order your court prefers, a must for electronic filing!

Our New ECF Manager Does it All in Two Easy Steps!

Best Case Bankruptcy version 9.0 has an ECF Manager that allows you to create a PDF of the petition, a text file of the creditor address matrix, and a case upload file in one easy step! Once the files have been created, use the new ECF Manager to view files before submitting them, then click a button to open the court's web site to upload your files. No other bankruptcy software makes electronic filing so easy.

We Can Make the Transition Easy for You

Best Case Solutions offers the skills of our technical support team who have ample experience in the support issues involved in electronic filing, such as installation of Adobe Acrobat, troubleshooting creation of PDF files, and even uploading PDF files to the court's site.

“I was delighted at the ease in which the program conformed to the new electronic filing requirements. The electronic filing requirements caused a lot of confusion and the Best Case software was a huge help and comfort in adjusting to this court requirement.”

- Ira Schoeps, Partner, Schoeps & Specht
Nyack, NY

“...When the local bankruptcy court changed to electronic case filing, I had to change software. I am extremely pleased with Best Case. It is easy and quick. Most helpful is the customer service response... I am completely satisfied with Best Case.”

- John W. Raymond, Attorney
Norge, VA

“I have found Best Case is everything I need. It has made ECF (electronic case filing) transition great. The customer service hotline is always helpful, courteous and prompt. No machines to talk to - actual humans.”

- Anita F. Carr, Paralegal, Richard Hudgins,
Newport News, VA

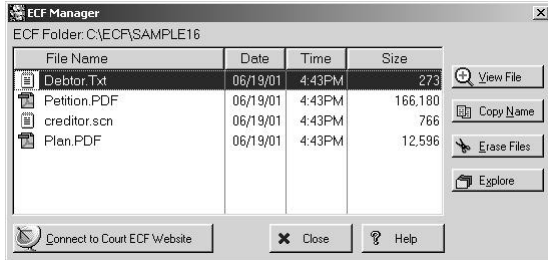
“Best Case is the very best. The program answers the need of the attorney. It is organized as attorneys think rather than as a programmer (thinks). The organization is intelligent and easy to use yet very powerful. There are many helpful features and (it's) ready to use with electronic filing. Plus, there's no problem taking a 'case' home on a floppy. Tech support is the best! I use the network version and love it.”

- Lance Roger Spodek, Attorney
New York, NY

Filing Electronically with Best Case Bankruptcy 9.0

Some new options in the Setup Menu allow you to set default names and locations for the files that you will create in the ECF process and to specify the URL of the bankruptcy court. We have input this information for you but you can update it at any time by clicking Setup/Jurisdictions, editing your jurisdiction, then clicking the ECF tab and making the appropriate changes. Then, to create files and upload them:

1. Enter all case information. In the Forms and Schedules Menu, press [Shift]-[spacebar] to mark all forms to print, or double-click in the Print column.
2. With all forms marked with a printer, click the **Print** button in the toolbar.
3. You can use the printing options listed in the print dialog box to create amended forms, etc. After you have made your selections, click the **ECFiling** button.
4. The Electronic Case Filing window appears. Generally, you won't need to make any changes in this window if you have set up your default answers in the Setup menu. Click **OK** to create the files.
5. After the files have been created, the ECF Manager window appears. In this window, you can connect to the court's web site to upload files, and view or delete files. Notice that the file location is displayed at the top of the window. You will be prompted to specify file names and location during the upload process. To view a file, highlight it and click the **View File** button.



The new ECF Manager shows a list of all files to be submitted to the court's site and allows you to view files before uploading.

6. After you have viewed your files, click **Connect to Court ECF Website**
7. Enter your user name and password. In districts that accept the case extract file, you can go straight to the upload page to upload your files. In other districts, you'll first have to start a case and input some basic information before uploading your files.
8. When you get to the upload screen, you will be asked for the name and location of the file to upload. Browse to the file location that was displayed in the ECF Manager window and choose the Petition.PDF file. Follow on screen prompts.
9. In some districts, you can upload other files with your PDF such as the 13 Plan, Case Extract File, and Matrix file. To select these files, click the **Browse** button on the court's web site. You will automatically be in the correct directory; just double-click on the appropriate file names in the appropriate boxes.
10. When all boxes have been filled in, click **Submit** to send your files to the court. Your court's web site will give you confirmation of your successful upload.

Note: We are currently working on more specific instructions for each district's site. Check the "For Best Case Customers" section of our website (www.bestcase.com).

