Case#: ________________ Debtor(s): ______________________________________ Attorney: ______________________________________
Date Notice Emailed: ______________________________________ County: __________________________________ (Revised Nov 2022)

NOTICE OF DEFICIENCIES (____ Plan)

THE TRUSTEE RESERVES THE RIGHT TO AMEND THIS NOTICE AT ANY TIME

Failure to file a confirmable plan, amended schedules, associated motions and orders; as well as failure to submit all requested documents in a timely manner may result in denial of confirmation and dismissal of the case pursuant to 11 U.S.C. § 1308, 1325 and BR 4002.

ITEMS NOT FILED

___Plan (most recently revised local plan form)
___Certificate of Service
___CMI (Form 122C-1 and/or 2)
___Local Form 67
___Pay advices for debtor and/or co-debtor
___Certificate of Credit Counseling
___Schedules: ____
___Motion(s) not filed for: ____
___Local Form 76 (filed after bar date)
___Other ____

ITEMS NOT RECEIVED

___DSO (Domestic Support Obligation) Form
___Tax return for 1 year prior to filing (redacted)
___Bank statements for no less than 60 days prior to filing (redacted)
___Proof of income received no less than six months prior to filing
___Current mortgage statement from ____
___Tolling Agreement from ____
___Non-homestead sheet (found on ch13weiner.com) and related documents, including lease and proof of expenses
___Name and address of attorney representing debtor(s) in a lawsuit or claim
___Proof of value of vacant land and/or non-homestead property listed on Schedule A
___Other ____

Business Cases

___Business Questionnaire (found on Ch13weiner.com)
___Corporate Tax Returns with all attachments for the last 3 years
___Bank statements for 90 days prior to filing
___Business profit and loss statements for the last four quarters, including a detailed list of expenses
___List of asset and inventory of business
___List of business liabilities
___All business credit card statements for 90 days prior to filing
___Other ____

GENERAL PLAN ISSUES

___Plan filed as an incorrect PDF format
___Calculation errors for ____
___Incorrect months for ____
___Section(s) not complete ____
___Need account number and/or description for ____
___Need address for ____
___Using less than 100% disposable income
___Schedule ______________________________ includes ______________________________ which is not provided for on plan

SPECIFIC PLAN ISSUES

Notices

___Not Complete
___Other ____

Debtor(s)' Attorney's Fees

___Attorney fees not broken down and/or totaled in plan
___Attorney fees includes unfiled Motion for ___
___Debtor(s)' Attorney's Fee Application not filed
___Debtor(s)' Attorney's 2016(B) not filed
___2016B does not match the plan
___Other ___

Treatment of Secured Claims

___No payment type selected for ___
___Payment type not selected for ___ payoff ___ arrearage ___ regular
___Valuation in plan, but no motion to value for ___ filed
___Motion to determine interest rate for ___ not filed
___Need order on motion to value ___
___Other ___

Treatment of Fees and Priority Claims

___No provision for ___
___Other ___

Treatment of Unsecured Nonpriority Creditors

___Need to increase payments for unpaid mortgage to ___ listed on Schedule J
___Need to step or cram payments to ___ (loan matures prior to the end of the plan term)
___Other ___

Executory Contracts and Unexpired Leases

___Other ___

Income Tax Returns and Refunds

___Need box checked for Broward/Palm Beach
___Other ___

Non-Standard Plan Provisions

___No Provisions for lawsuits, claims or inheritances
___Need "Lanning" language for increase in income
___Attorney signature block does not contain language required in revised local plan form
___Other ___

MORTGAGE MODIFICATION MEDIATION (MMM)

___Motion (MMM-LF-1) not filed
___Box is not checked in Non-Standard Plan Provisions, but MMM payment is included
___Box is checked in Non-Standard Plan Provisions, but no MMM payment is included
___Plan is not properly labeled as MMM
___MMM payment is not properly labeled as MMM or TPP Payment
___Other ___

CMI ISSUES

___Per Line 45, total unsecured payments should be at least: $ ___
___Explain basis for taking marital adjustment on Line 13 and provide proof for taking the deduction
___Explain the basis and provide proof for taking the deduction for special circumstances on Line 46
___Provide proof of pre-petition priority obligation listed on Line 43
___Identify household/family member on Line 26 and provide proof of continued contributions
___Cannot take deduction on Line 13 without an actual car payment
___Cannot take deduction on Line 33 when property is being surrendered
___Must increase payments to unsecured creditors by IRS standard for mortgage not being paid direct per Lanning
___Include income for: ___
___Income should be $ ___ for Debtor and $ ___ for Co-Debtor
___Contributions from dependent(s) should be $ ___

