

ePOC

Electronic Proof of Claim Program

The Electronic Proof of Claim (ePOC) program permits Proofs of Claim and certain other types of documents to be filed directly from the court's website. Submitting an ePOC document for entry in the claims register does not require a CM/ECF login. In addition, no claim form is needed for submitting an original or amended proof of claim – the data entered in the ePOC system will create and file an Official Form B410 – Proof of Claim, although the filer must upload any supporting documents as PDF files. The following types of documents may be filed with the court using the ePOC program:

- Proof of Claim – Original or Amended
- Withdrawal of a Claim
- Rule 3002.1 Claim Supplements:
 - Notice of Mortgage Payment Change
 - Notice of Postpetition Fees, Expenses, and Charges
 - Response to Notice of Final Cure Payment

(Note: Other types of documents, such as notice of a transfer of a claim or request for payment of an administrative expense, require a CM/ECF login for electronic filing. Creditors may apply for a CM/ECF Limited/Creditor User account at the court's website: www.id.uscourts.gov.)

SIGNATURES

Submitting a document in the ePOC system is in full compliance with the court's procedures - including accurately entering the data requested, acknowledging the filer's duty to redact protected personal identifiers, properly uploading documents as PDF files, and correctly entering a randomly generated verification code – shall serve as the submitting individual's signature on the documents, with the same force and effect as if that individual had signed a paper copy of the document.

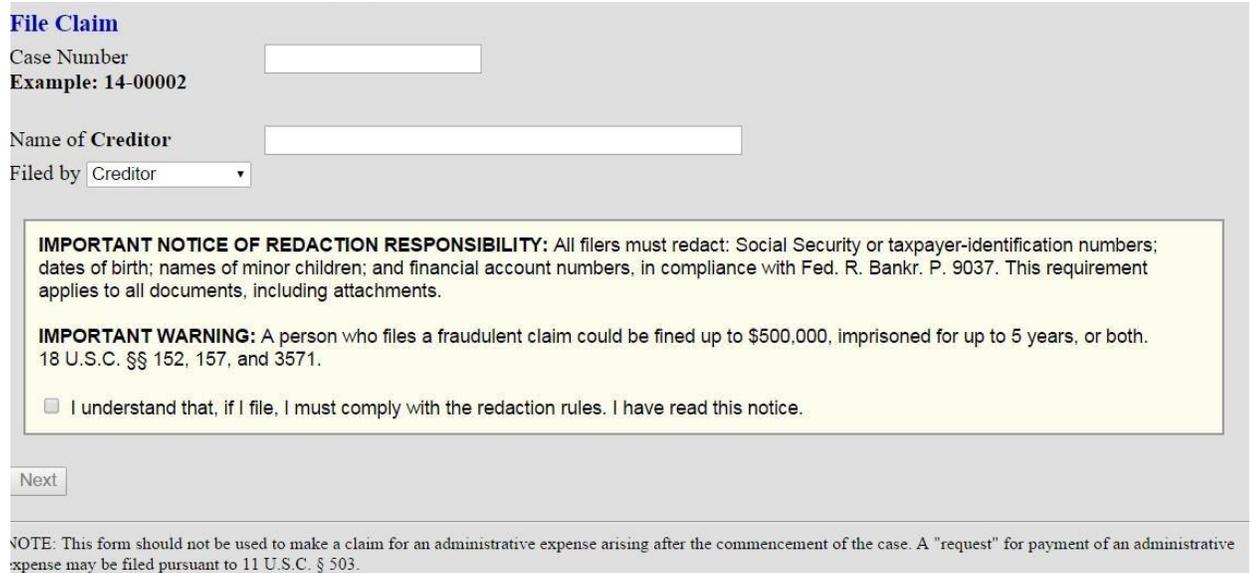
TECHNICAL REQUIREMENTS

Browser: The ePOC program requires use of Internet Explorer 8 or higher, or the latest version of Chrome and Firefox.