Help! The signature section in Exhibit B of the Voluntary Petition is blank!

When you create PDFs using the procedure above, Best Case Bankruptcy automatically inserts /s/ <name> on signature lines. The Exhibit B section on the second page of the Voluntary Petition is only to be filled in if most debts are non-business debts. Best Case Bankruptcy looks at your answer for the Nature of Debt (in the Filing Information tab of the Voluntary Petition) to determine whether to fill in this question. If you have selected "business" or if you have left this question blank, Exhibit B will not be filled in.

What You Will Need

To create PDF files with Best Case Bankruptcy, you need to have Adobe® Acrobat installed on your machine. Although you can view PDF files with just the Adobe® Acrobat Reader installed, you will need to buy the full Adobe Acrobat package to actually create PDF files. (For more information about Adobe products, visit Adobe's web site at www.adobe.com.)

To file cases on-line (where available), you will need to have Internet access and a user name and account set up with the Bankruptcy Clerk's office. Your local court may have additional software requirements, such as a specific web browser or e-mail program. Check with your local court for requirements.

Tip: Custom Install of Adobe Acrobat 5

Best Case uses the PDFWriter to create PDFs of your clients' petitions. In the latest version of Adobe Acrobat, you will need to choose the custom installation option when you install Acrobat to install the Adobe PDFWriter. If the PDFWriter doesn't get installed, you will get a message from Best Case when you try to create a PDF that says no PDFWriter was found. To install it:

1. Put the Adobe Acrobat 5.0 CD into the CD drive. Select Next in the Welcome Window.
2. Select Install Adobe Acrobat 5.0 in the next window
3. Hit Next on the next two screens and then click Accept on the Software License Agreement Screen.
4. On the Adobe Acrobat 5.0 Setup screen, select Custom then hit Next.
5. Click in the check box to the left of Acrobat PDFWriter Files then click Next.
6. Enter your registration information then click Next to begin installation.

What's Next in Electronic Case Filing

Many more districts will begin to accept electronically filed petitions later this year or early next year.

Courts in the Southern District of California and the Northern District of Georgia currently request that you submit a case upload file of basic debtor information with your PDF. Best Case Bankruptcy can create this file automatically which saves you time: if you submit the case upload file, you don't have to input all of the information about the case in the court's web site. Courts in Eastern Virginia, Western Washington and Western Texas will be allowing you to upload this file soon, and other ECF courts are expected to follow suit.

Certain specifications for this file vary with each district and Best Case has been adding court office codes to be included in the data file as we receive this information from the court.

While Best Case Bankruptcy version 9.0 is a big step ahead in making electronic filing easy, our developers are working on an even more streamlined way for you to create electronic files. Look for it in our next release!

Let the Court Know You're Using Best Case!

If you're going to begin filing electronically, be sure to let the clerk's office know you are using Best Case Bankruptcy to prepare petitions. When the courts are aware that many firms in the area use Best Case, they are more likely to keep us abreast of changing requirements, and we can get them to you more quickly! Please call us at 1.800.492.8037 if you have questions about our software.

Power Users Section

Making Quick Work of Related Cases

If you need to file several related cases for one debtor, you'll probably find that much of the information is the same in each case. When your client is a corporate entity with many subsidiaries and many creditors, that can mean lots of work! There are several features in Best Case Bankruptcy that can minimize the time it takes to prepare these cases:

Importing Creditors

If the debtor can provide you with the names and addresses of creditors in a database or spreadsheet format, and many corporate debtors can, you can use our creditor import feature to copy the names and addresses directly into creditor schedules in Best Case Bankruptcy. You'll just need to save your client's data file to the proper format for import then open a creditor schedule in Best Case and click File/Import Schedule D/E/F then follow the prompts. Complete information about our Creditor Import feature can be found in your Help file.

Making a Duplicate Copy of a Client File

One way to handle related cases when much of the information is the same is to create a new client file in Best Case and type in just the information which is the same for all of the related cases. Then, return to the Client List Window, highlight the client and click the Copy Client button. This button makes an exact duplicate of the first case: assets, liabilities, etc. You can then go into each file and make whatever changes you need to make, including the chapter of filing or type of debtor. Once the duplicate has been made, the two files are completely independent.

