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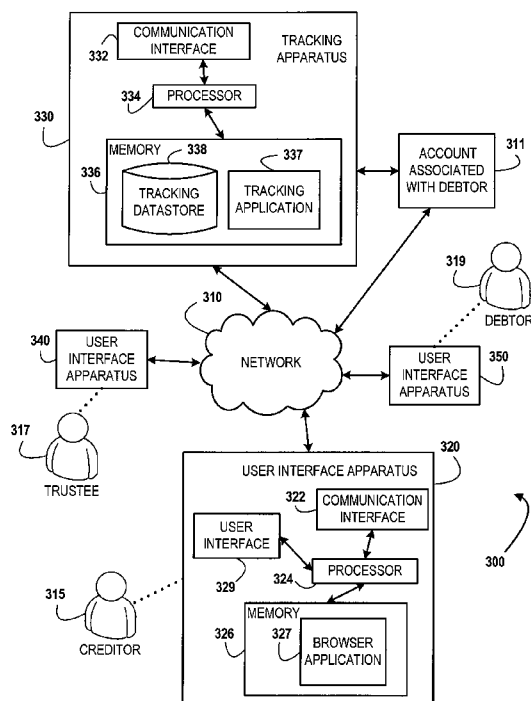
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(54) Title: BANKRUPTCY PAYMENT AND DEBT TRACKING

**FIG. 3**

(57) **Abstract:** In general terms, embodiments of the present invention relate to methods and apparatuses for tracking payments and debts associated with a bankruptcy debtor. For example, some embodiments of the present invention are configured to: (a) receive information associated with one or more payments, where the one or more payments are associated with a debtor; (b) determine that a first portion of the one or more payments applies to pre-petition debt associated with the debtor; (c) determine that a second portion of the one or more payments applies to post-petition debt associated with the debtor; and (d) post, to a network-accessible account associated with the debtor, information that indicates that the first portion applies to the pre-petition debt and information that indicates that the second portion applies to the post-petition debt.



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BANKRUPTCY PAYMENT AND DEBT TRACKING

FIELD

[0001] In general terms, embodiments of the present invention relate to methods and apparatuses for tracking payments and debts associated with a bankruptcy debtor.

BACKGROUND

[0002] Chapter 13 of the United States Bankruptcy Code enables individuals with regular income to undergo a financial reorganization that is supervised by a federal bankruptcy court. When the debtor files for bankruptcy protection under this chapter, the debtor typically submits a payment plan to the court that outlines the installment payments the debtor will make to his or her creditors over the course of the plan period, which is usually three to five years in duration. In return for the debtor repaying his or her creditors over the plan period, the law forbids those creditors from initiating or continuing any collection efforts for debt incurred by the debtor prior to the bankruptcy filing. In addition, Chapter 13 protection typically enables the debtor to stop foreclosure proceedings against the debtor's home, as well as cure any of the debtor's delinquent home mortgage payments over the course of the Chapter 13 plan period.

[0003] In operation, soon after the debtor files for bankruptcy protection under Chapter 13, a bankruptcy court typically requires each of the debtor's creditors to file a "proof of claim" with the bankruptcy court by a certain date (called the "bar date") in order to establish that creditor's claim to any pre-petition debt incurred by the debtor. As used herein, the phrase "pre-petition debt" refers to the debt that was incurred by the debtor prior to the time the debtor filed for bankruptcy. It will be understood that, in most cases, the bankruptcy court appoints a trustee to collect money from the debtor and make payments to each of the creditors that hold pre-petition debt incurred by the debtor.

[0004] In addition to incurring pre-petition debt, the debtor may also incur additional debt after filing for Chapter 13 protection, especially where the debtor has an ongoing relationship with the creditor, such as, for example, where the creditor is a home mortgage loan lender and the debtor is a home mortgage loan borrower. The debt incurred after a bankruptcy petition has been filed is commonly known as "post-petition debt," and the law generally requires that payments be made on this type of debt

alongside the payments being made on the debtor's pre-petition debt. However, unlike pre-petition debt that may be repaid over the duration of the Chapter 13 plan period, post-petition debt generally must be repaid as if the debtor never filed for bankruptcy in the first place. For example, where a debtor has missed ten \$600 monthly mortgage payments before filing for Chapter 13 protection and where the Chapter 13 plan period is 60 months in duration, the borrower (or, in some cases, the trustee) may be responsible for making a \$700 payment to the lender each and every month during the course of the Chapter 13 plan period (i.e., $\$600 \text{ pre-petition mortgage payment} \times 10 \text{ missed months} = \$6,000 \text{ in pre-petition debt}$; $\$6,000 \text{ pre-petition debt} / 60 \text{ months for Chapter 13 plan period} = \$100 \text{ monthly pre-petition debt payment}$; $\$100 \text{ pre-petition debt payment} + \$600 \text{ post-petition mortgage payment (post-petition debt payment)} = \$700 \text{ total monthly debt payment due during the Chapter 13 plan period}$). It will be understood that, in many instances, the debtor is responsible for making payments on his or her own post-petition debt, but there are some instances where the trustee will collect and make payments on the debtor's post-petition debt as well as on the debtor's pre-petition debt (e.g., where the bankruptcy case associated with the debtor is a "payall" or "trustee payall" bankruptcy case).

[0005] Of course, in some situations, the debtor is unable to make the required debt payments on both the post-petition debt and the pre-petition debt. When this happens, especially when there is collateral involved (e.g., property that secures a home mortgage loan, etc.), the creditor may file a Motion for Relief from Stay that asks the bankruptcy court to lift the debtor's bankruptcy protection in order to allow the creditor to repossess, sell, and/or otherwise take the collateral used to secure the debt. Many times, however, the bankruptcy court will deny this motion in order to give the debtor another chance to preserve the collateral. However, this typically means that the debtor, in addition to the original Chapter 13 payment plan, must agree to a post-petition payment plan that requires the debtor to cure the post-petition arrearage over a relatively short period of time (e.g., six months, etc.). It will be understood that the debt outlined in this post-petition payment plan is commonly referred to as "stipulated agreement debt" because the debtor and the creditor often stipulate to the terms of the post-petition payment plan.

[0006] Accordingly, it will be understood that a bankruptcy creditor, particularly where that bankruptcy creditor is a large financial institution, may hold pre-petition debt, post-petition debt, and/or stipulated agreement debt incurred by one or more bankruptcy debtors. Over time, it can be very difficult for the creditor to accurately track each of the debtor's debts, the one or more payments applied to those debts, as well as other information associated with the debtors and/or the corresponding bankruptcy cases. Accordingly, there is a need to provide methods and apparatuses for tracking payments and debts associated with bankruptcy debtors, so that a bankruptcy creditor can readily determine payment information and debt information associated with one or more bankruptcy debtors.

SUMMARY OF SELECTED EMBODIMENTS OF THE PRESENT INVENTION

[0007] In general terms, embodiments of the present invention relate to methods and apparatuses for tracking payments and debts associated with a bankruptcy debtor. For example, where a debtor files for bankruptcy protection under Chapter 13 of the United States Bankruptcy Code, some embodiments of the present invention enable a corresponding creditor to receive, process, and/or track various types of information associated with the debtor, including, for example, payment information, debt information (e.g., pre-petition debt, post-petition debt, stipulated agreement debt, etc.), remaining balance information, paid through date (PTD) information, bankruptcy case information, debtor information, account information, and/or the like. In some embodiments, this information is posted to a network-accessible account associated with the debtor, where the network-accessible account is accessible to the creditor, to the debtor, to a trustee associated with the bankruptcy case, and/or to some other entity.

[0008] Additionally or alternatively, some embodiments of the present invention are configured to receive one or more payments associated with the debtor, to determine that those one or more payments apply to at least one of pre-petition debt, post-petition debt, and/or stipulated agreement debt associated with the debtor, and/or to actually apply those one or more payments to the debtor's pre-petition debt, post-petition debt, and/or stipulated agreement debt. Also, some embodiments of the present invention are additionally or alternatively configured to determine that a bankruptcy case associated with the debtor has been initiated, to determine whether a proof of claim is required in the

debtor's bankruptcy case, to generate the proof of claim, and/or to transmit the proof of claim to a bankruptcy attorney for filing with a bankruptcy court. Also, some embodiments of the present invention are additionally or alternatively configured to determine whether one or more received payments triggers one or more exceptions, and some embodiments are configured to generate and post information associated with those one or more exceptions to the network-accessible account associated with the debtor. Further, some embodiments are configured to enable a user of an apparatus to access the network-accessible account in order to view the exception information, the payment information, and/or the debt information, all in order to direct the apparatus and/or some other apparatus to take one or more actions (e.g., apply the one or more payments in a particular way, clear the one or more exceptions, etc.).

[0009] More specifically, in some embodiments of the present invention, a method is provided that includes: (a) receiving information associated with one or more payments, where the one or more payments are associated with a debtor; (b) determining, using a processor, that a first portion of the one or more payments applies to pre-petition debt associated with the debtor; (c) determining, using a processor, that a second portion of the one or more payments applies to post-petition debt associated with the debtor; and (d) posting, to a network-accessible account associated with the debtor, information that indicates that the first portion applies to the pre-petition debt and information that indicates that the second portion applies to the post-petition debt.

[0010] In some embodiments, the method includes: (a) applying, using a processor, the first portion to the pre-petition debt; and (b) applying, using a processor, the second portion to the post-petition debt. In some embodiments of the method, determining that the first portion applies to the pre-petition debt includes determining, using a processor, that the first portion applies to the pre-petition debt based at least partially on a determination that the first portion was received from a trustee. Also, in some embodiments of the method, determining that the second portion applies to the post-petition debt includes determining, using a processor, that the second portion applies to the post-petition debt based at least partially on a determination that the second portion was received from the debtor.

[0011] In some embodiments, the method includes: (a) determining, using a processor, that a third portion of the one or more payments applies to stipulated agreement debt associated with the debtor; and (b) posting, to the network-accessible account, information that indicates that the third portion applies to the stipulated agreement debt. In other embodiments, the method additionally includes applying, using a processor, the third portion to the stipulated agreement debt.

[0012] In some embodiments, the method includes posting, to the network-accessible account, information associated with a proof of claim associated with the debtor. In other embodiments, the method additionally or alternatively includes: (a) generating, using a processor, a proof of claim for a bankruptcy case associated with the debtor; and (b) transmitting, using a communication interface, the proof of claim to an attorney for filing with a court.

[0013] Additionally, in some embodiments, the method includes: (a) determining, using a processor, that at least one payment from the one or more payments triggers a fund allocation exception; and (b) posting, to the network-accessible account, information associated with the fund allocation exception. Some embodiments of the method include: (a) receiving, from the network-accessible account, one or more user inputs regarding the fund allocation exception; and (b) applying, using a processor and based at least partially on the one or more user inputs, the at least one payment to at least one of the pre-petition debt or the post-petition debt.

[0014] Similarly, in some embodiments, the method includes: (a) determining, using a processor, that at least one payment from the one or more payments triggers a payment exception; and (b) posting, to the network-accessible account, information associated with the payment exception. In addition, some embodiments of the method include: (a) receiving, from the network-accessible account, one or more user inputs regarding the payment exception; and (b) applying, using a processor and based at least partially on the one or more user inputs, the at least one payment to at least one of the pre-petition debt or the post-petition debt.