PDF's: When submitting an original or amended Proof of Claim, the ePOC program will create and file a completed, signed claim form, a copy of which may be printed or saved as part of the process. However, any supporting documents and attachments must be uploaded as PDF files. Documents other than Proofs of Claim also need to be prepared as PDF's in order to be uploaded and filed with the court. Each PDF attachment should not exceed 5 MB in size.

FILE A PROOF OF CLAIM – ORIGINAL OR AMENDED

- 1 From the court's website, click **Bankruptcy Court, E-Filing for Creditors**.
- 2 Click **>SUBMIT a Proof of Claim or Amend a Proof of Claim**.
- 3 The File Claim screen displays.



File Claim

Case Number
Example: 14-00002

Name of Creditor

Filed by

IMPORTANT NOTICE OF REDACTION RESPONSIBILITY: All filers must redact: Social Security or taxpayer-identification numbers; dates of birth; names of minor children; and financial account numbers, in compliance with Fed. R. Bankr. P. 9037. This requirement applies to all documents, including attachments.

IMPORTANT WARNING: A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

I understand that, if I file, I must comply with the redaction rules. I have read this notice.

Next

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

- Enter the case number.
- Enter the name (or a portion of the name) of the creditor filing the claim. If only a portion of the creditor's name is entered, the program will pull all the creditors in the case that contain the entered letters.
- Select the party type filing the claim using the dropdown list.
The selections are:
Creditor (default)
Creditor Attorney
Debtor
Debtor Attorney
Trustee
Note: Select **Creditor Attorney** if you are the creditor's attorney and would like to record the creditor address and your address on the claim form and be added to the creditor list.
- Read the redaction notice and check the box to confirm compliance with Fed. R. Bankr. P. 9037.
- Click **Next**.

- 4 If you selected **Creditor Attorney** as the filing party on the previous screen, you will be prompted to enter your name and address. Enter the information and click **Next**.

The screenshot shows a form with the following fields:

- Name of Attorney**: A single-line text input field.
- Address where notices should be sent**: Three stacked text input fields.
- (City, State, Zip)**: A text input field for the city, followed by a dropdown menu for the state, and a text input field for the zip code.
- Next**: A button located at the bottom left of the form.

Your name will be added to the PDF of the claim and to the creditor list for this case.

- 5 Select the creditor filing the claim or select **Creditor not listed** to add a new creditor. If the creditor is shown without an address, choose **Creditor not listed**.

The screenshot shows a list of creditor options, each with a radio button:

- Non-Filing Spouse**
123 Main St
Albuquerque, NM
- Personal Credit**
- Swedish / Porter EKG**
PO Box 630759
Cincinnati, OH 45274-0001
- Waste Management of NM**
PO Box 15700
Rio Rancho, NM 87174
- Western Funding Inc**
PO Box 94858
Las Vegas, NM 89193-4858
- Wildlife Explorer**
PO Box 650374
Dallas, TX 75265-0374
- Creditor not listed**

- 6 The **Claim** screen displays. Complete the proof of claim form by entering all the appropriate information that applies to your claim. Hover the mouse over the blue links to view official instructions and definitions or click the hyperlink to open a separate window containing the instructions for the form.

Case Information

- Verify the debtor name and case number.
- Verify the creditor information.

ALL "Yes/No" Questions MUST be ANSWERED

CONFIRM this is the CORRECT Case

Debtor 1 **Buffy Butler**
Debtor 2 **Brownie Butler**
(Spouse, if filing)
Case number: **15-10025**

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?

Enter the creditor's telephone number and email address.

2. Has this claim been acquired from someone else? Yes No

Part 1: Identify the Claim

1. **Who is the current creditor?**

ABC Creditor
Name of the current creditor (the person or entity to be paid for this claim)

Address where notices should be sent
(Do not add the creditor's name in the address)

123 Loan Lane

Check for a Foreign Address

(City, State, Zip) Los Angeles, CA 93303 -

Telephone Number: 202-123-1234

Email: ecfhelp@nmcourt.fed.us

Other names the creditor used with the debtor

Notices and Payment Address

3. Where should notices and payments to the creditor be sent?

Notice address has already been completed in Section 1.