Exporting/Importing Schedules

If you don't want to make a duplicate of an entire file, but just want to copy creditor information from one case to another, you can use our Creditor Import/Export feature. The Creditor Import/Export feature is available in Schedules D, E, F, G, the List of Equity Security Holders, and for the additional notice parties entered in the Creditor Address Matrix screen. To use this feature, for each schedule, you'll go into the list screen (the screen that lists all creditors to appear on the form) and click File/Export Schedule then follow the on screen prompts. You'll be creating a separate data file that you can then import into the next case. To import, go into the second case then go into the appropriate schedule and click File/Import Schedule. Navigate to the file you created when you exported. Repeat for all appropriate creditor schedules.

Creditor Address Matrix on Disk

If you are filing a large case, many courts require you to submit the creditor address matrix on disk. You can do this quickly and easily with Best Case Bankruptcy: just insert a diskette into your computer, open the client file in Best Case Bankruptcy, double-click on the Creditor Address Matrix, then click Send to Drive A:. Your file will be created automatically and the number of creditors included will be listed for you.

Drag and Drop Client Files

This feature was added in Version 9.0 to allow you to move client files into the bestcase\clients folder easily. You might use this feature if you have multiple installations of Best Case or if you have e-mailed a client file from home to your office. Open My Computer and Best Case Bankruptcy and resize them so that you can see both Windows on the screen. In Best Case Bankruptcy, open the Client List Window. In My Computer, navigate to the client file to be copied. Click on the file then drag it over to the Best Case Bankruptcy window and drop it in the Client List. You will see it appear in your list of clients.

Create Hotkeys for Exemptions

A new feature in Best Case Bankruptcy 9.0 allows you to sort exemption statutes by either statute number or description when viewing statutes in Schedule C. You can edit the descriptions of the statutes through Setup/Exemption Tables so that each of your commonly used statutes starts with a unique letter. Then, when you need to pick statutes in Schedule C, press [F10] to display your list of statutes then type the correct letter to jump to the desired law. Press [Enter] to copy the statute into your Schedule C entry.

Description	Set	Statute	Limit	Claimed
75% of earned but unpaid wages	non	15 U.S.C.A. § 1673	0.00	0.00
90% Earnings from services provided after income	NY	NYCPLR § 5205(d)(2)	0.00	0.00
A - Domestic animals w/food for 60 days \$450, for	NY	NYCPLR § 5205(a)(4)	10,000.00	0.00
Alimony or child support	NY	NYCPLR § 5205(d)(3)	0.00	0.00

Teaching a Bankruptcy Course?

If you are teaching a bankruptcy course for other attorneys, we'd be happy to send you some Best Case Bankruptcy literature for class participants to take home with them.

We can send flyers about Best Case Bankruptcy and/or full demo packets at no charge. The demo version will show your students how much time they can save using software to prepare petitions, and is also a good introduction to the forms for attorneys just starting to do bankruptcy. Contact Lucinda Fox at Best Case Solutions, 1.800.492.8037 or via e-mail at fox@bestcase.com.

Thank You to 2001 NACBA Conference Attendees

Best Case Solutions exhibited our Best Case Bankruptcy software at the

Annual Convention for the National Association of Consumer Bankruptcy Attorneys in Philadelphia in April. NACBA is an organization of attorneys who specialize in consumer bankruptcy. The NACBA Conference this year offered information about the latest in bankruptcy reform and case law developments in consumer bankruptcy.

We'd like to thank all the Best Case customers who stopped by our booth to chat and to offer suggestions. Long-time Best Case customers know that many of the best features in our software were added based on customers' suggestions, and we appreciate your taking the time to share your thoughts. We also enjoyed the opportunity to show you the Chapter 13 Plan Calculator, the Additional Documents Library, and other features that you were curious about but hadn't had the time to explore.

We'd also like to thank those of you who raved about Best Case to other attorneys at the conference! A few words from you often mean more to other attorneys than anything we can say, and your referrals help us to grow. We hope to see you at the NACBA Conference again next year.

For more information about NACBA, visit the organization's web site at <http://www.nacba.com>.

Visit Us at the 2001 NACTT Annual Seminar and NCBC Annual Conference

We'll be exhibiting Best Case Bankruptcy at the 2001 Annual Seminar for the National Association of Chapter 13 Trustees, June 30 - July 4, 2001, at the Marriott Hotel in San Diego, CA. If you plan to attend, please stop by our booth for a hands-on demonstration of our flexible Chapter 13 Plan Calculator, the new Electronic Case Filing Manager in Best Case Bankruptcy Version 9, or whatever you'd like to see!