[0015] In some embodiments of the method, determining that the first portion applies to the pre-petition debt includes determining, using a processor, that the first portion applies to the pre-petition debt based at least partially on one or more user inputs.

Additionally or alternatively, in other embodiments of the method, determining that the second portion applies to the post-petition debt includes determining, using a processor, that the second portion applies to the post-petition debt based at least partially on one or more business rules.

[0016] In some embodiments, the method includes: (a) determining, using a processor, a pre-petition debt paid through date (PTD) as a result of applying the first portion to the pre-petition debt; (b) determining, using a processor, a post-petition debt PTD as a result of applying the second portion to the post-petition debt; and (c) posting, to the network-accessible account, information associated with the pre-petition debt PTD and information associated with the post-petition debt PTD. Also, in some embodiments, the method includes: (a) determining, using a processor, a remaining balance of the pre-petition debt as result of applying the first portion to the pre-petition debt; and (b) posting, to the network-accessible account, information associated with the remaining balance of the pre-petition debt.

[0017] As another example, in some embodiments of the present invention, a system is provided that includes: (a) a tracking apparatus including: (i) a communication interface configured to receive information associated with one or more payments, wherein the one or more payments are associated with a bankruptcy debtor; and (ii) a processor operatively connected to the communication device and configured to: (A) determine that a first portion of the one or more payments applies to pre-petition debt associated with the debtor; and (B) determine that a second portion of the one or more payments applies to post-petition debt associated with the debtor; and (b) a user interface apparatus operatively connected to the tracking apparatus and including a user interface configured to display information that indicates that the first portion applies to the pre-petition debt and information that indicates that the second portion applies to the post-petition debt.

[0018] In some embodiments of the system, the processor is configured to post, to a network-accessible account associated with the debtor, information that indicates that the first portion applies to the pre-petition debt and information that indicates that the second portion applies to the post-petition debt. Additionally or alternatively, in some embodiments, the user interface apparatus is configured to access the network-accessible

account to display, at the user interface, the information that indicates that the first portion applies to the pre-petition debt and the information that indicates that the second portion applies to the post-petition debt.

[0019] In some embodiments of the system, the processor is configured to: (a) apply the first portion to the pre-petition debt; and (b) apply the second portion to the post-petition debt. In some embodiments, the processor is configured to determine that the first portion applies to the pre-petition debt based at least partially on a determination that the first portion was received from a trustee. In other embodiments, the processor is additionally or alternatively configured to determine that the second portion applies to the post-petition debt based at least partially on a determination that the second portion was received from the debtor.

[0020] In some embodiments of the system, the processor is configured to determine that a third portion of the one or more payments applies to stipulated agreement debt associated with the debtor, and the user interface apparatus is configured to display, at the user interface, information that indicates that the third portion applies to the stipulated agreement debt. In some embodiments, the processor is configured to apply the third portion to the stipulated agreement debt.

[0021] In some embodiments of the system, the user interface apparatus is configured to display, at the user interface, information associated with a proof of claim associated with the debtor. In some embodiments, the processor is configured to generate a proof of claim for a bankruptcy case associated with the debtor, and the communication interface is configured to transmit the proof of claim to an attorney for filing with a court. In some embodiments, the processor is configured to determine that at least one payment from the one or more payments triggers a fund allocation exception, and the user interface apparatus is configured to display, at the user interface, information associated with the fund allocation exception.

[0022] In some embodiments, the communication interface is configured to receive, from the user interface apparatus, one or more user inputs regarding the fund allocation exception, and the processor is configured to apply, based at least partially on the one or more user inputs, the at least one payment to at least one of the pre-petition debt or the post-petition debt. In some embodiments, the processor is configured to

determine that at least one payment from the one or more payments triggers a payment exception, and the user interface apparatus is configured to display, at the user interface, information associated with a network-accessible account associated with the debtor. In some embodiments, the information associated with the network-accessible account includes information associated with the payment exception.

[0023] In some embodiments of the system, the communication interface is configured to receive, from the user interface apparatus, one or more user inputs regarding the payment exception, and the processor is configured to apply the at least one payment to at least one of the pre-petition debt or the post-petition debt. In some embodiments, the processor is configured to determine: (a) a pre-petition debt PTD as a result of applying the first portion to the pre-petition debt; and (b) a post-petition debt PTD as a result of applying the second portion to the post-petition debt. In some embodiments, the user interface apparatus is configured to display, at the user interface, information associated with the pre-petition debt PTD and information associated with the post-petition debt PTD. Also, in some embodiments, the processor is configured to determine a remaining balance of the pre-petition debt as result of applying the first portion to the pre-petition debt, and the user interface apparatus is configured to display, at the user interface, information associated with the remaining balance of the pre-petition debt.

[0024] As another example, in some embodiments of the present invention, a computer program product having a non-transitory computer-readable medium is provided. The computer-readable medium includes computer-executable program code portions stored therein, and the computer-executable program code portions include: (a) a first program code portion configured to determine that a first portion of one or more payments applies to pre-petition debt associated with a debtor; (b) a second program code portion configured to determine that a second portion of the one or more payments applies to post-petition debt associated with the debtor; and (c) a third program code portion configured to post, to a network-accessible account associated with the debtor, information that indicates that the first portion applies to the pre-petition debt and information that indicates that the second portion applies to the post-petition debt.

BRIEF DESCRIPTION OF THE DRAWINGS

[0025] Having thus described embodiments of the present invention in general terms, reference will now be made to the accompanying drawings, wherein:

Figure 1 is a flow diagram illustrating a general process flow of an apparatus for tracking payments and debts associated with a bankruptcy debtor, in accordance with an embodiment of the present invention;

Figure 2 is a flow diagram illustrating a general process flow of an apparatus for tracking payments and debts associated with a bankruptcy debtor, in accordance with an embodiment of the present invention;

Figure 2A is a flow diagram illustrating a general process flow of an apparatus for tracking payments and debts associated with a bankruptcy debtor, in accordance with an embodiment of the present invention;

Figure 2B is a flow diagram illustrating a general process flow of an apparatus for tracking payments and debts associated with a bankruptcy debtor, in accordance with an embodiment of the present invention;

Figure 3 is a block diagram illustrating technical components of a system for tracking payments and debts associated with a bankruptcy debtor, in accordance with an embodiment of the present invention;

Figure 4 is a mixed block and flow diagram of a system for tracking payments and debts associated with a bankruptcy debtor, in accordance with an embodiment of the present invention;

Figure 5 illustrates an exemplary browser page that displays information from a network-accessible account associated with a bankruptcy debtor, in accordance with an embodiment of the present invention;

Figure 6 illustrates an exemplary browser page that displays information from a network-accessible account associated with a bankruptcy debtor, in accordance with an embodiment of the present invention; and

Figure 7 illustrates an exemplary browser page that displays information from a network-accessible account associated with a bankruptcy debtor, in accordance with an embodiment of the present invention.

DETAILED DESCRIPTION OF EMBODIMENTS OF THE PRESENT INVENTION

[0026] Embodiments of the present invention will now be described more fully hereinafter with reference to the accompanying drawings, in which some, but not all, embodiments of the present invention are shown. Indeed, the present invention may be embodied in many different forms and should not be construed as limited to the embodiments set forth herein; rather, these embodiments are provided so that this disclosure will satisfy applicable legal requirements. Where possible, any terms expressed in the singular form herein are meant to also include the plural form and/or vice versa, unless explicitly stated otherwise. Also, as used herein, the term “a” and/or “an” shall mean “one or more,” even though the phrase “one or more” is also used herein. Like numbers refer to like elements throughout.

[0027] As will be appreciated by one of ordinary skill in the art in view of this disclosure, the present invention may be embodied as an apparatus (including, for example, a system, machine, device, computer program product, and/or the like), as a method (including, for example, a business process, computer-implemented process, and/or the like), or as any combination of the foregoing. Accordingly, embodiments of the present invention may take the form of an entirely software embodiment (including firmware, resident software, micro-code, etc.), an entirely hardware embodiment, or an embodiment combining software and hardware aspects that may generally be referred to herein as a “system.” Furthermore, embodiments of the present invention may take the form of a computer program product that includes a computer-readable storage medium having computer-executable program code portions stored therein. As used herein, a processor may be “configured to” perform a certain function in a variety of ways, including, for example, by having one or more general-purpose circuits perform the function by executing one or more computer-executable program code portions embodied in a computer-readable medium, and/or by having one or more application-specific circuits perform the function.

[0028] It will be understood that any suitable computer-readable medium may be utilized. The computer-readable medium may include, but is not limited to, a non-transitory computer-readable medium, such as a tangible electronic, magnetic, optical, electromagnetic, infrared, and/or semiconductor system, apparatus, and/or device. For

example, in some embodiments, the non-transitory computer-readable medium includes a tangible medium such as a portable computer diskette, a hard disk, a random access memory (RAM), a read-only memory (ROM), an erasable programmable read-only memory (EPROM or Flash memory), a compact disc read-only memory (CD-ROM), and/or some other tangible optical and/or magnetic storage device. In other embodiments of the present invention, however, the computer-readable medium may be transitory, such as, for example, a propagation signal including computer-executable program code portions embodied therein.

[0029] It will also be understood that one or more computer-executable program code portions for carrying out operations of the present invention may include object-oriented, scripted, and/or unscripted programming languages, such as, for example, Java, Perl, Smalltalk, C++, SAS, SQL, Python, Objective C, and/or the like. In some embodiments, the one or more computer-executable program code portions for carrying out operations of embodiments of the present invention are written in conventional procedural programming languages, such as the “C” programming languages and/or similar programming languages. The computer program code may alternatively or additionally be written in one or more multi-paradigm programming languages, such as, for example, F#.

[0030] It will further be understood that some embodiments of the present invention are described herein with reference to flowchart illustrations and/or block diagrams of systems, methods, and/or computer program products. It will be understood that each block included in the flowchart illustrations and/or block diagrams, and combinations of blocks included in the flowchart illustrations and/or block diagrams, may be implemented by one or more computer-executable program code portions. These one or more computer-executable program code portions may be provided to a processor of a general purpose computer, special purpose computer, and/or some other programmable data processing apparatus in order to produce a particular machine, such that the one or more computer-executable program code portions, which execute via the processor of the computer and/or other programmable data processing apparatus, create mechanisms for implementing the steps and/or functions represented by the flowchart(s) and/or block diagram block(s).

[0031] It will also be understood that the one or more computer-executable program code portions may be stored in a transitory and/or non-transitory computer-readable medium (e.g., memory, etc.) that can direct a computer and/or other programmable data processing apparatus to function in a particular manner, such that the computer-executable program code portions stored in the computer-readable medium produce an article of manufacture including instruction mechanisms which implement the steps and/or functions specified in the flowchart(s) and/or block diagram block(s).

