

UNITED STATES BANKRUPTCY COURT DISTRICT OF CONNECTICUT

CLERK'S ANNOUNCEMENT 23-04

NOTICE TO THE BAR AND THE PUBLIC REGARDING ELECTRONIC PROOF OF CLAIM (ePOC)

Effective immediately, the United States Bankruptcy Court for the District of Connecticut allows claimants to electronically file, amend, and supplement a proof of claim without a CM/ECF Filer or Limited User account by using an online portal utility called Electronic Proof of Claim (ePOC). ePOC is easy and free to use and requires no registration or application.

ePOC allows for the electronic submission of proofs of claim for all chapters, except for cases that have been assigned to a Claims and Noticing Agent. This new online utility is an efficient alternative to completing a paper copy of Proof of Claim Form (B410) and mailing it to the Court.

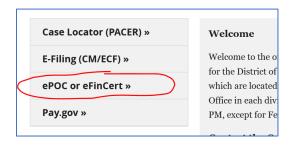
In addition to filing and amending a claim, ePOC allows a claimant to electronically file supplements to claims, including notices of mortgage payment change; notices of postpetition fees, expenses, and charges; and a response to notice of final cure payment.

Attached to this announcement are:

- ePOC User Guide
- ePOC Frequently Asked Questions pamphlet

All this information, including the link to ePOC utility itself can be found on our webpage at http://ctb.uscourts.gov/epoc.

Lastly, we changed one of the quick links on our home page to allow users to navigate to ePOC or eFinCert from the same button:



December 18, 2023

Date

/s/ Pietro Cicolini
Pietro Cicolini
Clerk of Court

United States Bankruptcy Court District of Connecticut



Electronic Filing of Proof of Claim Guide

December 2023

Proofs of claim may be filed, amended, and supplemented through the Court's website, except in cases where there is a Claims and Noticing Agent assigned. This Guide will outline the steps needed to create and electronically file a Proof of Claim or Supplement.

When filing a proof of claim or amended proof of claim, a filing party shall comply with the requirements of 11 U.S.C. § 501, Federal Rules of Bankruptcy Procedure 3001 – 3005, and all applicable Local Bankruptcy Rules.

- A Proof of Claim may be filed electronically for all chapters, except for cases with a Claims and Noticing agent. A login and password is not required.
- Do not upload a completed Proof of Claim form (Official Form B 410) as an attachment to the electronically filed claim.
- The name and complete address of the creditor must be entered on the screen so that it appears on the proof of claim form. If an attorney is filing the claim on behalf of a creditor, the attorney should also enter his/her name and address. The name and title, if any, of the person authorized to file the claim is required on the claim form.
- Supplements accepted through ePOC:
 - Supplement 1 Notice of Mortgage Payment Change
 - o Supplement 2 Notice of Postpetition Fees, Expenses, and Charge
 - o Response to Notice of Final Cure Payment
 - Other Supplement to Proof of Claim

The filing of a proof of claim electronically on this Court's website shall constitute the filer's approved signature and have the same force and effect as if the individual signed a paper copy of the document.

The penalty for filing a fraudulent claim may include a fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152, 3571.

Questions regarding electronically filing a Proof of Claim can be answered by the Help Desk via telephone (Hartford: 860-240-3675; New Haven: 203-773-2009, Bridgeport: 203-579-5808) or email to: ctb_ecf_help@ctb.uscourts.gov.