We'll also have a booth at the 2001 Annual Conference of the National Conference of Bankruptcy Clerks, July 31 - August 3, 2001, at the Sheraton Cleveland City Centre Hotel. Our representatives will have free demo packets at the vendor fair on August 2 and will be available to answer questions about Best Case Bankruptcy.



Bankruptcy Trends:

Legislative Update

Bankruptcy Reform Act of 2001: Bills Pass During 107th Congress but Await Uncertain Reconciliation

In March 2001, both houses of the U.S. Congress passed bankruptcy reform legislation, which proposes substantial and controversial changes to the U.S. Bankruptcy Code. The U.S. Senate passed S. 420, also known as the "Bankruptcy Reform Act of 2001," by a vote of 83-15 on March 15, 2001, while the U.S. House of Representatives passed a similar bill, H.R. 333, by a vote of 306-108 on March 1, 2001. For bankruptcy reform to be passed into law, a conference committee needs to reconcile the bills, and both houses would then need to pass the reconciled bill before it is delivered to President Bush. This is the third year in a row that Congress has attempted to pass bankruptcy reform legislation.

Heavily supported by the credit card industry and banks, the legislation is primarily designed to deter consumer abuse of the bankruptcy system by imposing stricter standards for Chapter 7 discharges. Proponents of bankruptcy reform argue that the economy is burdened by debtors who file to completely discharge their debts under Chapter 7 when they could afford to pay back some of their accounts over time in a Chapter 13 plan. The legislation's sponsor, Senator Charles Grassley (R-Iowa), believes that "reforming the bankruptcy system will help usher in a new era of greater personal responsibility." Consumer groups and other opponents of bankruptcy reform argue that the legislation is too creditor friendly, and does not take into account legitimate financial setbacks such as unemployment, divorce, and high medical bills which may lead debtors to seek a fresh start under the current bankruptcy laws.

President George W. Bush indicated that he would sign the final bankruptcy bill into law, which would then take effect six months after enactment. However, a Congressional Conference Committee must first meet to reconcile the House and Senate bills. Since March 2001, the legislation has not been able to break through the political impasse, but new Senate Majority Leader Tom Daschle (D-S.D.) has stated that he would like to see conferees named quickly. However, on June 19, 2001, Senator Paul Wellstone (D-Minn.) announced that he intends to filibuster the motions leading to bankruptcy conference, which will further delay any discussion of the legislation. Even when the committee does finally convene, Senator Grassley is not optimistic about the legislation's chances if the majority of conferees are against bankruptcy reform. Since 1997, Congress has attempted to pass a mutually agreeable bankruptcy reform bill, and the debate continues this summer over new provisions included in the Bankruptcy Reform Act of 2001.

Proposed Major Changes

The current bankruptcy legislation places new requirements on both debtors and the attorneys representing debtors in bankruptcy proceedings. Among the most notable provisions are the establishment of a "means test" to determine a debtor's eligibility for discharge under Chapter 7, and sanctions on attorneys for failure to certify client financial information. While the legislation is primarily a consumer bill, it also affects certain aspects of small business bankruptcies under Chapter 11. The following outline summarizes some of the major sections in the House and Senate bankruptcy bills.

New Requirements and Sanctions for Attorneys

"Debt Relief Agency" - §§ 226-229, H.R. 333 & S. 420 - Attorneys fall under the new definition and must adhere to bankruptcy counseling guidelines, which includes certifying client's financial statements and accuracy of the Chapter 7 "means test."

Sanctions - §§ 102, 227(a), 319, H.R. 333 & S. 420 - If a case is dismissed for failure to meet the disclosure and certification requirements, the attorney is subject to civil penalties, loss of fees, and damages.

Chapter 7

Means Test - § 102, H.R. 333 & S. 420 - Calculates debtor's current monthly income by deducting IRS living allowances, contract payments on secured debts/60, priority debts/60, administrative expenses, up to 15% for charitable contributions, expenses for protection from family violence, contributions towards supporting a disabled family member, and "other" child care or support expenses. There is a presumption of abuse if the debtor's current monthly income exceeds the median income, and it is only rebutted with detailed documentation of special circumstances.

Reaffirmations - § 203, H.R. 333 & S. 420 - Requires detailed disclosures and explanations to the debtor. Hardship hearings are allowed for certain cases.

Priority Spousal/Child Support Obligations - § 212, H.R. 333 & S. 420 - Priority payment for domestic support, even ahead of administrative expenses.