[0032] The one or more computer-executable program code portions may also be loaded onto a computer and/or other programmable data processing apparatus to cause a series of operational steps to be performed on the computer and/or other programmable apparatus. In some embodiments, this produces a computer-implemented process such that the one or more computer-executable program code portions which execute on the computer and/or other programmable apparatus provide operational steps to implement the steps specified in the flowchart(s) and/or the functions specified in the block diagram block(s). Alternatively, computer-implemented steps may be combined with operator- and/or human-implemented steps in order to carry out an embodiment of the present invention.

[0033] Further, although many of the embodiments of the present invention described herein are generally described as involving a “financial institution,” other embodiments of the present invention may involve one or more persons, organizations, businesses, and/or other entities that take the place of, and/or work in conjunction with, the financial institution to implement one or more portions of the one or more embodiments described and/or contemplated herein.

[0034] It will also be understood that the terms “debtor” and “bankruptcy debtor,” as used herein, typically refer to an entity (e.g., individual, partnership, corporation, etc.) that has incurred one or more debts and is subject to a pending or past bankruptcy case. The term “creditor,” as used herein, typically refers to an entity (e.g., individual, partnership, corporation, etc.) to whom the debtor owes the one or more debts. For simplicity, most of the embodiments described herein involve a financial institution as the creditor and an individual person as the debtor who has filed a petition for bankruptcy under Chapter 13. However, it will be understood that, where possible, the embodiments

of the present invention can apply to any other type of debtor (e.g., corporation, partnership, etc.), to any other type of creditor (e.g., individual, partnership, etc.), and/or to any other type of bankruptcy case (e.g., those filed under Chapter 11, Chapter 12, etc.) and/or other related law, rule, and/or regulation.

[0035] In general terms, embodiments of the present invention relate to methods and apparatuses for tracking payments and debts associated with a bankruptcy debtor. For example, where a debtor files for bankruptcy protection under Chapter 13 of the United States Bankruptcy Code, some embodiments of the present invention enable a corresponding creditor to receive, process, and/or track various types of information associated with the debtor, including, for example, payment information, debt information (e.g., pre-petition debt, post-petition debt, stipulated agreement debt, etc.), remaining balance information, paid through date (PTD) information, bankruptcy case information, debtor information, account information, and/or the like. In some embodiments, this information is posted to a network-accessible account associated with the debtor, where the network-accessible account is accessible to the creditor, to the debtor, to a trustee associated with the bankruptcy case, and/or to some other entity.

[0036] Additionally or alternatively, some embodiments of the present invention are configured to receive one or more payments associated with the debtor, to determine that those one or more payments apply to at least one of pre-petition debt, post-petition debt, and/or stipulated agreement debt associated with the debtor, and/or to actually apply those one or more payments to the debtor's pre-petition debt, post-petition debt, and/or stipulated agreement debt. Also, some embodiments of the present invention are additionally or alternatively configured to determine that a bankruptcy case associated with the debtor has been initiated, to determine whether a proof of claim is required in the debtor's bankruptcy case, to generate the proof of claim, and/or to transmit the proof of claim to a bankruptcy attorney for filing with a bankruptcy court. Also, some embodiments of the present invention are additionally or alternatively configured to determine whether one or more received payments triggers one or more exceptions, and some embodiments are configured to generate and post information associated with those one or more exceptions to the network-accessible account associated with the debtor. Further, some embodiments are configured to enable a user of an apparatus to access the

network-accessible account in order to view the exception information, the payment information, and/or the debt information, all in order to direct the apparatus and/or some other apparatus to take one or more actions (e.g., apply the one or more payments in a particular way, clear the one or more exceptions, etc.).

[0037] Referring now to Figure 1, a general process flow **100** of an apparatus for tracking payments and debts associated with a bankruptcy debtor is provided, in accordance with an embodiment of the present invention. As represented by the block **110**, the apparatus is configured to receive information associated with one or more payments, where the one or more payments are associated with the debtor. As represented by the block **120**, the apparatus is also configured to determine that a first portion of the one or more payments applies to pre-petition debt associated with the debtor. As represented by the block **130**, the apparatus is further configured to determine that a second portion of the one or more payments applies to post-petition debt associated with the debtor. As represented by the block **140**, the apparatus is also configured to determine that a third portion of the one or more payment applies to stipulated agreement debt associated with the debtor. In addition, as represented by the block **150**, the apparatus is further configured to post, to a network-accessible account associated with the debtor, information that indicates that the first portion applies to the pre-petition debt, information that indicates that the second portion applies to the post-petition debt, and information that indicates that the third portion applies to the stipulated agreement debt.

[0038] For simplicity, it will be understood that the portions of the process flow represented by the blocks **120-140** are sometimes referred to herein as “debt determinations.” Also for simplicity, it will also be understood that the information referred to in the block **110** is sometimes referred to as “received payment information,” and the information referred to in the block **150** is sometimes referred to as “payment application information.” In addition, it will be understood that, the term “determine,” as used herein, is meant to have its ordinary meaning (i.e., its ordinary dictionary definition) in addition to the one or more ordinary meanings of the following terms: decide, conclude, verify, ascertain, discover, learn, calculate, observe, read, and/or the like.

[0039] Regarding the block **110**, it will be understood that the received payment information can include any type and/or amount of information. In some embodiments,

the received payment information includes the one or more payments themselves and/or other information about the one or more payments, such that the apparatus having the process flow 100 is able to apply and/or otherwise process the one or more payments itself. In such embodiments, the received payment information may include, for example, one or more financial instruments (e.g., electronic and/or physical checks, money orders, cash, etc.), routing numbers, account numbers, payment amounts, identities of the loan(s) and/or debt(s) to which the one or more payments apply, the identity of the relevant bankruptcy case and/or the one or more entities interested in the bankruptcy case (e.g., creditor, debtor, trustee, court official, etc.), and/or the like.

[0040] In other embodiments, however, the apparatus having the process flow 100 is configured to track information associated with the one or more payments but is not configured to apply and/or otherwise process the one or more payments. Instead, in such embodiments, the apparatus having the process flow 100 is configured to receive only the information necessary to enable the apparatus to make the debt determinations and post the payment application information. Of course, it will be understood that, in accordance with some embodiments of the present invention, the apparatus having the process flow 100 can be configured to track payment information and debt information, as well as apply and/or otherwise process the one or more payments received.

[0041] It will also be understood that the information associated with the one or more payments can be received in any way. For example, in some embodiments, the apparatus having the process flow 100 is configured to receive the information in electronic form, such as, for example, by receiving electronic data via a network (e.g., the Internet, the Automated Clearing House (ACH) network, a financial institution intranet, etc.). As another example, in some embodiments, the apparatus is configured to receive the information in physical form (e.g., from one or more physical checks, payment forms, etc.). In such embodiments, the apparatus can be configured to create an electronic representation of the physical source of the information and/or coordinate with one or more other apparatuses to do the same. For example, in some embodiments, the apparatus includes and/or coordinates with a scanner to scan a received physical check in order to create an electronic representation of that check for further processing.

[0042] In addition, it will be understood that the received payment information can be received from any entity. It will be understood that the term “entity” can include the entity itself, one or more employees and/or agents of the entity, and/or one or more apparatuses associated with the entity and/or controlled, serviced, owned, operated, managed, stored, and/or maintained (collectively referred to herein as “maintained” for simplicity) by the entity. For example, in some embodiments, the apparatus having the process flow 100 is configured to receive the received payment information from one or more apparatuses maintained by a financial institution (e.g., a financial institution separate from the entity that maintains the apparatus having the process flow 100, etc.).

[0043] As another example, in some embodiments, the apparatus having the process flow 100 is configured to receive the received payment information from an entity interested in the bankruptcy case, such as, for example, a creditor, debtor, trustee, court official, and/or the like. It will be understood that, in some embodiments, the apparatus having the process flow 100 is configured to receive the received payment information directly from the entity interested in the bankruptcy case (e.g., an employee of a creditor uses a user interface operatively connected to the apparatus having the process flow 100 to, e.g., scan/upload a physical check, enter payment information, etc. directly into the apparatus having the process flow 100, etc.). In other embodiments, the apparatus having the process flow 100 is additionally or alternatively configured to receive the received payment information indirectly from an entity interested in the bankruptcy case (e.g., a trustee uses a user interface apparatus maintained by the trustee to transmit the payment information, via a network, to the apparatus having the process flow 100, etc.).

[0044] Further, it will be understood that the apparatus having the process flow 100 can be configured to receive and process the received payment information in any order. For example, in some embodiments, the apparatus is configured to receive information associated with a first payment, determine how that first payment applies to one or more of the debtor’s debts, and post the payment application information associated with the first payment, all before the apparatus receives and/or processes information associated with a second payment. As another example, in some

embodiments, the apparatus is configured to receive and process the information associated with three separate payments at the same time or nearly the same time.

[0045] Regarding the blocks **120-140**, it will be understood that one or more portions of the one or more payments may apply entirely to the pre-petition debt, entirely to the post-petition debt, entirely to the stipulated agreement debt, or to some combination of the pre-petition debt, the post-petition debt, and/or the stipulated agreement debt. For example, in some embodiments, where information associated with two payments is received, the apparatus having the process flow **100** is configured to determine that the first payment applies entirely to the pre-petition debt and that the second payment applies entirely to the post-petition debt (and that no portion of the two payments applies to the stipulated agreement debt). As another example, in some embodiments, where information associated with a single payment is received, the apparatus having the process flow **100** is configured to determine that a first portion of that single payment applies to the pre-petition debt, that a second portion of that single payment applies to the post-petition debt, and that a third portion of that single payment applies to the stipulated agreement debt.

[0046] As still another example, in some embodiments, where information associated with five payments are received, the apparatus having the process flow **100** is configured to determine that a first portion of those five payments (e.g., payments one through three and a first portion of payment four, etc.) applies to the pre-petition debt, and that a second portion of those five payments applies to the post-petition debt (e.g., payment five and a second portion of payment four, etc.). Of course, it will be understood that some payments may not apply to pre-petition debt (or to post-petition debt or to stipulated agreement debt), and that, in such cases, the apparatus having the process flow **100** can be configured to omit the portions of the process flow **100** associated with the pre-petition debt (or the post-petition debt or the stipulated agreement debt).

[0047] It will also be understood that the apparatus having the process flow **100** can be configured to make the debt determinations in any way. For example, in some embodiments, the apparatus is configured to make one or more of the debt determinations based at least partially on one or more business rules (e.g., one or more business rules

embodied in one or more computer-executable program code portions provided to the apparatus having the process flow **100**, etc.). In some embodiments, the one or more business rules relate to the source of the one or more payments. It will be understood that the source of the one or more payments can be important where the bankruptcy case is considered a “non-payall” case. Typically, in a “non-payall” case, a trustee associated with the bankruptcy case is responsible for collecting money from the debtor and making payments to each of the debtor’s creditors for all of the pre-petition debt incurred by the debtor. Also in a “non-payall” case, the debtor is typically responsible for making payments to his or her creditors for all of the post-petition debt and/or stipulated agreement debt incurred by the debtor. Thus, in some embodiments, where the bankruptcy case is a “non-payall” case, the apparatus having the process flow **100** can be configured to make one or more of the debt determinations based at least partially on whether a payment was received from the trustee or from the debtor.