Table of Contents

File a Proof of Claim or Amended Proof of Claim	4
Supplement a Proof of Claim	. 16

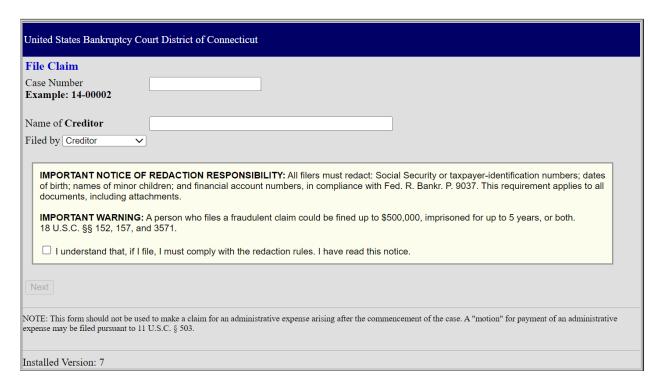
File a Proof of Claim or Amended Proof of Claim

- 1. From the Court's Home Page, select the link for "ePOC" on the link to the left of the screen or navigate to the "Case Info" page and select "Electronic Proof of Claim Filing."
- 2. On the "Electronic Filing of Proofs of Claim ePOC" screen, select "File a Proof of Claim or Amend a Proof of Claim."

A Screen Shot of the Website Will be Input here.

Enter the Case and Creditor Information

- Enter the case number in which the claim is being filed.
 Remember to first verify the case number and debtor name before proceeding.
- 2. Enter the name of the creditor filing the claim.
- 3. Select the party filing the claim by using the drop-down list for the "Filed by" box (*i.e.*, creditor, creditor attorney, debtor, debtor attorney or trustee).
- 4. Read the Redaction Notice and ensure any information being filed complies with Fed. R. Bankr. P. 9037 including any supplemental documentation to support the proof of claim. After review, check the Redaction box.
- 5. Click Next.

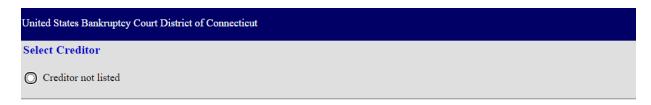


Creditor Information

- 6. If the letters/words entered in the "Name of Creditor" box match with a creditor already listed in the case, a pick list screen will appear.
 - a. If the name of the creditor AND address **exactly match** the creditor's information, select the button next to the name of that creditor to link it to the proof of claim.
 - b. **If the name of the creditor or address are different**, select the button next to "Creditor not listed" to create a new creditor record.



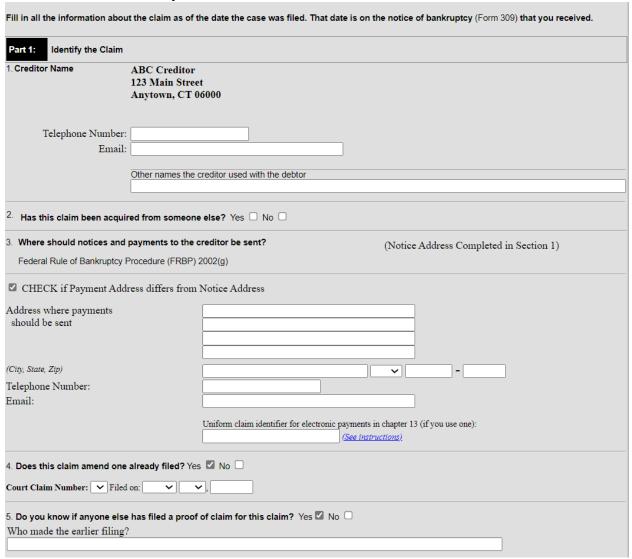
7. If there are no matches for existing creditors, select the button next to "Creditor not listed" to create a new creditor record.



