Claims review: Jordan Sample (made up)

Petition 2026-06-02. Claims bar date (non-governmental) 2026-08-11, computed as 70 days after the petition; governmental 2026-11-30. **Review due 2026-09-01** (no later than 21 days after the non-governmental claims bar date, S.D. Fla. Local Rule 4002-2(a)).

Computed dates are moved past weekends and the federal holidays listed in FRBP 9006(a)(6)(A). This tool does not know state holidays (which also extend a deadline counted forward, 9006(a)(6)(C)), days declared holidays by the President or Congress (9006(a)(6)(B)), or clerk's-office closures (9006(a)(3)): check the court's calendar. The bar date on the court's notice governs: enter it above.

Claim	Creditor	Claimed	Scheduled	Difference	Flags
4-1	Maple Ridge Commons Association, Inc. scheduled as Maple Ridge Commons Association	$8,412.37	$5,200.00	+$3,212.37	2 questions for the creditor, 3 things to check
2-1	Northwind Recovery LLC scheduled as Example Bank N.A.	$6,204.18	$5,489.68	+$714.50	3 questions for the creditor, 3 things to check
6-1	Harbor Home Loans	$231,806.44	$229,000.00	+$2,806.44	4 questions for the creditor, 3 things to check

Scheduled, no claim filed

- Example Medical Group (ending 5521), $840.00, unsecured

For Local Form LF-76

Action not chosen yet for: claim 4-1 (Maple Ridge Commons Association, Inc.).

- Objection to the proof of claim filed by Northwind Recovery LLC (claim 2-1).
- Amended or modified plan to provide for the proof of claim filed by Harbor Home Loans.

Identifiers flagged in the text of the claims that Rule 9037 says must not appear

This check reads a PDF's text in your browser. It can miss an identifier in a picture, a scan, a form field, a comment, an attached file, an earlier version kept in the file, an unusual font, or digits set apart by spaces or split into boxes, so it never clears a document.

- Claim 2-1, page 5: Payment-card number ending 1111
- Claim 6-1, page 4: Account number ending 7731

Possible identifiers to look at

Nothing was flagged in the text this check could read.

Pages read

- Claim 4-1 (sample-association-lien-claim.pdf): text read, nothing else seen on 5 of 5 pages.
- Claim 2-1 (sample-card-debt-claim.pdf): text read, nothing else seen on 5 of 5 pages.
- Claim 6-1 (sample-home-loan-claim.pdf): text read, nothing else seen on 4 of 4 pages.

Not read

Nothing is listed as not read, but this check can miss what it does not see: look at every page yourself.

A page is listed as read when its text was searched and this check saw nothing else on it; that does not mean nothing else is there. A picture it sees (a scan, a photo, a signature, a logo, a stamp, digits drawn as shapes, or text in a font whose characters it could not check) is listed as not read until OCR reads it, and a page read by OCR still needs a look at the image, since OCR can misread a number. A font can also give the wrong characters for what the page shows without this check noticing. An image covered by a box drawn over it, made invisible, clipped away or outside the page's visible area is listed as not read; an image covered by another image is not seen. Comments, form fields, the document's properties and bookmarks are searched. An attached file is searched only when it is plain text (UTF-8, or UTF-16 with a byte-order mark); other attached files are listed as not read. An earlier version kept in the file is compared with the pages only by its page text and its number of pictures, so it is listed as not compared in full.

This memo covers only the claims listed above, as filed when they were dropped in. Claims filed later (a governmental unit's claim, an amended or a late claim) are not in it: run the review again after each bar date and after any new claim.

Prepared with Sharp Artisan from the claims and schedules entered. Sharp Artisan points to what to check; the attorney decides. It is not legal advice.

Claim by claim

Claim 4-1: Maple Ridge Commons Association, Inc.

Ask the creditor, page 2

Claim is higher than the schedules

Claim $8,412.37, scheduled $5,200.00, difference $3,212.37. Match the difference to line items before deciding anything.

Schedules D/E/F; FRBP 3001(f)

Ask the creditor, page 4

Charges dated on or after the petition date

1 line(s) in the attachments are dated on or after 2026-06-02. A claim states the debt as of the petition date, so a charge dated that day may belong: ask whether each was charged before the filing and whether it is in the amount claimed.

11 U.S.C. § 502(b)

Check, page 2

Collateral value differs from the schedules

Claim says $190,000.00; schedules say $365,000.00 (48% apart). A claim is secured only to the extent of the value of the creditor's interest in the property, after any senior liens; the rest is unsecured.