[0048] Specifically, in some embodiments, the apparatus having the process flow **100** is configured to determine that the first portion of the one or more payments applies to pre-petition debt associated with the debtor based at least partially on a determination that the first portion was received from a trustee (e.g., a trustee associated with the bankruptcy case, etc.). Additionally or alternatively, in some embodiments, the apparatus having the process flow **100** is configured to determine that the second portion of the one or more payments applies to post-petition debt based at least partially on a determination that the second portion was received from a debtor (e.g., the debtor associated with the bankruptcy case, etc.). Also, in some embodiments, the apparatus having the process flow **100** is additionally or alternatively configured to determine that the third portion of the one or more payments applies to stipulated agreement debt based at least partially on a determination that the third portion was received from a debtor (e.g., the debtor associated with the bankruptcy case, etc.).

[0049] Sometimes, however, the source of the one or more payments does not help the apparatus having the process flow **100** determine whether the one or more payments apply to pre-petition debt, post-petition debt, and/or stipulated agreement debt. For example, the source of a payment is typically not determinative in a “payall” bankruptcy case because, in such a case, the trustee is typically responsible for collecting

money from the debtor and making payments to the each of the debtor's creditors for all of the pre-petition debt, post-petition debt, and/or stipulated agreement debt incurred by the debtor. Thus, in some embodiments where the bankruptcy case is a payall case, the apparatus having the process flow **100** is configured to make one or more of the debt determinations based at least partially on something other than the source(s) of the one or more payments. (Of course, it will be understood that, in some embodiments, the apparatus having the process flow **100** is configured to make one or more of the debt determinations based at least partially on something other than the source(s) of the one or more payments, even where the bankruptcy case is a non-payall case.)

[0050] As an example, in some embodiments, the apparatus having the process flow **100** is configured to make one or more of the debt determinations based at least partially on one or more laws, rules, and/or regulations. In some embodiments, this includes one or more laws, rules, and/or regulations from the jurisdiction(s) in which the bankruptcy court sits and/or the bankruptcy case arose. In some instances, these one or more laws, rules, and/or regulations affect the particular order in which the one or more payments can be applied. For example, in some embodiments, the apparatus having the process flow **100** is configured to determine, in accordance with a local bankruptcy law, that the one or more payments apply to a minimum payment due (e.g., a monthly payment amount, etc.) on the debtor's pre-petition debt first, then to a minimum payment due on the debtor's post-petition debt second, and then to a minimum payment due on the debtor's stipulated agreement debt third. As a specific example, in accordance with some embodiments, if a single \$900 payment is received by the apparatus having the process flow **100**, if the minimum payment due on the debtor's pre-petition debt is \$75, if the minimum payment due on the debtor's post-petition debt is \$800, and if the minimum payment due on the debtor's stipulated agreement debt is \$100, then the apparatus having the process flow **100** is configured to determine that \$75 of the \$900 payment applies to the pre-petition debt, that \$800 of the \$900 payment applies to the post-petition debt, and that the remaining \$25 of the \$900 payment applies to the stipulated agreement debt. Of course, it will be understood that the apparatus having the process flow **100** can be configured to make one or more of the debt determinations based at least partially on one or more other laws, rules, and/or regulations.

[0051] As another example, in some embodiments, the apparatus having the process flow **100** is additionally or alternatively configured to make one or more of the debt determinations based at least partially on one or more user inputs. For example, in some embodiments, after the apparatus having the process flow **100** receives the received payment information, the apparatus is configured to enable a user of a user interface apparatus operatively connected to the apparatus having the process flow **100** in order to direct the apparatus having the process flow **100** regarding how the one or more payments should be applied. In some embodiments, the user uses a user interface apparatus to access the network-accessible account and view information associated with the one or more payments, information associated with the debtor's pre-petition debt, post-petition debt, and/or stipulated agreement debt, and/or other information provided by the network-accessible account, all in order to direct the apparatus having the process flow **100**, via one or more user inputs, how the one or more payments should be applied. In some embodiments, the user provides the one or more user inputs to the apparatus having the process flow **100** in response to one or more payment exceptions and/or fund allocation exceptions, which are described in more detail later herein.

[0052] Regarding the block **150**, it will be understood that the apparatus having the process flow **100** can be configured to post the payment application information to a network-accessible account based at least partially on one or more business rules, based at least partially on one or more laws, rules, and/or regulations, and/or based at least partially on one or more user inputs. It will also be understood that the network-accessible account can be embodied as a debtor and/or user profile, a debtor and/or user account, a virtual account, a dashboard profile, an online banking account, and/or some other type of network-accessible account. In some embodiments, the network-accessible account is associated with and/or maintained by the creditor, which, in some embodiments, is a bank and/or a financial institution. It will also be understood that the network-accessible account typically includes information associated with one or more debts (e.g., pre-petition debt, post-petition debt, stipulated agreement debt, which may include credit card debt, mortgage loan debt, HELOC debt, student loan debt, etc.), information associated with one or more payments (e.g., payment amounts, payment dates, payment application information, etc.), and/or information associated with one or

more bankruptcy cases (e.g., bankruptcy filing date, bankruptcy plan information, identity of the trustee, type of bankruptcy, etc.). In some embodiments, the network-accessible account is secure and/or private, such that it requires a username and password and/or one or more other credentials in order to access the account.

[0053] It will also be understood that the payment application information posted to the network-accessible account can include any amount and/or type of information. For example, in some embodiments, the information includes one or more payment amounts, payment dates, information about the one or more debt to which the one or more payments apply (and/or were applied), and/or the like. Also, the apparatus having the process flow 100 can be configured to post the payment application information to the network-accessible account in substantially real time as one or more of the debt determinations are made and/or as the one or more payments are applied. The apparatus having the process flow 100 can additionally or alternatively be configured to post the payment application information sometime after one or more of the debt determinations are made and/or after the one or more payments are applied.

[0054] It will be understood that, in some embodiments, the pre-petition debt, the post-petition debt, the stipulated agreement debt, and/or the apparatus having the process flow 100 are maintained by a single financial institution. For example, in accordance with some embodiments, the debtor is a home mortgage loan borrower who had missed several mortgage payments prior to filing for Chapter 13 protection (pre-petition debt), the debtor also owes regular, ongoing mortgage payments after filing for Chapter 13 protection (post-petition debt), and the apparatus having the process flow 100 is maintained by a creditor who is the home mortgage loan lender to whom the borrower owes the missed and ongoing mortgage payments. Of course, in other embodiments, the apparatus having the process flow 100 is not maintained by one or more of the debtor's creditors (or by any creditor).

[0055] It will also be understood that the apparatus having the process flow 100 can be configured to perform one or more portions of the process flow 100 in real time, in substantially real time, and/or at one or more predetermined times. For example, in some embodiments, as mentioned above, the apparatus is embodied as a payment processing apparatus that is configured to apply and/or otherwise process one or more debt payments

involving the debtor's pre-petition debt, post-petition debt, and/or stipulated agreement debt. In some of these embodiments, the apparatus having the process flow **100** is configured to make one or more of the debt determinations at the same time as, or nearly the same time as, the apparatus is applying and/or otherwise processing the debt payments associated with the debtor. As another example, in some embodiments, the apparatus is configured to post the payment application information represented by the block **150** continuously, such that the apparatus can post how the one or more payments were applied immediately or nearly immediately after the one or more payments were actually applied. As another example, in some embodiments, the apparatus is configured to make one or more of the debt determinations at a specific time during the day, such as, for example, at the end of day, at mid day, at the beginning of day, at 12:45pm, etc. In other embodiments, the apparatus is configured to make these determinations at the end of every week, at the end of the month, when one or more payments post to the network-accessible account, and/or at one or more other predetermined times.

[0056] It will further be understood that the apparatus having the process flow **100** can be configured to perform any of the portions of the process flow **100** represented by the blocks **110-150** upon or after one or more triggering events (which, in some embodiments, is one or more of the other portions of the process flow **100**). As used herein, it will be understood that a "triggering event" refers to an event that automatically triggers the execution, performance, and/or implementation of a triggered action, either immediately, nearly immediately, or sometime after (e.g., within the same day or week or month, at a predetermined time, etc.) the occurrence of the triggering event. For example, in some embodiments, the apparatus having the process flow **100** is configured such that the apparatus receiving the information associated with the one or more payments (the triggering event) automatically triggers the apparatus to make one or more of the debt determinations (the triggered action). In some embodiments, the apparatus is additionally or alternatively configured to automatically post the payment application information to the network-accessible account (triggered action) immediately or nearly immediately after making one or more of the debt determinations (triggering event). However, in other embodiments, instead of immediately or nearly immediately after making one or more of the debt determinations, the apparatus is configured to

automatically post the payment application information to the network-accessible account at some predetermined time after making one or more of the debt determinations (e.g., forty-eight hours after making them, at the end of day on the Friday after making them, etc.). It will be understood that, in some embodiments, a predetermined time and/or the passage of a predetermined period of time may serve to trigger one or more of the portions represented by the blocks **110-150**. It will also be understood that, in accordance with some embodiments, the apparatus having the process flow **100** is configured to automatically perform one or more of the portions of the process flow **100** represented by the blocks **110-150**.

[0057] Further, it will be understood that the number, order, and/or content of the portions represented by the blocks **110-150** are exemplary and may vary. For example, in some embodiments, the apparatus having the process flow **100** is configured to omit the portions of the process flow **100** associated with stipulated agreement debt because, for example, the debtor has not incurred any stipulated agreement debt. As another example, in some embodiments, the apparatus having the process flow **100** is configured to determine that the second portion of the one or more payments applies to the post-petition debt associated with the debtor before determining that the first portion of the one or more payments applies to the pre-petition debt associated with the debtor.

[0058] As still another example, in some embodiments, the apparatus having the process flow **100** can be configured to perform one or more additional or alternative functions. For example, in some embodiments, the apparatus having the process flow **100** is additionally or alternatively configured to: (a) determine a pre-petition debt paid through date (PTD) as a result of applying the first portion to the pre-petition debt; (b) determine a post-petition debt PTD as a result of applying the second portion to the post-petition debt; and/or (c) determine a stipulated agreement debt PTD as a result of applying the third portion to the stipulated agreement debt. It will be understood that the phrase “as a result of applying” is not meant to indicate that the apparatus having this alternative process flow **100** actually applies and/or otherwise processes the one or more payments (even though it can be configured to do so, as discussed above). Instead, the phrase “as a result of applying” is merely used to indicate that the apparatus can be configured to determine what the PTD(s) would be if one or more apparatuses (which

may include the apparatus having the process flow **100**) applied the one or more payments. Also, it will be understood that, in some embodiments, the apparatus having this alternative process flow **100** is configured to post, to the network-accessible account associated with the debtor, information associated with the pre-petition debt PTD, information associated with the post-petition debt PTD, and/or information associated with the stipulated agreement debt PTD.