CHECK if Payment Address If the payment address differs from the address where notices should be sent, and add the payment address information.

CHECK if Payment Address differs from Notice Address

Address where payments should be sent →

(City, State, Zip)

Telephone Number:

Email:

Uniform claim identifier for electronic payments in chapter 13 (if you use one): [\(See instructions\)](#)

Amended Claim

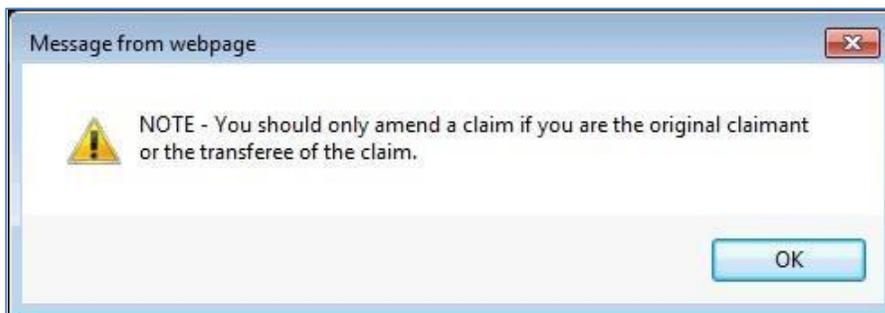
4. You must select the creditor who filed the claim to amend a claim
- Does this claim amend one already filed?** Yes No

Check this box to indicate that this claim amends a previously filed claim.

Court Claim Number:

Filed on: ,

A warning message displays advising that only the original claimant or transferee of the claim should amend a claim. Click **OK** to continue.



Click the **Court Claim Number** dropdown arrow to view a list of claims filed by the creditor. Select the claim number to be amended. The **Filed on** date will automatically populate based on the claim number selected. **Be sure to select the correct claim number.**

If you check the box to amend a claim and no claim number is shown in the dropdown box, there is not a claim associated with that creditor.

If you added a creditor in step 5, then you will not be given the opportunity to make a selection in the amended claim section.

5. Do you know if anyone else has filed a proof of claim for this claim? Yes No
 Who made the earlier filing?

Part 2:

Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? Yes No

If yes: Last 4 digits of the debtor's account or any number you use to identify the debtor

7. How much is the claim? (required)

If you do not know the amount of the claim at this time, enter "0.00" and a brief explanation in the Comment box. Be sure to attach documentation to support your explanation.

7. How much is the claim? (required)

Does this amount include interest or other charges?
 No
 Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

If you have entered a claim amount of \$0, the claim amount is unknown, or the claim is unliquidated, please enter a brief explanation.
 Comment:

The entered explanation will display in the Remarks section on the claims register.

Creditor: (670930) Xpress Furniture 9339 Barclay Bay Blvd. Honolulu, HI 49484	Claim No: 2 Original Filed Date: 11/07/2013 Original Entered Date: 11/07/2013	Status: Filed by: CR Entered by: ADE Modified:
Amount claimed: \$0.00		
History: Details 2-1 11/07/2013 Claim #2 filed by Xpress Furniture, Amount claimed: \$0.00 (ADE)		
Description:		
Remarks: (2-1) Filer Comment: Unknown at this time		

8. What is the basis of the claim? (required)

8. What is the basis of the claim? (required)

Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
 Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
 Limit disclosing information that is entitled to privacy, such as healthcare information.

[\(See instructions\)](#)

9. Is all or part of the claim secured?

- Yes. The claim is secured by a lien on property (Secured claim information displays):

Nature of property:

Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.

Motor vehicle

Other. Describe:

Basis for perfection:

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property:

Amount of the claim that is secured:

Amount of the claim that is unsecured: (The sum of the secured and unsecured amounts should match the amount in line 7.)

