

## Common Reasons SOC's are Returned and Confirmation is Delayed

1. Attorneys fees are over \$4,500 and/or all of the boxes in Paragraph (F) are not checked. Possible work around for SOC's already submitted is to incorporate by reference Exhibit A. Trustee will do this through a pen change.
2. Not all issues in the Trustee Evaluation/Objection have been addressed. Submit a cover letter or list that addresses **every paragraph** in the Evaluation/Objection. Trustee will reject SOC without review if this is not done with future submissions.
3. Not all creditor objections have been resolved.
4. Required/requested documentation has not been submitted. Ex: tax returns, profit and loss statements, waivers of statute of limitations, proof of charitable contributions, pay stubs or other items listed on amended Schedules I and J.
5. SOC differs from the POC. Possible resolution is to (a) match the SOC to the POC; (b) object to the POC (prior to submitting SOC); or (c) obtain the creditor's signature on the SOC.
6. The plan is inadequately funded or fails to satisfy the Section 1325 Analysis. See How to Use Plan Calc 1.
7. Making material changes in treatment in the SOC without notice. Local Rule 2084-8(b) "**Service of Amended and Modified Plans.** A debtor needs only to serve nonmaterial changes in an amended or a modified plan on the case trustee and those creditors affected by the changes. To be regarded as nonmaterial, the modification must not delay or reduce the dividend to be paid on any claim or other modify the claim of affected creditor's consent (sic). A material modification is considered a plan amendment or modification and must be noticed accordingly (emphasis added)."
8. The conduit is not addressed.
9. The debtor is delinquent on plan payments.
10. Outstanding court proceedings. Ex: failing to upload on order sustaining an objection to a POC.
11. SOC language is vague and requires interpretation. Ex: (a) fails to state when the conduit payments start; (b) fails to address the surrender of collateral; or (c) fails to address amounts disbursed to creditors prior to surrender.
12. Plan proposes to pay a claim on which no POC has been filed.
13. There has been a substitution of counsel, but no order has been signed by the Court.

If you are not sure about something, call the Trustee's office and ask **before** you submit the SOC.