___Cannot deduct car payment on Lines 13 and take the additional car allowance of $200
___Household size on CMI does not match Schedule J
___Explain difference of income on CMI, Schedule I and/or Most recent tax return
___Other ____

SCHEDULES

Schedule A

___Need complete address and zip code for each property listed
___Fair market value does not match value of $ ______________________ on Zillow.com or appraisal
___Property not included: ____
___Other ____

Schedule B

___Need fair market value for: ____
___Asset(s) not included: ____
___Need correct VIN number and mileage for each vehicle listed
___Average trade-in value of vehicle(s) _________________ under Black Book Price Point is $ __________
___Need letter explaining basis for rough trade-in value on Black Book Price Point for __________
___Provide Appraisal for ____
___Bank account balance should be $ ____________________________________
___Value of business differs from the Business Questionnaire and/or other documents
___Other ____

Schedule C

___Over exempting vehicles and/or personal property
___Over exempting homestead ____
___Cannot exempt real property under FL Statute 222.25(4) (wildcard)
___Need proof debtor is entitled to exempt more than the amount allowed under 522(p)(1) for the homestead
___Cannot use the wildcard exemption and exempt the homestead together
___Need amended Schedule C for federal exemptions or exemptions for the State of: ______________
___Cannot exempt percentage for real property and/or personal property (must exempt an amount)
___Need proof of TBE for ____
___Need proof of wage exemption
___TBE not allowed for ____
___Other ____

Schedule D

___Need account number for: ____
___Need address for: ____
___Need to add: ____
___Need value and/or description of collateral for each creditor
___Debtor not eligible for Chapter 13. Scheduled debt is $ _______________________
___Unknown amounts or "0" amounts listed
___Provide proof secured debt is contingent or unliquidated
___Other ____

Schedule E

___Other ____

Schedule F

___Debtor not eligible for Chapter 13. Scheduled debt (including unsecured amounts on Schedule D) exceeds the limit
___Need account number for: ____
___Need address for: ____
___Cannot list unknown and/or "0" amounts
___Other ____

Schedule G/H

___Other ____

Schedule I
___Income for debtor should be $ ______________________
___Income for co-debtor/non-filing spouse should be $ ______________________
___Need employment information (including address) for debtor/co-debtor/non-filing spouse
___Include pro-rated tax refund
___Include income for ______________________
___Need amended Schedule I for change in employment
___Describe self-employment for Debtor/Co-Debtor
___Provide Affidavit of Support amount
___Contributions from dependent(s) should be included
___Other ______________________

Schedule J
___Mortgage for ______________________ is labeled direct in the plan, but payment included on Schedule J is delinquent
___Mortgage for ______________________ is included in plan as direct, but no payment is listed on Schedule J
___Mortgage for ______________________ cannot be included in plan and Schedule J
___Payment for vehicle ______________________ cannot be included in plan and Schedule J
___No provision for income taxes
___Need proof of expense for ______________________
___Expenses for ______________________ are unreasonable and unnecessary to the debtor(s)' reorganization
___Other ______________________

BEST INTEREST OF THE CREDITOR'S TEST (LIQUIDATION TEST)
___Liquidation Test should be $ ______________________
___Liquidation Test is higher due to:
  ___Black Book Price Point value
  ___Property value
  ___Bank account balances
  ___Value of business
  ___Improper exemptions
  ___Other ______________________

PROOFS OF CLAIM
___IRS/Amended IRS ______________________
___County ______________________
___Tax Certificate Holder ______________________
___POC filed but differs from plan for: ______________________
___Secured/Priority payment included in plan but no POC filed for: ______________________
___Creditor listed as ______________________ on POC but listed as ______________________ on plan
___POC filed by ______________________ with arrears is not paid through the plan or surrendered
___Time barred Claims are not objected to ______________________
___Other ______________________

QUESTIONNAIRE ISSUES: ______________________

OTHER: ____

Personal Identifiable Information (PII) Rejected: Sent to wrong email or unredacted

___Tax Return/Declaration

___Photo ID and Proof of Social Security

Trustee's Notice of Plan Deficiencies (ECF#____) filed on ______________________

Sheet Revised on: ______________________ By: ______________________