Amount necessary to cure any default as of the date of the petition:

Fixed **Annual Interest Rate** (when case was filed) %

Variable

10. Is this claim based on a lease?

- No
- Yes. Amount necessary to cure any default as of the date of the petition. \$

11. Is this claim subject to a right of setoff? No

- Yes. Identify the property:

12. Is all or part of the claim entitled to priority under 11 U.S.C. §507(a)?

- No
- Yes. *Check all that apply.*

<p>Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?</p> <p>A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.</p>	<p><input type="checkbox"/> No</p> <p><input checked="" type="checkbox"/> Yes <i>Check all that apply:</i></p> <p><input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). <input type="text"/></p> <p><input type="checkbox"/> Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). <input type="text"/></p> <p><input type="checkbox"/> Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). <input type="text"/></p> <p><input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). <input type="text"/></p> <p><input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). <input type="text"/></p> <p><input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(<input type="text"/>) that applies <input type="text"/></p>	<p>Amount entitled to priority</p>
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* Amounts are subject to adjustment on 4/1/16 and every 3 years after that for cases begun on or after the date of adjustment.

Supporting Documentation

Click **Yes** or **No** in the **Attachments** section of the claim. You will be prompted to upload supporting documents after the claim is submitted.

Attachments:

- Necessary documentation can be attached to the Proof of Claim after the information for the form is submitted.
- Attachments to the Proof of Claim are required to be PDF files.
- Attachments to the Proof of Claim are NOT to exceed 3.5 MB Mb in size.
- Multiple attachments to the Proof of Claim are permitted.
- **Do not upload a completed Proof of Claim form as an attachment to this filing.** Attaching a completed Proof of Claim will result in multiple versions of the form being filed (the electronically created proof of claim form plus the proof of claim attached). If filing an Amended Proof of Claim, the attachment of the previously filed claim is allowed.

Do you wish to attach supporting documentation? Yes No

Note: You will have the option to select files to upload for this claim once you click on the "Submit Claim" button below

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571.

Check the appropriate box: *(required)*

I am the creditor.

I am the creditor's attorney or authorized agent.

I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Print the name of the person who is completing and signing this claim:

Signature* *Type Full Name *(required)*

Title

Company

Identify the corporate servicer as the company if the authorized agent is a servicer

Address

Number and Street

(City, State, Zip) -

Contact Phone:

Email:

- 7 When you are done entering the applicable claim information, enter the **Verification Code** and click **Submit Claim**.

9164 Enter Verification Code (code is all numbers)

** Verify debtor name(s) prior to submitting claim to be filed.

- 8 If you are attaching supporting documentation, you will do so now.

SUPPORTING DOCUMENTATION (files should be limited to 5 Mb in size.)

Browse... No file selected.

Add Attachment

File Proof of Claim

- Click **Browse** to choose the PDF for upload.
- Open it by right-clicking on your mouse and viewing the PDF to verify you have selected the correct document.
- Double-click on the file or click the Open button in the lower right corner of the File Upload pop-up box to select the PDF for uploading.
- Click **Add Attachment**.
- To upload additional attachments, click **Add Additional Attachment** and repeat the process.
- Once all PDFs have been uploaded, click **File Proof of Claim**.

- 9 After clicking **Submit Claim** and/or **File Proof of Claim**, a verification screen displays. Click the claim number hyperlink to view, print and/or save your filed claim.

Your claim was successfully filed in case number 14-00002.

Your claim number is **1**.

Open in new window: Click [1](#) to view/print your filed claim.

*Note: Any attachment(s) added will **NOT** be available to view/print unless you have a Pacer account.*

[File additional claims](#)

WITHDRAWAL OF A CLAIM

To withdraw a previously-filed claim, you must first create a document which withdraws the claim. The document should include the following information: filing party, case number, debtor name(s), claimant name, claim number and amount, and reason for the withdrawal. The document must also include the name of the individual authorizing the withdrawal.