11 U.S.C. § 506(a)

Check, page 2

Claim states a higher rate than the plan pays

Claim 18%; plan 8%. Check what the plan provides for this claim and whether the claim's rate is supported by the contract or statute.

Plan treatment; Till v. SCS Credit Corp., 541 U.S. 465 (2004) for cramdown rates

Check, page 4

Fees and charges inside the claim

9 attachment line(s) name a fee or charge: late fee $210.00 (5 lines); collection cost $142.50 (1 line); attorney or legal fee $3,919.87 (3 lines). 3 legal-fee line(s) of $500 or more: ask for the invoices. Each needs a basis in the contract or state law (§ 502(b)(1)); fees after the petition on an oversecured claim must also be reasonable (§ 506(b)).

FRBP 3001(c)(2)(A); 11 U.S.C. § 502(b)(1); § 506(b)

Nothing flagged, page 1

Filed by the deadline

Filed 2026-07-20; the deadline (computed as 70 days after the petition) is 2026-08-11. The bar date on the court's notice governs: enter it if it differs. In a case converted to Chapter 13, the 70 days run from the order of conversion (FRBP 3002(c)). Computed dates are moved past weekends and the federal holidays listed in FRBP 9006(a)(6)(A). This tool does not know state holidays (which also extend a deadline counted forward, 9006(a)(6)(C)), days declared holidays by the President or Congress (9006(a)(6)(B)), or clerk's-office closures (9006(a)(3)): check the court's calendar.

FRBP 3002(c); FRBP 9006(a)

Claim 2-1: Northwind Recovery LLC

Ask the creditor, page 2

Claim is higher than the schedules

Claim $6,204.18, scheduled $5,489.68, difference $714.50. Match the difference to line items before deciding anything.

Schedules D/E/F; FRBP 3001(f)

Ask the creditor, page 4

Charge-off date is after the petition date

Charge-off 07/01/2026, petition 2026-06-02. Ask whether any interest or fee in the claim accrued after the petition.

11 U.S.C. § 502(b)(2) (unmatured interest)

Ask the creditor, page 4

Charges dated on or after the petition date

1 line(s) in the attachments are dated on or after 2026-06-02. A claim states the debt as of the petition date, so a charge dated that day may belong: ask whether each was charged before the filing and whether it is in the amount claimed.

11 U.S.C. § 502(b)

Check, page 4

Old debt: check the statute of limitations

Last payment 2021-03-15: 5.2 years before the petition. Enter your state's limit to test it. When the limitations period starts, and what pauses or revives it (for example a later payment or a written acknowledgment), follow state law and vary by state.

11 U.S.C. § 502(b)(1); state law

Check, page 4, 5

Fees and charges inside the claim

2 attachment line(s) name a fee or charge: fee balance $714.50 (1 line); late fee $39.00 (1 line). Each needs a basis in the contract or state law (§ 502(b)(1)); fees after the petition on an oversecured claim must also be reasonable (§ 506(b)).

FRBP 3001(c)(2)(A); 11 U.S.C. § 502(b)(1); § 506(b)

Check, page 5

The claim itself shows full identifiers

1 item(s): Payment-card number ending 1111 (page 5). The debtor's own information is protected even when someone else files it. The remedy is counsel's: a motion under Rule 9037(h) with a redacted version, and the court restricts access while it is pending; in the District of Minnesota, the claims-review order also has counsel notify the clerk.

FRBP 9037(a); motion to redact under FRBP 9037(h)

Note, page 2

Card or revolving account: the writing comes on request

For open-end consumer credit the creditor files the statement in Rule 3001(c)(4)(A) instead of attaching the writing. On a party in interest's written request, the creditor must send a copy of the writing within 30 days after the request is sent.

FRBP 3001(c)(4)(A)-(B) (scheduled to become (c)(3) on 1 Dec 2026 unless Congress acts)

Note

Claim was bought from another creditor

Northwind Recovery LLC names Example Bank, N.A. as the earlier holder. No rule requires a transfer document with a claim bought before it was filed. For card or revolving debt the open-end statement must name the seller. If standing is in doubt, ask for the chain of title.

FRBP 3001(e)(1) and 1991 Committee Note; FRBP 3001(c)(4)(A)(i) (scheduled to become (c)(3) on 1 Dec 2026 unless Congress acts)

Nothing flagged, page 1

Filed by the deadline

Filed 2026-07-09; the deadline (computed as 70 days after the petition) is 2026-08-11. The bar date on the court's notice governs: enter it if it differs. In a case converted to Chapter 13, the 70 days run from the order of conversion (FRBP 3002(c)). Computed dates are moved past weekends and the federal holidays listed in FRBP 9006(a)(6)(A). This tool does not know state holidays (which also extend a deadline counted forward, 9006(a)(6)(C)), days declared holidays by the President or Congress (9006(a)(6)(B)), or clerk's-office closures (9006(a)(3)): check the court's calendar.