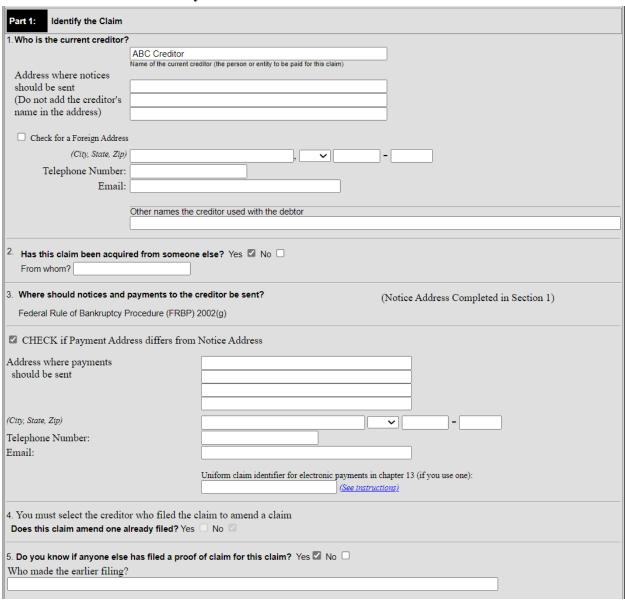
8. In the next screen, the electronic Proof of Claim will appear. Verify the case information (debtor's name and case number) and fill out information about the claim.

9. In Part 1 (Identify the Claim): Provide information about the current creditor. If the creditor was already listed in the case as a creditor, the address information will be filled in with the pre-existing information. If this information is not exact or accurate, go back and select "Creditor Not Listed" to create a new creditor record.

For Creditors Previously Listed:



For Creditors Not Previously Listed:



REMEMBER:

• If the address where notices should be sent differs from where a payment should be sent, select the checkbox next to "Payment Address differs from Notice Address." Enter the name and contact information for where a payment should be sent.

Identifying an Amended Claim:

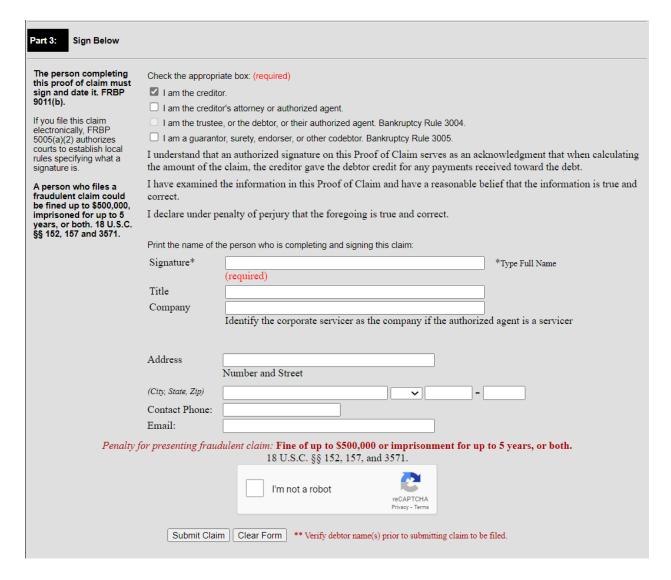
- If you are amending a previously filed claim, select the box "Yes" in response to Question 4 to indicate that this claim amends a previously filed claim. A pop-up box displays the message: "NOTE you should only amend a claim if you are the original claimant or the transferee of the claim." If you are the original claimant or the transferee, click OK.
 - o A drop-down list appears with the claim numbers of any previously filed claims associated with the creditor entered.

- O Select the claim number that is being amended.
- o The "Filed on" date will automatically populate based on the claim number selected.
- o Continue to Question 5 on the screen.

10. In Part 2 (Give Information About the Claim as of the Date the Case Was Filed): Provide information about the amount and nature of the claim. An amount is required. If the amount is \$0, an explanation must be provided.