- 1 From the court's website, click **Bankruptcy Court, E-Filing for Creditors**.
- 2 Click **>Withdraw a Proof of Claim (PDF required)**.
- 3 Read the explanation. Click **Withdraw Claim** to continue.

United States Bankruptcy Court District of Idaho [TEST]

DO YOU WANT TO FILE A WITHDRAWAL OF CLAIM OR AN AMENDED CLAIM?

A **withdrawal of claim** is typically filed when the claim was filed in error and there are no funds due the creditor. If you file a withdrawal of claim in a case where you have received distributions from the Trustee, the Trustee will contact you regarding a refund of those funds.

An **amendment of a claim** is filed when there is a change in the amount due, the classification of the claim or if there is documentation that needs to be added or changed. If you wish to file an amended claim, click on "Proof of Claims" check the box to indicate the claim is amending a previously filed claim; and enter the pertinent information on the claim form.

- 4 The filing screen displays.

File Notice of Withdrawal of Claim

Case Number

Name of Creditor

IMPORTANT NOTICE OF REDACTION RESPONSIBILITY: All filers must redact: Social Security or taxpayer-identification numbers; dates of birth; names of minor children; and financial account numbers, in compliance with Fed. R. Bankr. P. 9037. This requirement applies to all documents, including attachments.

I understand that, if I file, I must comply with the redaction rules. I have read this notice.

- Enter the case number.
- Enter the name (or a portion of the name) of the creditor withdrawing its claim. If only a portion of the creditor’s name is entered, the program will pull only the claims in the case that contain the entered letters.
- Read the redaction notice and check the box to confirm compliance with Fed. R. Bankr. P. 9037.
- Click **Next**.

5 The withdrawal screen displays.

United States Bankruptcy Court District of Idaho [TEST]

Case Number **16-00001**
 Debtor ** **Ali Smith**

Select Claim(s) to be Withdrawn

<u>Claim</u>	<u>Creditor</u>	<u>Total Claimed</u>	<u>Filed</u>
<input type="checkbox"/> 1	ABC Company	\$5000.0	02/18/2016
<input type="checkbox"/> 2	Jan Carson	\$	06/28/2016
<input type="checkbox"/> 3	Jan Carson	\$1500.0	06/28/2016
<input type="checkbox"/> 4	Jan Carson	\$1500.0	06/29/2016
<input type="checkbox"/> 5	ABC Company	\$	07/13/2016
<input type="checkbox"/> 6	ABC Company	\$	07/13/2016
<input type="checkbox"/> 7	Sears	\$	07/14/2016
<input type="checkbox"/> 8	Sears	\$	07/14/2016

Documents:

- Documents are required to be PDF files.
- Documents are NOT to exceed 5 Mb in size.
- The Proof of Claim being withdrawn should NOT be attached to represent the withdrawal of claim document.

Select the Notice of Withdrawal of Claim (required) No file selected.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

Enter Verification Code

** Verify debtor name(s) prior to submitting withdrawal.

- Verify the case number and debtor name.
- Select the claim(s) to be withdrawn. **Be sure you are selecting the correct claim to withdraw.**
- Click **Browse** to choose the PDF of the notice of withdrawal of claim for upload.
- Open it by right-clicking on your mouse and viewing the PDF to verify you have selected the correct document.
- Double-click on the file or click the Open button in the lower right corner of the File Upload pop-up box to select the PDF for uploading.
- Review the penalty for making a false statement.
- **Enter Verification Code.**
- Click **Submit Withdrawal of Claim.**

⑥ The verification screen displays.

United States Bankruptcy Court District of Idaho [TEST]

Successful verification ...

Processing

The following Withdrawal of Claim has been filed

Case Name: Ali Smith

Case Number: 16-00001

Docket Text: Withdrawal of Claim Nos. 1 (ABC Company).

Notice of this filing will be electronically mailed to all attorney and trustee parties associated in this case.

[File additional Withdrawals](#)

⑦ The withdrawal of claim is docketed in CM/ECF.