[0059] It will also be understood that a debt PTD typically refers to the date through which the amount due on the corresponding debt has been paid. For example, if the post-petition debt associated with the debtor is a monthly mortgage payment, if the monthly mortgage payment is due on or before the first of every month, and if the debtor has made every required monthly mortgage payment up to and including the one due on January 1, 2010, then the post-petition debt PTD in this example is January 1, 2010. Using the same example, if the debtor submits another monthly mortgage payment on or before February 1, 2010, but does not submit monthly mortgage payments for either March or April, then the post-petition debt PTD on April 15, 2010, would be February 1, 2010. On the other hand, still using the same example, if the debtor had submitted the monthly mortgage payments for both March and April, then the post-petition debt PTD on April 15, 2010, would be April 1, 2010.

[0060] It will further be understood that, in some embodiments, the apparatus having this alternative process flow **100** is configured to determine and/or post the pre-petition debt PTD relative to the post-petition debt PTD. For example, in some embodiments, if the post-petition debt associated with the debtor is a monthly mortgage payment, if the monthly mortgage payment is due on or before the first of every month, if the pre-petition debt associated with the debtor is four missed mortgage payments, and if the post-petition debt PTD associated with the debtor is April 1, 2010, then the apparatus is configured, in some embodiments, to determine that the pre-petition debt PTD associated with the debtor is December 1, 2010. It will be understood that this does not necessarily mean that the debtor has paid the amount due on the pre-petition debt through December 1, 2010; instead, in some embodiments, this pre-petition debt PTD, when read in conjunction with the post-petition debt PTD, merely indicates that the four missed mortgage payments have not yet been repaid. Thus, using the same example in the

beginning of this paragraph, if the debtor submits a monthly mortgage payment on or before May 1, 2010, then the post-petition debt PTD would be May 1, 2010, and the pre-petition debt PTD would be January 1, 2010 (i.e., the date exactly four months before May 1, 2010), which indicates that the debtor is current on his post-petition mortgage payments through May 1, 2010, but still has not yet repaid the four missed mortgage payments incurred prior to filing for bankruptcy. It will be understood that, by providing the debtor's pre-petition debt PTD relative to the debtor's post-petition debt PTD in this way, the apparatus having this alternative process flow **100** enables a user to readily determine the payment information and debt information associated with the debtor.

[0061] It will also be understood that instead of, or in addition to, the PTD, the apparatus having the process flow **100** can be configured to determine the days past due (DPD) associated with the pre-petition debt, post-petition debt, and/or stipulated agreement debt. For example, in some embodiments, where the debtor's post-petition mortgage payment is a week late, the apparatus having this alternative process flow **100** is configured to determine that the post-petition debt DPD associated with the debtor is 7 days. As another example, in some embodiments, where the debtor has missed four monthly mortgage payments prior to filing for Chapter 13 protection, the apparatus having this alternative process flow **100** is configured to determine that the pre-petition debt DPD associated with the debtor at the time of the bankruptcy filing is 122 days.

[0062] As another example of an additional or alternative function, in some embodiments, the apparatus having the process flow **100** is additionally or alternatively configured to: (a) determine a remaining balance of the pre-petition debt as a result of applying the first portion to the pre-petition debt; (b) determine a remaining balance of the post-petition debt as a result of applying the second portion to the post-petition debt; and/or (c) determine a remaining balance of the stipulated agreement debt as a result of applying the third portion to the stipulated agreement debt. Again, it will be understood that the phrase "as a result of applying" is not meant to indicate that the apparatus having this alternative process flow **100** actually applies and/or otherwise processes the one or more payments (even though it can be configured to do so, as discussed above). Instead, the phrase "as a result of applying" is merely used to indicate that the apparatus can be configured to determine what the remaining balance(s) would be if one or more

apparatuses (which may include the apparatus having the process flow **100**) applied the one or more payments. In addition, it will be understood that, in some embodiments, the apparatus having this alternative process flow **100** is additionally configured to post, to the network-accessible account associated with the debtor, information associated with the remaining balance of the pre-petition debt, information associated with the remaining balance of the post-petition debt, and/or information associated with the remaining balance of the stipulated agreement debt.

[0063] Further, it will be understood that, in some embodiments, the apparatus having the process flow **100** (and/or any of the other process flows described and/or contemplated herein) is also configured to implement, communicate with, and/or be otherwise associated with online and/or mobile banking services. For example, in some embodiments, the apparatus having the process flow **100** is also configured to deliver online and/or mobile banking services to one or more online banking customers via one or more online and/or mobile banking accounts. As another example, in some embodiments, one or more portions of an online and/or mobile banking account (e.g., an online banking tool, etc.) are configured to configure and/or trigger the apparatus having the process flow **100** to perform one or more of the portions of the process flow **100**. In some embodiments, the online and/or mobile banking account may additionally or alternatively be configured to receive one or more notifications associated with one or more of the portions of the process flow **100** (e.g., a digital receipt created/sent by the apparatus that includes information associated with a payment, etc.).

[0064] Referring now to Figure 2, a more-detailed process flow **200** of an apparatus for tracking payments and debts associated with a bankruptcy debtor is provided, in accordance with an embodiment of the present invention. It will be understood that an apparatus having the process flow **200** can be configured to perform one or more portions of the process flow **100** shown in Figure 1, and/or vice versa. It will also be understood that, in addition to being configured to track payments and debts associated with the debtor, the apparatus having the process flow **200** is also configured to apply and/or otherwise process one or more payments associated with the debtor. It will be further understood that, for purposes of illustration and not limitation, the debtor referred to in the process flow **200** is subject to a bankruptcy case under Chapter 13 and

that the debtor has incurred pre-petition debt, post-petition debt, and stipulated agreement debt. Also for purposes of illustration and not limitation, the apparatus having the process flow **200** is maintained by the creditor that holds the pre-petition debt, post-petition debt, and stipulated agreement debt incurred by the debtor.

[0065] As represented by the block **205**, the apparatus having the process flow **200** is configured to receive a payment associated with the debtor. Then, as represented by the block **210**, the apparatus is configured to determine whether the debtor is subject to a payall bankruptcy case or a non-payall bankruptcy case. If the apparatus determines that the debtor is subject to a non-payall case, then the apparatus is configured to determine whether the payment was received from the debtor or from a trustee (e.g., a trustee associated with the debtor's bankruptcy case, etc.), as represented by the block **215**. If the apparatus determines that the payment was received from a trustee, then the apparatus is configured to determine that the payment applies to pre-petition debt associated with the debtor, as represented by the block **217**. After making this debt determination, the apparatus is further configured to apply and/or otherwise process the payment to the debtor's pre-petition debt, as represented by the block **220**. Thereafter, as represented by the block **235**, the apparatus having the process flow **200** is configured to post information associated with the payment (e.g., payment amount, payment date, how the payment was applied, etc.) to a network-accessible account associated with the debtor.

[0066] However, if the apparatus having the process flow **200** determines that the payment is received from the debtor, then the apparatus is configured to determine that the payment applies to the post-petition debt and the stipulated agreement debt associated with the debtor, as represented by the block **223**. Thereafter, the apparatus is configured to apply and/or otherwise process the payment based at least partially on one or more business rules that direct the apparatus to apply the payment to the post-petition debt first and then to the stipulated agreement debt second, as represented by the block **225**. For example, in accordance with some embodiments, if a \$250 payment is received from the debtor, if the minimum payment due on the post-petition debt is \$220, and if the minimum payment due on the stipulated agreement debt is \$50, then the apparatus having the process flow **200** is configured to apply \$220 of the \$250 payment to the post-petition

debt and the remaining \$30 of the \$250 payment to the stipulated agreement debt, which means the debtor still owes \$20 on the minimum payment due for the stipulated agreement debt. As an alternative example, if the payment amount is \$200 instead of \$250, then the apparatus having the process flow **200** is configured to apply the entire \$200 of the \$200 payment to the post-petition debt and nothing to the stipulated agreement debt, which means the debtor still owes \$20 for the minimum payment due on the post-petition debt and \$50 for the minimum payment due on the stipulated agreement debt. As represented by the block **235**, after the apparatus has applied the payment to the post-petition debt and the stipulated agreement debt (or just the post-petition debt), the apparatus is configured to post information associated with the payment to the network-accessible account associated with the debtor.

[0067] Referring again to the block **210**, if the apparatus having the process flow **200** determines that the bankruptcy case is a payroll case, then the apparatus is configured to apply and/or otherwise process the payment based at least partially on one or more business rules that direct the apparatus to apply the payment to the post-petition debt first, to the pre-petition debt second, and to the stipulated agreement debt third, as represented by the block **230**. For example, in accordance with some embodiments, if a \$480 payment is received from the trustee in a payroll case, if the minimum payment due on the post-petition debt is \$400, if the minimum payment due on the pre-petition debt is \$50, and if the minimum payment due on the stipulated agreement debt is \$30, then the apparatus having the process flow **200** is configured to apply \$400 of the \$480 payment to the post-petition debt first, \$50 of the \$480 to the pre-petition debt second, and the remaining \$30 of the \$480 payment to the stipulated agreement debt third. Using the same example, if the payment amount is \$300 instead of \$480, then the apparatus having the process flow **200** is configured to apply the entire \$300 of the \$300 payment to the post-petition debt, nothing to the pre-petition debt, and nothing to the stipulated agreement debt, which means the debtor still owes \$100 for the minimum payment due on the post-petition debt, \$50 for the minimum payment due on the pre-petition debt, and \$30 for the minimum payment due on the stipulated agreement debt. After the apparatus has applied the payment, as represented by the block **235**, the apparatus having the

process flow **200** is configured to post information associated with the payment to the network-accessible account associated with the debtor.

[0068] In some embodiments, instead of applying the payment to at least one of the debtor's debts, the apparatus having the process flow **200** is configured to apply the payment (or part of the payment) to a "partial" account that corresponds to at least one of the debtor's pre-petition debt, post-petition debt, or stipulated agreement debt. In some embodiments, this partial account is used to hold money from one or more payments (or portions of payments) until enough money has accumulated in the partial account to pay off a predetermined amount of the debtor's debt. For example, in some embodiments, where the debtor is a home mortgage loan borrower, where the borrower's post-petition mortgage payment is \$800, and where the debtor submits only a \$125 post-petition mortgage payment, the apparatus having the process flow **200** is configured to apply the \$125 payment to the post-petition debt partial account associated with the debtor. In such embodiments, if the debtor later submits one or more post-petition mortgage payments equal to or greater than \$675, then the apparatus having the process flow **200** will sweep the \$125 from the post-petition debt partial account and combine it with the \$675 from the one or more additional payments in order to apply an \$800 post-petition mortgage payment to the debtor's home mortgage loan.

[0069] As another example, in some embodiments, where the debtor's pre-petition debt includes ten missed \$400 mortgage payments, and where the apparatus having the process flow **200** determines that a \$300 received payment applies to pre-petition debt, the apparatus is configured to apply the entire amount of the \$300 payment to a pre-petition debt partial account until that partial account has enough money to cover one of the ten missed \$400 mortgage payments. Thus, in such embodiments, if the apparatus having the process flow **200** receives another payment for \$150, then the apparatus would combine the \$150 payment with the \$250 in the pre-petition debt partial account in order to apply the resulting \$400 to the pre-petition debt associated with the debtor (e.g., apply the \$400 to cure one of the pre-petition mortgage payments missed prior to the bankruptcy filing, etc.). Afterwards, there would still be \$50 remaining in the pre-petition debt partial account for combining with one or more payments received in the future.