FRBP 3002(c); FRBP 9006(a)

Nothing flagged, page 4

Open-end credit statement present

All 5 items the rule asks for here were found.

FRBP 3001(c)(4)(A) (scheduled to become (c)(3) on 1 Dec 2026 unless Congress acts)

Claim 6-1: Harbor Home Loans

Ask the creditor, page 2

Claim is higher than the schedules

Claim $231,806.44, scheduled $229,000.00, difference $2,806.44. Match the difference to line items before deciding anything.

Schedules D/E/F; FRBP 3001(f)

Ask the creditor, page 2

Claim rests on a writing but no copy was found

Basis given: "Money Loaned - Note and Deed of Trust". A claim based on a writing must attach a copy; if the writing was lost or destroyed, a statement explaining that instead. For a claim secured by the debtor's home, the writing may follow as a supplement within 120 days after the petition (Rule 3002(c)(6)(B)). A Rule 3001(c) gap: the claim may not be entitled to the presumption of validity Rule 3001(f) gives a claim filed by the rules, and the court may bar the missing information as evidence or award fees (Rule 3001(c)(3)). It is not by itself a ground to disallow the claim (2011 Committee Note).

FRBP 3001(c)(1); FRBP 3001(f); sanctions FRBP 3001(c)(3) (scheduled to become (c)(4) on 1 Dec 2026 unless Congress acts)

Ask the creditor

Secured by the home but no Form 410A found

A claim secured by a security interest in the debtor's principal residence must attach the Mortgage Proof of Claim Attachment (Form 410A), and an escrow account statement if there is escrow, within 70 days after the petition. Only the copy of the writing and the evidence of perfection may follow, as a supplement within 120 days. A Rule 3001(c) gap: the claim may not be entitled to the presumption of validity Rule 3001(f) gives a claim filed by the rules, and the court may bar the missing information as evidence or award fees (Rule 3001(c)(3)). It is not by itself a ground to disallow the claim (2011 Committee Note).

FRBP 3001(c)(2)(C); FRBP 3002(c)(6); sanctions FRBP 3001(c)(3) (scheduled to become (c)(4) on 1 Dec 2026 unless Congress acts)

Ask the creditor, page 4

Charges dated on or after the petition date

2 line(s) in the attachments are dated on or after 2026-06-02. A claim states the debt as of the petition date, so a charge dated that day may belong: ask whether each was charged before the filing and whether it is in the amount claimed. Fees, expenses and charges after the petition on a home loan are noticed under Rule 3002.1(c), not added to the claim.

11 U.S.C. § 502(b); FRBP 3002.1(c)

Check, page 2

Collateral value differs from the schedules

Claim says $298,000.00; schedules say $365,000.00 (18% apart). A claim is secured only to the extent of the value of the creditor's interest in the property, after any senior liens; the rest is unsecured. § 1322(b)(2) generally bars modifying a claim secured only by a security interest in the principal residence (Nobelman), subject to cure under (b)(3), (b)(5) and (c)(1), the (c)(2) exception, and in most circuits strip-off of a wholly unsecured junior lien.

11 U.S.C. § 506(a); § 1322(b)(2), (b)(3), (b)(5), (c)(1)-(2); Nobelman v. American Savings Bank, 508 U.S. 324 (1993)

Check, page 4

Fees and charges inside the claim

4 attachment line(s) name a fee or charge: late fee $94.61 (1 line); property inspection or valuation fee $60.00 (2 lines); attorney or legal fee $650.00 (1 line). 1 legal-fee line(s) of $500 or more: ask for the invoices. Each needs a basis in the contract or state law (§ 502(b)(1)); fees after the petition on an oversecured claim must also be reasonable (§ 506(b)).

FRBP 3001(c)(2)(A); 11 U.S.C. § 502(b)(1); § 506(b)

Check, page 4

The claim itself shows full identifiers

1 item(s): Account number ending 7731 (page 4). The debtor's own information is protected even when someone else files it. The remedy is counsel's: a motion under Rule 9037(h) with a redacted version, and the court restricts access while it is pending; in the District of Minnesota, the claims-review order also has counsel notify the clerk.

FRBP 9037(a); motion to redact under FRBP 9037(h)

Nothing flagged, page 1

Filed by the deadline

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FRBP 3002(c); FRBP 9006(a)