11/07/2013	2 (1 pg)	Withdrawal of Claim Nos. 3 (Bank of Barclay) (Entered: 11/07/2013)
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8 The withdrawal is also reflected on the claims register.

<i>Creditor:</i> (25996) Cellular One PO Box 78838 Phoenix, AZ 85062-8838	Claim No: 3 <i>Original Filed Date:</i> 12/23/2014 <i>Original Entered Date:</i> 12/23/2014	<i>Status:</i> 4 <i>Filed by:</i> CR <i>Entered by:</i> Melo <i>Modified:</i>
Amount claimed: \$5000.00		
<i>History:</i>		
Details 3-1 12/23/2014 Claim #3 filed by Cellular One, Amount claimed: \$5000.00 (Siefert, Melody)		
4 12/23/2014 Withdrawal of Claim Nos. 3 (Cellular One)		

RULE 3002.1 CLAIM SUPPLEMENTS

The ePOC program may also be used to file notices related to chapter 13 claims pursuant to Fed. R. Bankr. P. 3002.1: Notice of Mortgage Payment Change, Notice of Postpetition Fees, Expenses, and Charges and Responses to Notice of Final Cure Payment.

- 1 From the court's website, click **Bankruptcy Court, E-Filing for Creditors**.
- 2 Click **>File a Claim Supplement (PDF required)**.
- 3 Read the explanation. Click **Claim Supplement** to continue.

Proof of Claim
B 10 Supplements

By clicking "Claim Supplement" below, the filer understands he/she is required to serve the notice submitted on the debtor, debtor's counsel, and the trustee and confirms that a certificate of service is attached to the Supplement.

4 The filing screen displays.

File Claim Supplement

Case Number

Name of **Creditor**

IMPORTANT NOTICE OF REDACTION RESPONSIBILITY: All filers must redact: Social Security or taxpayer-identification numbers; dates of birth; names of minor children; and financial account numbers, in compliance with Fed. R. Bankr. P. 9037. This requirement applies to all documents, including attachments.

I understand that, if I file, I must comply with the redaction rules. I have read this notice.

- Enter the case number.
- Enter the name (or a portion of the name) of the creditor supplementing its claim. If only a portion of the creditor's name is entered, the program will pull only the claims in the case that contain the entered letters.
- Read the redaction notice and check the box to confirm compliance with Fed. R. Bankr. P. 9037.
- Click **Next**.

- 5 The supplemental screen displays.

United States Bankruptcy Court District of Idaho [TEST]

Case Number **16-00001**
 Debtor **Ali Smith**

Select Claim to be Supplemented

<u>Claim</u>	<u>Creditor</u>	<u>Total Claimed</u>	<u>Filed</u>
<input type="radio"/> 1	ABC Company	\$5000.0	02/18/2016
<input type="radio"/> 2	Jan Carson	\$	06/28/2016
<input type="radio"/> 3	Jan Carson	\$1500.0	06/28/2016
<input type="radio"/> 4	Jan Carson	\$1500.0	06/29/2016
<input type="radio"/> 5	ABC Company	\$	07/13/2016
<input type="radio"/> 6	ABC Company	\$	07/13/2016
<input type="radio"/> 7	Sears	\$	07/14/2016
<input type="radio"/> 8	Sears	\$	07/14/2016

Check this box if your claim was filed with the a different agency **INSTEAD** of the Court AND your claim is **NOT** listed above. Otherwise, select the claim from the above list.

Type of Supplement to be Filed (select one):

Supplement 1 - Notice of Mortgage Payment Change
 Supplement 2 - Notice of Postpetition Fees, Expenses, and Charge
 Response to Notice of Final Cure Payment

Documents:

- Documents are required to be PDF files.
- Documents are NOT to exceed 5 Mb in size.
- The Proof of Claim being supplemented should NOT be attached. The **Supplement** and the **Certificate of Service** need be attached as a single PDF.

Select the Supplemental PDF (required) No file selected.