Chapter 13

Secured Claims - S. 420, §§ 306, 309(c), 326; H.R. 333 §§ 306, 309, 327 - Retail value used for property valuations. Limited cram downs for auto claims and other claims secured by personal property within 1-3 years.

Limited Discharge - §§ 314, 707, H.R. 333 & S. 420 - Exceptions to discharge include fraud, taxes, willful personal injury and wrongful death damages.

Plan Duration - §§ 102, 318, H.R. 333 & S. 420 - 3 or 5 year plan determined by state/federal median income levels.

Tax Returns - § 315, H.R. 333 & S. 420 - Debtors must provide copies of the prior year's tax return within 7 days of the 341 meeting to the trustee or requesting creditor, and current returns upon the request of a judge or interested party.

Chapter 11

Individuals - § 321, H.R. 333 & S. 420 - Identifies estate property and applies a disposable income test.

Small Business - §§ 431-445, H.R. 333 & S. 420 - New requirements include 300 days to file a reorganization plan, and additional post-petition financial disclosure statements.

Other General Provisions

Debtor Credit Counseling - §§ 105, 106, H.R. 333 & S. 420 - Debtors must complete pre- and post-petition counseling for bankruptcy filing and discharge.

Automatic Stays - §§ 302, 311, H.R. 333 & S. 420 - 30 day automatic stay terminated by repeat filings, unless made in good faith. Denies automatic stay in certain evictions.

Homestead Exemption Limits - S. 420, § 307, 308, H.R. 333, § 322 - \$125,000 cap (\$); Exemptions are determined by state the debtor resided in for the 2 years prior to filing bankruptcy.

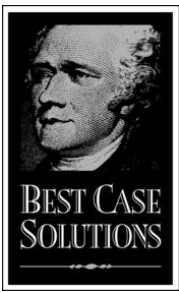
Successive Discharges - § 312, H.R. 333 & S. 420 - Only 1 discharge every 8 years for Chapters 7 or 11; No Chapter 13 discharge if the debtor received a prior 7, 11, or 12 discharge within the past 3 years, or 13 discharge within the past 2 years.

Notice to Creditors - § 315(a), H.R. 333 & S. 420 - Creditors must be served notice within 90 days of filing.

More information about the Bankruptcy Reform Act of 2001 is available on the American Bankruptcy Institute's web site at <http://www.abiworld.org>. The full text of H.R. 333 and S. 420 is also available at <http://thomas.loc.gov>.

Bankruptcy Reform and Best Case Bankruptcy

Pending bankruptcy reform legislation may affect bankruptcy practice and procedures. While it is unclear how exactly this legislation might affect the Official Forms, or if the legislation will be passed into law, Best Case Solutions always updates its software when there are changes in the Official Forms. The cheapest way for you to buy our updates is always to renew your maintenance package before or on the date of expiration.



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BEST CASE SCENARIOS

The newsletter for users of Best Case® Bankruptcy software.

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If you'd like to be notified of interim updates as they become available for download, send an e-mail to help@bestcase.com. Be sure to include your name and law firm name so that we can find you in our records. We won't give or sell your name to other companies for solicitation.

Do we have your contact information and address correct? If not, please let us know so that we may update our records.

Best Case Solutions, Inc. 1.800.492.8037

Commuting with Your Best Case Client Files

With permission from Best Case, you may install Best Case Bankruptcy on your home computer as well as your office machine. It is now possible for you to e-mail Best Case client files back and forth. E-mailing files offers several advantages over copying the files to diskettes: you don't need to find a blank diskette, you don't need to worry about copying to a bad diskette that will be unreadable when you try to restore, and you don't need to worry about whether the disk drive at the other computer is working properly. To e-mail a client file:

- ◆ Go into Best Case Bankruptcy and open the Client List Window. Right-click on the file to be copied and click Send to Disk.
- ◆ Select the Attach to Email option. This copies the file name and path to your Windows clipboard.
- ◆ Open your e-mail program, start a new message and select the attachment option. For the name of the file to attach, insert your cursor in the attachment field and press [Ctrl]-[V] to paste the name from the clipboard to the e-mail program, then send the message.
- ◆ On the second computer, open your e-mail program. In most e-mail programs, you can right-click on the attachment to get a drop-down menu. Choose the save option and save to a temporary folder such as C:\temp.
- ◆ Back in Best Case, open the Client List Window and right-click. Choose the Restore from Disk option then choose Other Location. Browse to the temporary directory where you saved the file in the previous step and select your file.