Part 2: Give Information A	About the Claim as of the	Date the Case Was	Filed		
6. Do you have any number y Last 4 digits of the debtor's acc	•				
7. How much is the claim? (required)		No Yes. Attac	unt include interest or other h statement itemizing interest, y Rule 3001(c)(2)(A).	charges? fees, expenses, or other charges	s required by
If you have entered a claim amour Comment:	nt of \$0, the claim amount is ur	nknown, or the claim is	unliquidated, please enter a brief	explanation.	
8. What is the basis of the claim? (required)	Examples: Goods sold, m	ioney loaned, lease,	services performed, personal i	njury or wrongful death, or credit	card.
	ankruptcy Rule 3001(c).				
	Limit disclosing information	on that is entitled to p	rivacy, such as healthcare info	rmation.	
	(See instructions)				
9. Is all or part of the claim s	ecured? No				
	Yes. The cla	aim is secured by a li	en on property.		
Nature of proper Real estate.	-		principal residence, file a Mort	gage Proof of Claim Attachment	(Official Form
☐ Motor vehicle					
Other. Descri	ibe:				
Basis for perfect	ion:				
Attach redacted co				est (for example, a mortgage, lien	, certificate of title,
Value of property	<i>γ</i> :				
Amount of the cl	aim that is secured:				
Amount of the cl	aim that is unsecured:		_	(The sum of the secured an amounts should match the	
Amount necessa Fixed Variable	ry to cure any default as o		tition:		
10. Is this claim based on a lease?	□ No ☑ Yes. Amount r	necessary to cure a	ny default as of the date of th	ne petition. \$	
11. Is this claim subject to a right of setoff?	☐ No ☐ Yes. Identify the	nronerty:			
	Tes. Identity the	property.			
12. Is all or part of the claim under 11 U.S.C. § 507(a)	? _ ```	s Check all that appl	ŗ.	Amount entitle	ed to priority
Documents: Attach re	edacted copies of any documer	nts that show that the de	ebt exists, a lien secures the debt,	or both.	
summary may be added.				or transfers of the debt. In addition to ee instructions, and the definition of	
Attachments: • Necessary documentation	can be attached to the Decof of	Claim after the inform	ation for the form is submitted.		
			actor for the form is submitted.		
	of Claim are required to be PD				
	of Claim are NOT to exceed 10				
	e Proof of Claim are permitted				
				of Claim will result in multiple ver of Claim, the attachment of the pre-	
Note: You will	•	*	this claim once you click o	n the "Submit Claim" button es ○ No	below

- 11. Documents supporting the Proof of Claim may be attached and uploaded in PDF Format. Do Not upload a copy of Official Form B 410 (Proof of Claim). This fillable form will create the B 410 Form. If the answer is Yes to "Do you wish to attach supporting documentation," a screen will appear after submitting the claim to upload supporting documents.
- 12. In Part 3 (Sign Below): Provide information about the filer of the electronic proof of claim. Select the appropriate checkbox indicating the role of the filer. Enter the signature and title of the filer.



After verifying all the information on the electronic Proof of Claim is correct, check the box for "I'm not a robot" and complete the reCAPTCHA verification.

REMEMBER

• The filing of a proof of claim electronically on this court's website shall constitute the filer's approved signature and have the same force and effect as if the individual signed a paper copy of the document and the provisions of 18 U.S.C. §§ 152, 3571shall apply to such filing.

- The electronic filing of a proof of claim shall constitute entry of the proof of claim in the claims register maintained by the Clerk pursuant to Fed. R. Bankr. P. 5003.
- 13. Select the button for "Submit Claim."
- 14. The next screen will allow supporting documentation to be uploaded.
 - a. To upload supporting documentation, select the button "Choose File" to navigate to the location of the PDF file for the supporting documentation.
 - b. Once finding the appropriate file, select "Add Attachment." If multiple PDFs need to be filed for a Proof of Claim, select Add Attachment again to add more files.

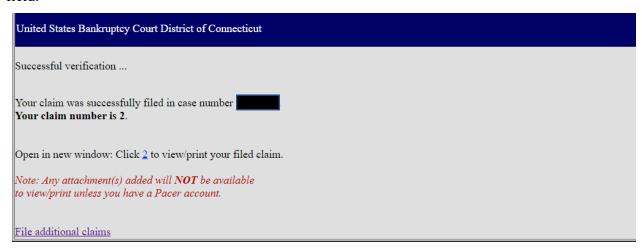


15. After review, select "File Proof of Claim." WARNING: There is no further opportunity to modify the Proof of Claim and selecting "File Proof of Claim" will file the Proof of Claim.