*Penalty for making a false statement: **Fine of up to \$500,000 or imprisonment for up to 5 years, or both.***
 18 U.S.C. §§ 152 and 3571.

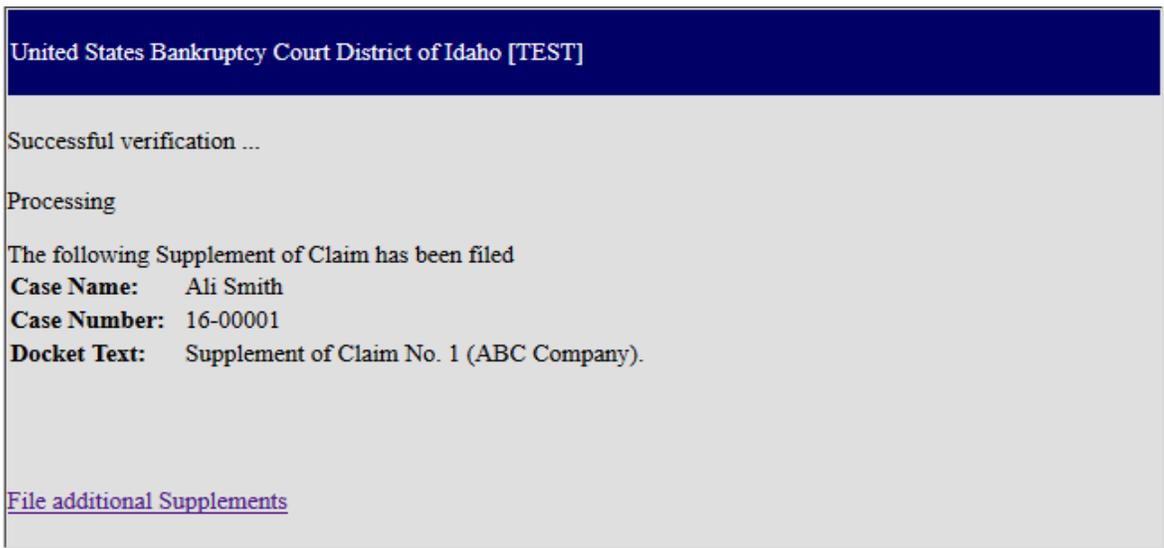
Enter Verification Code

**** Verify debtor name(s) prior to submitting supplement.**

- Verify the case number and debtor name.
- Select the claim to be supplemented. **Be sure you are selecting the correct claim to supplement.**
- If the claim has NOT been filed, check the box indicating that your claim is NOT listed above and enter the **Creditor Name**.
- Click **Browse** to choose the PDF of the supplemental document for upload. **The supplement and certificate of service must be attached as a single PDF.**

- Open it by right-clicking on your mouse and viewing the PDF to verify you have selected the correct document.
- Double-click on the file or click the Open button in the lower right corner of the File Upload pop-up box to select the PDF for uploading.
- Review the penalty for making a false statement.
- **Enter Verification Code.**
- Click **Submit Supplement.**

6 The verification screen displays.



7 The supplement displays on the claims register.

<i>Creditor:</i> (25999) New Century Mortgage 17701 Kowan Street Irvine, CA 92614	Claim No: 1 <i>Original Filed Date:</i> 12/22/2014 <i>Original Entered Date:</i> 12/22/2014	<i>Status:</i> <i>Filed by:</i> C <i>Entered by:</i> <i>Modified:</i>
Amount claimed: \$0.00		
<i>History:</i>		
Details	1-1	12/22/2014 Claim #1 filed by New Century Mortgage, Amount claimed: \$0.00 (ePOC)
	doc	12/23/2014 Notice of Mortgage Payment Change of Claim No. 1 filed by New Century Mortgage

8 The claim supplement will also display on the docket sheet.

doc	Notice of Mortgage Payment Change of Claim No. 1 filed by New Century Mortgage (Entered: 12/23/2014 at 09:25:45)
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