[0070] As mentioned previously, it will be understood that the embodiment illustrated in Figure 2 is merely exemplary and other embodiments may vary without departing from the scope and spirit of the present invention. For example, other embodiments of the present invention may rely on one or more different business rules, one or more laws, rules, and/or regulations, and/or one or more user inputs to determine the particular order in which the payment is applied. As another example, in some embodiments, the apparatus having the process flow **200** is configured to determine how the payment applies but is not actually configured to apply the payment itself. In addition, it will also be understood that the apparatus having the process flow **200** can be configured to perform one or more portions of the process flow **200** in real time, in substantially real time, and/or at one or more predetermined times. It will further be understood that the apparatus having the process flow **200** can be configured to perform any of the portions of the process flow **200** represented by the blocks **205-235** upon or after one or more triggering events (which, in some embodiments, is one or more of the other portions of the process flow **200**).

[0071] Referring now to Figure 2A, a general process flow **202** of an apparatus for tracking payments and debts associated with a bankruptcy debtor is provided, in accordance with an embodiment of the present invention. It will be understood that an apparatus having the process flow **202** can be configured to perform one or more portions of the process flow **100** shown in Figure 1, one or more portions of process flow **200** shown in Figure 2, and/or vice versa. It will also be understood that, in addition to being configured to track payments and debts associated with the debtor, the apparatus having the process flow **202** is also configured to: (a) apply and/or otherwise process one or more payments associated with the debtor; and (b) determine, post, and clear exceptions (e.g., issues, problems, errors, etc.) that are associated with those one or more payments and/or with applying those one or more payments to the one or debts associated with the debtor. It will be further understood that, for purposes of illustration and not limitation, the debtor referred to in the process flow **202** is subject to a bankruptcy case under Chapter 13 and that the debtor has incurred pre-petition debt, post-petition debt, and stipulated agreement debt. It will also be understood that, in this embodiment, the

apparatus having the process flow **202** is maintained by the creditor that holds the debtor's pre-petition debt, post-petition debt, and stipulated agreement debt.

[0072] As represented by the block **110** shown in Figure 2A, the apparatus having the process flow **202** (like the apparatus having the process flow **100**) is configured to receive information associated with one or more payments, where the one or more payments are associated with the debtor. As represented by the block **245**, the apparatus is also configured to determine that at least one payment from the one or more payments triggers a fund allocation exception. In addition, as represented by the block **250**, the apparatus is further configured to determine that at least one payment from the one or more payments triggers a payment exception. Thereafter, as represented by the block **255**, the apparatus having the process flow **202** is configured to post, to a network-accessible account associated with the debtor, information associated with the fund allocation exception and information associated with the payment exception. As represented by the block **260**, the apparatus is further configured to receive one or more user inputs regarding the fund allocation exception and the payment exception. Thereafter, as represented by the block **262**, the apparatus is configured to apply the one or more payments and/or clear the exceptions based at least partially on the one or more user inputs.

[0073] Regarding the block **245**, it will also be understood that the apparatus having the process flow **202** is configured to determine that a payment triggers a fund allocation exception where the apparatus is unable to determine, or otherwise experiences difficulty in determining, how to apply the payment to the debtor's pre-petition debt, post-petition debt, and/or stipulated agreement debt. For example, in some embodiments, the apparatus having the process flow **202** is configured to determine that a payment triggers a fund allocation exception based at least partially on a determination (e.g., a user determination, a determination made by the apparatus having the process flow **202**, a determination made by another apparatus, etc.) that the payment is associated with a debtor who is subject to a payroll bankruptcy case. Such embodiments may exist, for example, where the creditor prefers that a user (e.g., an employee and/or agent of the apparatus, etc.), instead of the apparatus having the process flow **202**, makes the debt determinations for payments associated with payroll bankruptcy cases. Accordingly, in

such embodiments, the apparatus is configured to post information associated with the fund allocation exception to the network-accessible account, so that the user may view the exception information and other information associated with the debtor (e.g., payment information, debt information, bankruptcy case information, etc.) in order to provide, via the account, the apparatus having the process flow **202** with one or more user inputs that direct the apparatus how to apply the payment.

[0074] Regarding the block **250**, it will be understood that the apparatus having the process flow **202** is configured to determine that a payment triggers a payment exception where the apparatus determines that one or more errors are associated with the payment information. For example, in some embodiments, the apparatus having the process flow **202** is configured to determine that a payment triggers a payment exception based at least partially on a determination (e.g., a user determination, a determination made by the apparatus having the process flow **202**, a determination made by another apparatus, etc.) that the payment information is missing critical information, such as, for example, the payment amount, the identity of the debtor and/or bankruptcy case, the account number and/or routing number of the drawer account, etc. Other examples of how payment exceptions may arise include, but are not limited to, where the trustee inadvertently sends in a payment to the wrong creditor, where the debtor has sent a payment that is required by law to come from the trustee, where the debt to which the payment applies cannot be identified (e.g., where the payor requests that the payment be applied to a loan that does not exist, etc.), and/or the like. In accordance with some embodiments, where the apparatus having the process flow **202** determines that the payment information triggers a payment exception, the apparatus is configured to post information associated with the payment exception to the network-accessible account, so that the user may view the exception information and other information associated with the debtor (e.g., payment information, debt information, bankruptcy case information, etc.) in order to provide, via the account, the apparatus having the process flow **202** with one or more user inputs that direct the apparatus what to do with the payment (e.g., apply the payment to the debtor's debt if the user can determine how the payment should be applied, notify the payor of the error(s) if the user cannot, etc.).

[0075] Regarding the blocks **245** and **250**, it will also be understood that, by the phrase “at least one payment,” it is meant that one or more of the one or more payments triggers one or more fund allocation exceptions and/or one or more payment exceptions. For example, where the apparatus having the process flow **202** receives information associated with four payments, the apparatus may be configured to determine that the first payment triggers one fund allocation exception, the second payment triggers no exceptions, the third payment triggers two payment exceptions, and the fourth payment triggers one fund allocation exception and two payment exceptions. As another example, where the apparatus receives information associated with two payments, the apparatus may be configured to determine that the first and second payments each trigger one fund allocation exception but neither triggers a payment exception. It will be understood that, in some embodiments, the at least one payment referred to in the blocks **245** and **250** is the same payment from the one or more payments.

[0076] Regarding the block **255**, it will be understood that the fund allocation exception information and the payment exception information that is posted to the network-accessible account can include any amount and/or type of information. For example, in some embodiments, this information identifies the type of exception, describes the exception, explains why the exception was triggered, and/or the like. In some embodiments, the fund allocation exception information and/or the payment exception information are provided in the network-accessible account as one or more notifications, selectable links, web pages, tabs, line items, and/or the like.

[0077] Regarding the blocks **260-262**, it will be understood that, in some embodiments, the apparatus having the process flow **202** is configured to receive the one or more user inputs from a user interface apparatus operatively connected, via a network, to the apparatus having the process flow **202**. In other embodiments, the apparatus having the process flow **202** is configured to receive the one or more user inputs from a user interface of the apparatus having the process flow **202**. In still other embodiments, the apparatus having the process flow **202** is configured to receive the one or more user inputs regarding the exceptions from a network-accessible account associated with the debtor. For example, in accordance with some embodiments, where a payment has triggered a fund allocation exception, and where information associated with a fund

allocation exception is posted to the network-accessible account associated with the debtor, a user (e.g., employee of the creditor, etc.) may: (a) access the network-accessible account; (b) view the fund allocation exception information, the payment information, the debt information, and the bankruptcy case information; and (c) direct the apparatus having the process flow **202**, via one or more user inputs communicated through the network-accessible account, to apply the payment in a particular way.

[0078] It will be understood that, in some embodiments, the apparatus having the process flow **202** is configured to clear the fund allocation exception information and/or the payment exception information from the network-accessible account upon or after the apparatus having the process flow **202** receives the one or more user inputs. In other embodiments, the apparatus is configured to clear the exceptions upon or after the apparatus applies and/or otherwise processes the one or more payments that triggered the one or more exceptions.

[0079] Also, it will be understood that the embodiment illustrated in Figure 2A is merely exemplary and other embodiments may vary without departing from the scope and spirit of the present invention. In addition, it will also be understood that the apparatus having the process flow **202** can be configured to perform one or more portions of the process flow **202** in real time, in substantially real time, and/or at one or more predetermined times. It will further be understood that the apparatus having the process flow **202** can be configured to perform any of the portions of the process flow **202** represented by the blocks **110-262** upon or after one or more triggering events (which, in some embodiments, is one or more of the other portions of the process flow **202**).

[0080] Referring now to Figure 2B, a general process flow **204** of an apparatus for tracking payments and debts associated with a bankruptcy debtor is provided, in accordance with an embodiment of the present invention. It will be understood that the apparatus having the process flow **204** can be configured to perform one or more portions of the process flow **100** shown in Figure 1, one or more portions of process flow **200** shown in Figure 2, one or more portions of the process flow **202** shown in Figure 2A, and/or vice versa. It will also be understood that, in addition to being configured to track payments and debts associated with the debtor, the apparatus having the process flow **204** is also configured to generate, post, and transmit a proof of claim associated with the

debtor's bankruptcy case. It will further be understood that the apparatus having the process flow **204** can be configured to perform the portions of the process flow **204** represented by the blocks **265-285** shortly after the bankruptcy case associated with the debtor has been initiated. In such embodiments, the apparatus may perform one or more of the portions of the process flow **204** before the debtor incurs any post-petition debt and/or any stipulated agreement debt. For purposes of illustration and not limitation, it will be understood that, in this embodiment, the apparatus having the process flow **204** is maintained by a creditor who holds only pre-petition debt incurred by the debtor.

[0081] As represented by the block **265**, the apparatus having the process flow **204** is configured to determine that a bankruptcy case associated with the debtor has been initiated. As represented by the block **270**, the apparatus is also configured to determine that a proof of claim (POC) is required for the creditor to assert a claim against the debtor in the bankruptcy case. As represented by the block **275**, the apparatus is further configured to generate the proof of claim, and, as represented by the block **280**, the apparatus is configured to post, to a network-accessible account associated with the debtor, information associated with the proof of claim. Then, as represented by the block **285**, the apparatus is configured to transmit the proof of claim to a bankruptcy attorney for filing with a bankruptcy court associated with the bankruptcy case.

[0082] Regarding the blocks **265-270**, the apparatus having the process flow **204** can be configured to determine that a bankruptcy case has been initiated and/or that a proof of claim is required in any way. For example, in some embodiments, the apparatus is configured to make these determinations based at least partially on one or more user inputs provided to the apparatus having the process flow **204**. As another example, in some embodiments, the apparatus having the process flow **204** is configured to make these determinations based at least partially on information received from one or more other apparatuses. In some embodiments, the apparatus is configured to make these determinations based at least partially on one or more business rules and/or based at least partially on one or more laws, rules, and/or regulations. For example, in some embodiments, the apparatus having the process flow **204** is configured to determine that a proof of claim is required based at least partially on a bankruptcy law that governs the jurisdiction in which the bankruptcy case was initiated.