A screen will appear indicating your claim was successfully filed. The claim number will be displayed. Print this screen for your records.

You can view, print, and save a copy of the electronically filed Proof of Claim from this verification page. To access the Proof of Claim submitted, click on the hyperlink of the claim number. An ECF login and password is not required to view the Proof of Claim. However, to view any attachments, ECF will prompt for a login and password.

NOTE: If a required field is not completed, a message will appear indicating the missing, required field.



The following is an example of an electronically filed Proof of Claim Official Form B 410 using ePOC.

Case 21-0000 Claim 2 Filed 11/20/23 Desc Main Document Page 1 of 3

Fill in this information to identify the case:	FILED
Debtor 1 John Doe	U.S. Bankruptcy Court
Debtor 2 (Spouse, if	District of Connecticut
filing)	11/20/2023
United States Bankruptcy Court	Clerk's Office-pc, Cler
Case number: 21-0000	

Official Form 410
Proof of Claim

04/22

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment

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.

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.

SAMPLE PROOF OF CLAIM Part 1: Identify the Claim .Who is the current ABC Creditor creditor? Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor .Has this claim been No acquired from ☐ Yes. From whom? someone else? 3.Where should notices Where should notices to the creditor be sent? Where should payments to the creditor be sent? (if and payments to the ABC Creditor creditor be sent? Name Name Federal Rule of Bankruptcy Procedure 123 Main Street (FRBP) 2002(g) Anytown, CT 06000 860-111-1111 Contact phone ___ Contact phone creditorabc@creditor.com Uniform claim identifier for electronic payments in chapter 13 (if you use one): 4.Does this claim amend No one already filed? Yes. Claim number on court claims registry (if known) 5.Do you know if anyone else has filed a proof Yes. Who made the earlier filing? of claim for this claim?

Official Form 410 Proof of Claim page 1

Case 21-0000 Claim 2 Filed 11/20/23 Desc Main Document Page 2 of 3 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. Last 4 digits of the debtor's account or any number you use to identify the debtor: Y 1234 .How much is the Does this amount include interest or other charges? \$ 10000.00 ☑ No claim? $\hfill\square$ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A). 8.What is the basis of Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful the claim? death, or credit card. Attach rédacted 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. money loaned 9. Is all or part of the ☑ No claim secured? Yes. The claim is secured by a lien on property. Nature of property 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. Real estate. ☐ 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 Amount of the claim that is (The sum of the secured and \$ unsecured amounts should unsecured: match the amount in line 7.) SAMPLE PROOF OF Amount necessary to cure any default as of the date of the petition: Annual Interest Rate (when case was filed) % Fixed Variable No 10.Is this claim based on Y a lease? Yes. Amount necessary to cure any default as of the date of the petition.\$ 11.Is this claim subject to a right of setoff? Yes. Identify the property:

Proof of Claim

Official Form 410

page 2

Case 21-00000 Claim 2 Filed 11/20/23 Desc Main Document Page 3 of 3

12.Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	Y	No Yes. Check a	all that apply:				Amount entitled to priority
A claim may be partly priority and partly nonpriority. For example in some categories, the law limits the amount entitled to priority.			upport obligat .S.C. § 507(a			d child support)	\$
	,	☐ Up to \$3,35	50* of deposits services for p	s toward purchase, lease, or rental of ersonal, family, or household use. 11			\$
endued to priority.		☐ Wages, sal 180 days b	aries, or comi	missions (up to \$15,150*) earned within kruptcy petition is			\$
				er is eárlier. 11 U.S.C. § 507(a)(4). to governmental units. 11 U.S.C. §			\$
		☐ Contribution	ns to an empl	oyee benefit plan. 11 U.S.C. § 507(a)(5).			\$
	☐ Other. Specify subsection of 11 to				U.S.C. § 507(a)(_) that applies		\$
		* Amounts are su of adjustment.	bject to adjustme	ent on 4/01/25 a	and every 3 years	s after that for case	s begun on or after the date
Part 3: Sign Below		S	AMPL	E PRO	OOF O	F CLA	IM
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.	I und the a I have and c I deci	I am a guarant erstand that an au mount of the claim e examined the informect. lare under penalty cuted on date fane Doe ature t the name of the	tor's attorney of the debt tor, surety, en thorized signatur, the creditor gar formation in this of perjury that the debt tor the debt to	or, or their a dorser, or ot re on this Proof we the debtor of Proof of Claim a ne foregoing is to 223	uthorized agei her codebtor. of Claim serves redit for any payn and have a reasc rue and correct.	nents received tow enable belief that th	e 3005. ment that when calculating
	Title		First name President	Middle name	Last name		
	Company Address			ABC Creditor			
				Identify the corporate servicer as the company if the authorized agent is a servicer 123 Main Street Number Street Anytown, CT 06000			
		itact phone	860-111-111	City State Z		anywhere@cred	itor.com

