

# U.S. Bankruptcy Court Southern District of California Electronic Proof of Claim (ePOC) Program

DRAFT: 11/03/2020

The Electronic Proof of Claim (ePOC) program permits proofs of claims to be filed directly from the court's website. The (ePOC) program will create and file or amend a completed, signed claim form (Official Form 410) online using the Court's (**ePOC**) system. 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 file may be created by scanning or using software and should not exceed 35 MB in size. If the pdf is created via a scanner, set your scanner default to black and white, as color triples the size of the pdf. The scanner DPI (dots per inch) setting should be set to no more than 300. The paper document being scanned must be 8-1/2 x 11 inches to avoid any errors in the uploading and/or noticing of the PDF document.

Submitting a document in the (ePOC) system in full compliance with the court's procedures including accurately entering the data requested, acknowledging the filer's duty to redact protected personal identifiers (See Information Regarding [E-Government Act Privacy Requirements](#)), 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.

## **FILE A PROOF OF CLAIM – ORIGINAL OR AMENDED**

- 1 From the court's website, click **Information** and **For Creditors**
- 2 Click on (**e-POC**)
- 3 The File Claim screen displays.

United States Bankruptcy Court Southern District of California

**File Claim**

Case Number  1  
Example: 14-00002

Name of Creditor  2

Filed by  Creditor 3

See instructions below:  
1. Enter case number  
2. Enter the name of the creditor filing the claim.  
3. Select the Party Type filing the claim.  
4. Read the redaction notice and check the box to confirm compliance with FRBP 9037.  
5. Click the Next button.

**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. 4

Next 5

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.

1. Enter the case number.
2. 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. Or bypass the field to bring up all creditors.

3. 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.

4. Read the redaction notice and check the box to confirm compliance with Fed. R. Bankr. P. 9037.
5. 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**.

A screenshot of a web form for entering attorney information. The form has a light gray background. It contains the following fields: "Name of Attorney" with a single-line text input; "Address where notices should be sent" with three stacked text input fields; and "(City, State, Zip)" with a text input for the city, a dropdown menu for the state, a hyphen, and a text input for the zip code. A "Next" button is 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 If the Creditor does not appear on the Creditor List in the case, the below screen will appear. Check Creditor not listed to add the Creditor who is filing the claim.

A screenshot of a web interface titled "United States Bankruptcy Court Southern District of California". Below the title is a section labeled "Select Creditor". There is a single radio button option labeled "Creditor not listed", which is selected.

Select the Creditor with the correct name and address. If the correct creditor is shown without an address or a different address than the one filing the claim, choose **Creditor not listed** to add the Creditor with the correct address.

A screenshot of a web interface titled "United States Bankruptcy Court Southern District of California". Below the title is a section labeled "Select Creditor". There are two radio button options. The first is selected and is labeled "Bank of America" with the address "325 West F Street, San Diego, CA 92101". The second option is labeled "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. You hover the mouse over the link 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.

**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**

 No '. The 'No' checkbox is selected."/>

**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 differs from the address where notices should be sent to add the payment address information.

## Amended Claim

**4. Does this claim amend one already filed?** Yes  No

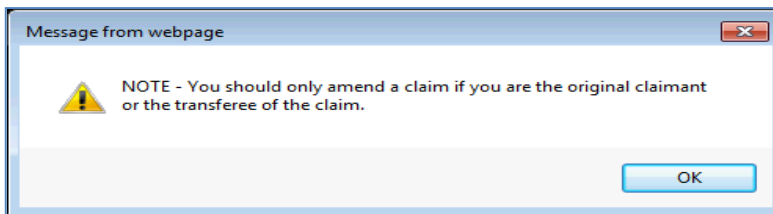
If yes is checked then you must select the creditor who filed the claim to amend a claim, as shown below.

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: (14045062) Bank of America 325 West F Street San Diego, CA 92101 Amount claimed: \$0.00	Claim No: 59 Original Filed Date: 10/29/2020 Original Entered Date: 10/29/2020	Status: Filed by: CR Entered by: ePOC by ADI Modified:
History: Details → 59-1 10/29/2020 Claim #59 filed by Bank of America, Amount claimed: \$0.00 (ePOC by ADI)		
Description: Remarks: (59-1) 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?

- If 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.*

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

No

Yes *Check all that apply.*

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

	Amount entitled to priority
<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"/>
<input type="checkbox"/> Up to \$3,025* 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"/>
<input type="checkbox"/> Wages, salaries, or commissions (up to \$13,650*) 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"/>
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	<input type="text"/>
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	<input type="text"/>
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)( ) that applies	<input type="text"/>

\* Amounts are subject to adjustment on 4/1/22 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 901(b).

If you file this claim electronically, FREP ESOCS(v2) publishes 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

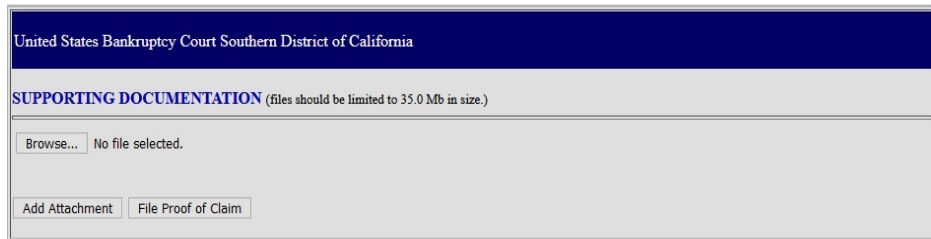
When you are done entering the applicable claim information, enter the **Verification Code** and click **Submit Claim**.

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.

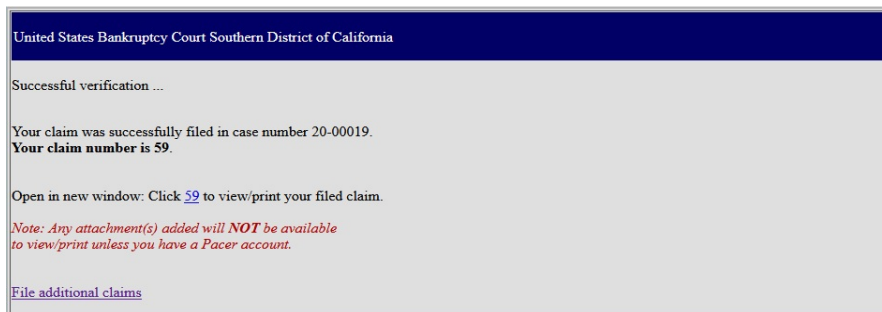
**Reminder:** Certain personal information must be removed from all documents before electronically submitting the proof of claim form. See Information Regarding [E-Government Act Privacy Requirements](#).



The screenshot shows a web interface for the United States Bankruptcy Court Southern District of California. The page title is "SUPPORTING DOCUMENTATION" with a note "(files should be limited to 35.0 Mb in size.)". Below the title is a "Browse..." button and the text "No file selected.". At the bottom of the interface are two buttons: "Add Attachment" and "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.



The screenshot shows a confirmation screen from the United States Bankruptcy Court Southern District of California. The text reads: "Successful verification ...", "Your claim was successfully filed in case number 20-00019.", and "Your claim number is 59.". Below this, it says "Open in new window: Click 59 to view/print your filed claim." and includes a note: "Note: Any attachment(s) added will NOT be available to view/print unless you have a Pacer account." At the bottom, there is a hyperlink: "File additional claims".