[0083] Regarding the block **275**, the apparatus having the process flow **204** can be configured to generate the proof of claim in any way. For example, in some embodiments, the apparatus is configured to generate a physical proof of claim document that may be mailed and/or otherwise physically delivered to the bankruptcy attorney for filing. In such embodiments, the form and content of the proof of claim document may conform to one or more laws, rules, and/or regulations associated with the bankruptcy case and/or the bankruptcy court. As another example, in some embodiments, the apparatus having the process flow **204** is configured to generate an electronic representation of the physical proof of claim document, so that the document may be electronically delivered to the attorney and/or electronically filed with the bankruptcy court.

[0084] Regarding the block **280**, it will be understood that the information associated with the proof of claim can include any amount and/or type of information. For example, in some embodiments, the proof of claim information includes one or more claim amounts, one or more payment amounts, and one or more claim balances. As another example, in some embodiments, the information associated with the proof of claim includes an electronic representation of the actual proof of claim document filed with the bankruptcy court. As mentioned previously herein, it will be understood that the information associated with the proof of claim typically includes only information associated with pre-petition debt incurred by the debtor.

[0085] Regarding the block **285**, it will be understood that the apparatus having the process flow **204** can be configured to transmit the proof of claim to the bankruptcy attorney in any way. For example, in some embodiments, the apparatus is configured to electronically transmit the proof of claim to the bankruptcy attorney, such as, for example, by delivering an electronic representation of the proof of claim to the bankruptcy attorney's email account, mobile device, and/or the like. As another example, in some embodiments, the apparatus is configured to prepare the proof of claim for physical delivery (e.g., regular mail, personal delivery, etc.), such as, for example, by printing the proof of claim, packaging the proof of claim, and/or the like. In addition, in some embodiments, it will be understood that, instead of transmitting the proof of claim directly to the bankruptcy attorney, the apparatus is configured to transmit the proof of

claim to an employee and/or agent of the bankruptcy attorney, and/or to one or more apparatuses maintained by the bankruptcy attorney. Also, it will be understood that, in some embodiments, the apparatus generating the proof of claim automatically triggers the apparatus to transmit the proof of claim to the bankruptcy attorney.

[0086] In some alternative embodiments of the process flow **204**, the apparatus is additionally configured to: (a) determine that the proof of claim triggers a proof of claim exception; (b) post, to a network-accessible account associated with the debtor, information associated with the proof of claim exception; (c) receive one or more user inputs regarding the proof of claim exception; and (d) clear, based at least partially on the one or more user inputs, the proof of claim exception information from the network-accessible account. Similar to the fund allocation exception and the payment exception described in connection with Figure 2A, the apparatus having this alternative process flow **204** is configured to determine that a proof of claim triggers a proof of claim exception where the apparatus determines that one or more errors are associated with the proof of claim. For example, in some embodiments, a proof of claim exception is triggered where the apparatus is unable to determine, or otherwise experiences difficulty in determining, that a proof of claim is required in the bankruptcy case. As another example, in some embodiment, a proof of claim exception is triggered where the apparatus is unable to generate the proof of claim because, for example, the apparatus is missing critical information associated with the proof of claim (e.g., the identity and/or amount of the pre-petition debt, information associated with the bankruptcy court and/or bankruptcy case, etc.).

[0087] As a further example, in some embodiments, the apparatus is configured to determine that a proof of claim triggers a proof of claim exception where the creditor and/or some other user of the apparatus has placed a flag and/or hold on information associated with the debtor (e.g., on the network-accessible account associated with the debtor, on the pre-petition debt associated with the debtor, on the bankruptcy case associated with the debtor, etc.). For example, in some embodiments, the creditor may want to check with a litigation attorney before the proof of claim is generated, transmitted, and/or filed with the bankruptcy court. In such embodiments, the apparatus is configured to post information associated with the proof of claim exception to the

network-accessible account, so that a user may, for example, view the exception information and other information associated with the debtor (e.g., payment information, debt information, bankruptcy case information, etc.) in order to provide, via the account, the apparatus having this alternative process flow **204** with one or more user inputs that direct the apparatus how to proceed.

[0088] Also, it will be understood that the embodiment illustrated in Figure 2B is merely exemplary and other embodiments may vary without departing from the scope and spirit of the present invention. In addition, it will also be understood that the apparatus having the process flow **204** can be configured to perform one or more portions of the process flow **204** in real time, in substantially real time, and/or at one or more predetermined times. It will further be understood that the apparatus having the process flow **204** can be configured to perform any of the portions of the process flow **204** represented by the blocks **265-285** upon or after one or more triggering events (which, in some embodiments, is one or more of the other portions of the process flow **204**).

[0089] Referring now to Figure 3, a system **300** for tracking payments and debts associated with a bankruptcy debtor is provided, in accordance with an embodiment of the present invention. As illustrated, the system **300** includes a network **310**, a user interface apparatus **320**, a tracking apparatus **330**, a user interface apparatus **340**, and a user interface apparatus **350**. Figure 3 also illustrates a creditor **315** as a user of the user interface apparatus **320**, a trustee **317** as a user of the user interface apparatus **340**, and a debtor **319** as a user of the user interface apparatus **350**. It will be understood that the creditor **315** has access to the user interface apparatus **320**, the trustee **317** has access to the user interface apparatus **340**, and the debtor **319** has access to the user interface apparatus **350**. It will also be understood that, in this embodiment, the user interface apparatus **320** and the tracking apparatus **330** are maintained by the creditor **317**. Figure 3 also illustrates a network-accessible account **311** that is associated with the debtor **319**, is stored in the tracking datastore **338** of the tracking apparatus **330**, and is thus maintained by the creditor **315**. However, it will also be understood that the network-accessible account **311** is also operatively connected to, via the network **310**, the user interface apparatus **320** and the other portions of the system **300**.

[0090] As shown in Figure 3, the user interface apparatus 320, the tracking apparatus 330, the user interface apparatus 340, the user interface apparatus 350, and the network-accessible account 311 are each operatively and selectively connected to the network 310, which may include one or more separate networks. In addition, the network 310 may include a local area network (LAN), a wide area network (WAN), and/or a global area network (GAN), such as the Internet. It will also be understood that the network 310 may be secure and/or unsecure and may also include wireless and/or wireline technology.

[0091] Each of the user interface apparatuses described herein, including the user interface apparatus 320, may include any computerized apparatus that can be configured to perform any one or more of the functions of the user interface apparatus 320 described and/or contemplated herein. In some embodiments, for example, the user interface apparatus may include a personal computer system, a mobile phone, a personal digital assistant, a public kiosk, a network device, and/or the like. As illustrated in Figure 3, the user interface apparatus 320 includes a communication interface 322, a processor 324, a memory 326 having a browser application 327 stored therein, and a user interface 329. The communication interface 322 is operatively and selectively connected to the processor 324, which is operatively and selectively connected to the user interface 329 and the memory 326. It will be understood that, in accordance with some embodiments, the user interface apparatus 340 and the user interface apparatus 350 include components that are similar and/or identical to the components included in the user interface apparatus 320.

[0092] Each communication interface described herein, including the communication interface 322, generally includes hardware, and, in some instances, software, that enables a portion of the system 300, such as the user interface apparatus 320, to transmit, send, receive, and/or otherwise communicate information to and/or from the communication interface of one or more other portions of the system 300. For example, the communication interface 322 of the user interface apparatus 320 may include a modem, server, electrical connection, and/or other electronic device that operatively connects the user interface apparatus 320 to another electronic device, such as the electronic devices that make up the tracking apparatus 330.

[0093] Each processor described herein, including the processor **324**, generally includes circuitry for implementing the audio, visual, and/or logic functions of that portion of the system **300**. For example, the processor may include a digital signal processor device, a microprocessor device, and various analog-to-digital converters, digital-to-analog converters, and other support circuits. Control and signal processing functions of the system in which the processor resides may be allocated between these devices according to their respective capabilities. The processor may also include functionality to operate one or more software programs based at least partially on computer-executable program code portions thereof, which may be stored, for example, in a memory device, such as in the browser application **327** of the memory **326** of the user interface apparatus **320**.

[0094] Each memory device described herein, including the memory **326** for storing the browser application **327** and other data, may include any computer-readable medium. For example, memory may include volatile memory, such as volatile random access memory (RAM) having a cache area for the temporary storage of data. Memory may also include non-volatile memory, which may be embedded and/or may be removable. The non-volatile memory may additionally or alternatively include an EEPROM, flash memory, and/or the like. The memory may store any one or more of pieces of information and data used by the system in which it resides to implement the functions of that system.

[0095] As shown in Figure 3, the memory **326** includes the browser application **327**. In some embodiments, the browser application **327** includes a web browser, navigation program, and/or some other application for accessing, navigating, controlling, configuring, using, and/or communicating with one or more network-accessible accounts, the tracking apparatus **330**, and/or one or more other portions of the system **300**. In some embodiments, the browser application **327** is configured to perform, or facilitate performing, one or more portions of the one or more embodiments described and/or contemplated herein. For example, in some embodiments, the creditor **315** uses the browser application **327** to access a network-accessible account associated with the debtor **319** in order to view the information posted, stored, and/or otherwise included therein (e.g., payment information, debt information, bankruptcy case information,

exception information, proof of claim information, etc.). As another example, in some embodiments, the creditor 315 uses the browser application 327 to provide one or more user inputs to the tracking apparatus 330. In some embodiments, these one or more user inputs direct the tracking apparatus 330 to apply one or more payments to the debtor's debt, to clear one or more exceptions, and/or to take some other action regarding one or more payments and/or debts associated with the debtor 319. As still another example, in some embodiments, the creditor 315 uses the browser application 327 to view, navigate, and/or communicate with the browser pages 500-700 described below. In some embodiments, the browser application 327 includes computer-executable program code portions for instructing the processor 324 to perform one or more of the functions of the browser application 327 described and/or contemplated herein. In some embodiments, the browser application 327 may include and/or use one or more network and/or system communication protocols.

[0096] Also shown in Figure 3 is the user interface 329. In some embodiments, the user interface 329 includes one or more user output devices, such as a display and/or speaker, for presenting information to the creditor 315. In some embodiments, the user interface 329 includes one or more user input devices, such as one or more buttons, keys, dials, levers, directional pads, joysticks, accelerometers, controllers, microphones, touchpads, touchscreens, haptic interfaces, microphones, scanners, motion detectors, cameras, and/or the like for receiving information from the creditor 315. In some embodiments, the user interface 329 includes the input and display devices of a personal computer, such as a keyboard and monitor, that are operable to receive one or more inputs and display one or more outputs that, for example, are associated with tracking debts and payments associated with the debtor 319. As a more-specific example, in some embodiments, the user interface 329 is configured to display the browser pages 500-700 described below.

[0097] Figure 3 also illustrates a tracking apparatus 330, in accordance with an embodiment of the present invention. The tracking apparatus 330 may include any computerized apparatus that can be configured to perform any one or more of the functions of the tracking apparatus 330 described and/or contemplated herein. In accordance with some embodiments, for example, the tracking apparatus 330 may

include an engine, a platform, a server, a database system, a front end system, a back end system, a personal computer system, and/or the like. In some embodiments, such as the one illustrated in Figure 3, the tracking apparatus 330 includes a communication interface 332, a processor 334, and a memory 336, which includes a tracking application 337 and a tracking datastore 338 stored therein. As shown, the communication interface 332 is operatively and selectively connected to the processor 334, which is operatively and selectively connected to the memory 336.