Official Form 410 Proof of Claim page 3

Supplement a Proof of Claim

Claims filed with a Claims and Noticing Agent may not be supplemented using ePOC.

Type of Supplements to a Proof of Claim:

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

Document Requirements:

- Documents are required to be PDF files.
- Documents are NOT to exceed 10.0 Mb in size.
- The Proof of Claim being supplemented should NOT be attached.
- A supplement and its certificate of service need to be attached as a single PDF.
- 1. On the "Electronic Filing of Proofs of Claim ePOC" screen, select "Supplement a Proof of Claim"

A Screen Shot of the Website Will be Input here.

2. On the following screen, select "Claim Supplement or Attachment."

United States Bankruptcy Court District of Connecticut

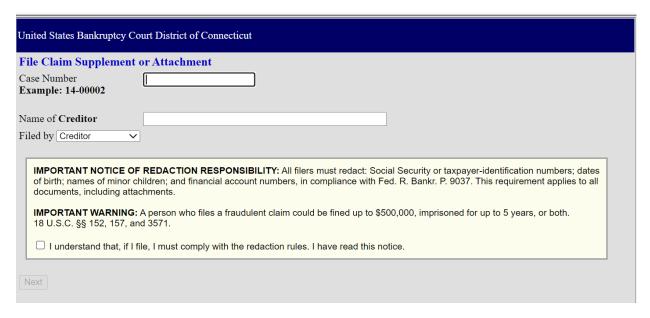
Proof of Claim

410 Supplements or Attachments

By clicking "Claim Supplement or Attachment" 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.

Claim Supplement or Attachment

3. On the next screen, enter the case number and name of the creditor. Review the Redaction and Fraudulent Filing Warnings. After reviewing, check the box indicating "I understand that, if I file, I must comply with the redaction rules. I have read this notice."



4. If the name of the creditor matches a filed Proof of Claim, the next screen will list the available proofs of claim to supplement.

If no creditor name is provided, the next screen will provide a list of all available proofs of claim to supplement.

Make sure to verify the debtor name and case information in the next screen before supplementing a claim.



- 5. Select the correct proof of claim to supplement.
- 6. Select the Type of Supplement.
- 7. Upload the PDF Supplement.
- 8. Complete the reCAPTCHA verification.
- 9. Verify the Debtor Name and Case Number and select Submit Supplement or Attachment. WARNING: There is no further opportunity to modify the Supplement and the supplement will be filed after selecting "Submit Supplement or Attachment."

10. Upon successful submission, a confirmation screen will appear.

United States Bankruptcy Court District of Connecticut	
Successful verification	
The following Supplement of Claim has been filed Case Name: Case Number: Docket Text: Supplement of Claim No. 2 (ABC Creditor).	
File additional Supplements or Attachments	

UNITED STATES BANKRUPTCY COURT

District of Connecticut

Electronic Proof of Claims - FAQ

- 1 Q: Do I need to become an ECF registered user to file an electronic proof of claim?
 - A.

 No. A claimant or a claimant's agent may utilize the electronic filing feature available on the court's website without becoming a registered ECF user; no login or password is required.
- 2 Q: Can I file an electronic proof of claim in any chapter case?
 - A: Yes. The District of Connecticut Bankruptcy Court began accepting electronic claims in all cases effective December 1, 2023, except for cases that have been assigned a Claims Agent.
- 3 Q: Do I need to attach the B10 Claim Form as an attachment?
 - A: No. The fillable form will create the B10 Form. Any attachments should consist of supporting documentation to the Proof of Claim.
- 4 Q: Is a signature required on the Proof of Claim?
 - A: Yes. Type the name and title, if any, of the person authorized to file the claim on behalf of the creditor. A copy of the power of attorney, if any, should be attached to the claim.
- 5 Q: Can I include a separate mailing address for payments?
 - A: Yes. Check the box indicating that the Payment Address is different from the Notice Address. An additional address field will appear for this alternate address for payments.
- 6 Q: Can I get a file-stamped acknowledgment of the Proof of Claim?
 - A: Yes. The Court's claim number will display with a link to the electronically file-stamped proof of claim upon submitting the proof of claim. The claim will be file stamped as of the entry date. It is recommended that the claim be printed or saved at this time.
- **7** Q: I am a creditor's attorney and will be filing a claim on behalf of my client. How do I record the creditor address and my address as attorney?
 - A: When filing the claim, there is a drop-down box on the first screen which allows you, the filer, to select who is submitting the claim. **The options are: Creditor; Creditor's Attorney; Debtor; Debtor's Attorney; or Trustee.** If the attorney is the filer, you will be able to add the attorney name and address and select the creditor's name from the listing of creditors in the case or if the creditor is not listed or listed incorrectly, you are able to add the correct creditor. Both names and addresses will be added to the mailing list and displayed on the Proof of Claim and Claims Register.

- **Q**: If I file my claim using this electronic form, will I be added to the case for service of future notices?
 - A: Yes. The address of the creditor listed on the proof of claim is automatically added to the mailing list of a case when a proof of claim is filed.
- 9 Q: I filed a claim and my attachments did not properly attach to the claim filed. How do I get the supporting documentation filed?
 - A: a) Ensure that the attachment(s) is in PDF format and is being submitted in black and white (no color documents).
 - b) Confirm that each PDF document being attached is less than 10 MB in size.
 - c) File an amended claim and attach the correct PDF images.
 - d) When filing the amended claim, check the box on the form that designates that the claim is amended. Select the claim number of the claim to be amended.
 - e) Attachments must be added by the process above.
- 10 Q: When will the claim appear on the claims register?
 - A: The claim will immediately appear on the claims register upon submitting the proof of claim.
- 11 Q: Will the Trustee be served with the Proof of Claim?
 - A: Yes. The Trustee will receive notification of the claim through the Court's Notice of Electronic Filing. You do not need to file a separate paper claim with the Trustee's office.
- 12 Q: I need to amend a claim. How do I do this?
 - A: When completing the fillable claim form, check the box (above Item 1. on the form) to indicate that the claim amends a previously filed claim. You can then enter the Court claim number and/or date of the previous claim.
- 13 Q: If my claim has been paid, should I file a Withdrawal of Claim? No. A withdrawal should only
 - A: be filed if the claim was filed in error. At this time, withdrawals cannot be done using ePOC.
- 14 Q: How will I know the treatment of my claim by the Chapter 13 Trustee:
 - A: Check the website of the Chapter 13 Trustee assigned to the case or contact the Chapter 13's Trustee Office. https://www.ctb.uscourts.gov/chapter-13-trustee
- 15 Q: At the time of filing my claim, I do not know the amount that is due. How do I enter "Unknown" in the amount for the claim?
 - A: In the amount box, enter: 0.00. Attach documentation to the claim explaining the reason that the 0.00 was entered. The amount on the B10 that is produced will state "See Attachments". Once you know the amount of the claim, file an amended claim.