[0098] It will be understood that the tracking application 337 can be configured to perform any one or more portions of any one or more of the embodiments described and/or contemplated herein. For example, in some embodiments, the tracking application 337 is configured to determine that a first portion of one or more payments received applies to pre-petition debt associated with a debtor. As another example, in some embodiments, the tracking application 337 is configured to determine a pre-petition debt PTD and/or a remaining balance of the pre-petition debt as a result of applying a portion of one or more received payments to the pre-petition debt. As still another example, in some embodiments, the tracking application 337 is configured to post, to a network-accessible account, information associated with one or more payments, debts, exceptions, PTDs, remaining balances, and/or other related information. As a further example, in some embodiments, the tracking application 337 is configured to determine whether a bankruptcy petition has been filed and/or whether a proof of claim associated with that bankruptcy petition is required. As still another example, in some embodiments, the tracking application 337 is configured to generate a proof of claim associated with a bankruptcy case, store information associated with the proof of claim in the tracking datastore 338, and/or transmit the proof of claim to a bankruptcy attorney for filing.

[0099] It will also be understood that, in some embodiments, the tracking application 337 is additionally configured to provide other kinds of financial services. For example, in some embodiments, the tracking application 337 is configured to apply and/or otherwise process one or more received payments associated with a debtor. In some cases, this function is performed alongside one or more of the portions described and/or contemplated herein that relate to receiving information associated with one or more payments, making debt determinations, and/or posting information associated with

the one or more payments and/or debts. For example, where the debtor 319 uses the user interface apparatus 350 to submit, to the tracking apparatus 330, a payment that applies to the debtor's post-petition debt, the tracking application 337 can be configured to: (a) receive the information associated with the payment; (b) determine that the payment applies to the post-petition debt associated with the debtor; (c) apply the payment to the post-petition debt; (d) determine the post-petition debt PTD and/or the remaining balance of the post-petition debt as a result of applying the payment; and (e) post, to a network-accessible account associated with a debtor, information associated with the payment, the post-petition PTD, the remaining balance of the post-petition debt, and/or other related information. As another example, in some embodiments, the tracking application 337 is additionally or alternatively configured to provide online and/or mobile banking services to the debtor 319 at the user interface apparatus 350, to the creditor 315 at the user interface apparatus 320 (e.g., in some embodiments where the tracking apparatus 320 is not maintained by the creditor 315, etc.), and/or to the trustee 317 at the user interface apparatus 340.

[00100] It will also be understood that, in some embodiments, the tracking application 337 is configured to communicate with the account datastore 338, the user interface apparatus 320, the user interface apparatus 340, the user interface apparatus 350, and/or any one or more other portions of the system 300. For example, in some embodiments, the tracking application 337 is configured to receive information associated with one or more payments, where the one or more payments are associated with the debtor 319, from the trustee 317 via the user interface apparatus 340. As another example, in some embodiments, the tracking application 337 is configured to generate and/or communicate one or more notifications to the creditor 315 at the user interface apparatus 340 that indicate, for example, that information associated with one or more payments has been received, that the one or more payments have been applied to debt associated with the debtor 319, that an upcoming payment due date is approaching, and/or the like. It will be further understood that, in some embodiments, the tracking application 337 includes computer-executable program code portions for instructing the processor 334 to perform any one or more of the functions of the tracking application 337 described and/or contemplated herein. In some embodiments, the tracking application

337 may include and/or use one or more network and/or system communication protocols.

[00101] In addition to the tracking application **337**, the memory **336** also includes the tracking datastore **338**. In some embodiments, the tracking datastore **338** includes information associated with one or more bankruptcy cases, including, for example, information associated with the persons and/or entities associated with the bankruptcy cases (e.g., names, addresses, account numbers, etc.), debt associated with the bankruptcy cases (e.g., pre-petition debt, post-petition debt, stipulated agreement debt, etc.), and/or any other type and/or amount of information associated with bankruptcy. In some embodiments, the tracking datastore **338** also stores information associated with receiving payment information, making debt determinations, and/or posting payment application information and/or debt information to a network-accessible account. In some embodiments, the tracking datastore **338** stores financial account information, including, for example, one or more routing numbers, account numbers, account names, payment information, debt information, and/or the like. In some embodiments, the tracking datastore **338** additionally or alternatively stores information associated with online banking. In addition, in some embodiments, the tracking datastore **338** additionally or alternatively stores information associated with one or more network-accessible account, including, for example, information associated with the network-accessible account **311**.

[00102] It will be understood that the tracking datastore **338** may include any one or more storage devices, including, but not limited to, datastores, databases, and/or any of the other storage devices typically associated with a computer system. It will also be understood that the tracking datastore **338** may store information in any known way, such as, for example, by using one or more computer codes and/or languages, alphanumeric character strings, data sets, figures, tables, charts, links, documents, and/or the like. Further, in some embodiments, the tracking datastore **338** may include information associated with one or more applications, such as, for example, the tracking application **337**. It will also be understood that, in some embodiments, the tracking datastore **338** provides a substantially real-time representation of the information stored therein, so that,

for example, when the processor **334** accesses the tracking datastore **338**, the information stored therein is current or substantially current.

[00103] Of course, it will be understood that Figure 3 illustrates an exemplary embodiment of the present invention and that other embodiments may be different. For example, in some embodiments, some or all of the portions of the system **300** may be combined into a single portion. Specifically, in some embodiments, the user interface apparatus **320** and the tracking apparatus **330** are combined into a single user interface and tracking apparatus configured to perform all of the same functions of those separate portions as described and/or contemplated herein. Likewise, in some embodiments, some or all of the portions of the system **300** may be separated into two or more distinct portions. Specifically, in some embodiments, the tracking apparatus **330** may be separated into a payment processing apparatus configured to receive, apply, and/or otherwise process payments, and a payment and debt tracking apparatus configured to track information associated with those payments and the debt to which those payments are applied. As another example, in some embodiments, the system **300** is configured for use only as an internal system by, for example, a financial institution. In such embodiments, the network **310** may include an intranet to which the user interface apparatus **340**, the trustee **317**, the user interface apparatus **350**, and the debtor **319** would not have access. Thus, in such embodiments, only the creditor **315** and/or an employee and/or agent of the creditor **315** would be able to access, via the user interface apparatus **320**, the payment and debt information stored in the tracking apparatus **330**.

[00104] In addition, the various portions of the system **300** may be maintained for by the same or separate entities. For example, as mentioned above, a single financial institution may maintain the user interface apparatus **320** and the tracking apparatus **330**. However, in other embodiments, each of these items may be maintained by separate entities. For example, in some embodiments, a service provider (not shown) maintains the tracking apparatus **330**, the creditor **315** maintains the user interface apparatus **320**, the trustee **317** maintains the user interface apparatus **340**, and the debtor **319** maintains the user interface apparatus **350**.

[00105] It will also be understood that any one or more of the portions of the system **300** may include and/or implement any one or more portions of any one or more

embodiments of the present invention described and/or contemplated herein. For example, in some embodiments, one or more of the portions of the system **300** are configured to include and/or implement any one or more portions of the process flow **100** described and/or contemplated herein in connection with Figure 1, any one or more portions of the process flow **200** described and/or contemplated herein in connection with Figure 2, any one or more portions of the process flow **400** described and/or contemplated herein in connection with Figure 4, and/or any one or more portions of the embodiments described and/or contemplated herein in connection with Figures 5-7.

[00106] As a specific example, in some embodiments, the tracking apparatus **330** is configured such that: (a) the communication interface **332** of the tracking apparatus **330** is configured to receive information associated with one or more payments, where those one or more payments are associated with the debtor **319**, as represented by the block **110** in Figure 1; and (b) the tracking application **337** is configured to cause the processor **334** of the tracking apparatus **330** to: (i) determine that a first portion of the one or more payments applies to pre-petition debt associated with the debtor **319**, as represented by the block **120**; (ii) determine that a second portion of the one or more payments applies to post-petition debt associated with the debtor **319**, as represented by the block **130**; (iii) determine that a third portion of the one or more payments applies to stipulated agreement debt associated with the debtor **319**, as represented by the block **140**; and (iv) post, to the network-accessible account **311**, information that indicates that the first portion applies to the pre-petition debt, information that indicates that the second portion applies to the post-petition debt, and information that indicates that the third portion applies to the stipulated agreement debt, as represented by the block **150**.

[00107] Referring now to Figure 4, a mixed block and flow diagram of a system **400** for tracking payments and debts associated with a bankruptcy debtor is provided, in accordance with a more-detailed embodiment of the present invention. As shown, the system **400** includes a user interface apparatus **401** that is accessible to and maintained by a creditor (e.g., the user interface apparatus **320** in Figure 3, etc.), a user interface apparatus **403** that is accessible to and maintained by a trustee (e.g., the user interface apparatus **340** in Figure 3, etc.), and a tracking apparatus **405** that is maintained by the creditor (e.g., the tracking apparatus **330** in Figure 3, etc.). It will be understood that the

creditor's user interface apparatus **401** and the trustee's user interface apparatus **403** are both operatively and selectively connected to the creditor's tracking apparatus **405** via a network (not shown).

[00108] In this embodiment, it will also be understood that the debtor has filed for bankruptcy protection under Chapter 13, that the bankruptcy case associated with the debtor is a payroll case, that the debtor owes the creditor both pre-petition debt and post-petition debt, and that the trustee is associated with the debtor's bankruptcy case and is responsible for collecting money from the debtor and making both pre-petition and post-petition payments to the creditor. It will also be understood that the creditor maintains a network-accessible account associated with the debtor (e.g., the network-accessible account **311** in Figure 3, etc.) for tracking payments and debts associated with the debtor, and that the creditor provides the trustee with access to the network-accessible account for viewing, communicating, and accessing payment information, debt information, bankruptcy case information, and/or other information associated with the debtor.

[00109] As represented by the block **410**, the trustee uses the user interface apparatus **403** to submit an \$800 payment to the creditor at the creditor's tracking apparatus **405**. Then, as represented by the block **415**, the tracking apparatus **405** is configured to receive the \$800 payment and determine that the payment triggers a fund allocation exception. Next, as represented by the block **420**, the tracking apparatus **405** is configured to post a notification associated with the fund allocation exception to the network-accessible account associated with the debtor.

[00110] As represented by the block **425**, after the fund allocation exception notification is posted to the debtor's account, the creditor uses the user interface apparatus **401** to view the fund allocation exception notification, as well as the payment information, debt information, and/or any other information posted, stored, and/or otherwise included in the debtor's account. Then, as represented by the block **430**, the creditor uses the user interface apparatus **401** to determine that \$200 of the \$800 payment applies to the debtor's pre-petition debt and that the remaining \$600 of the \$800 payment applies to the debtor's post-petition debt. Thereafter, as represented by the block **435**, the creditor uses the user interface apparatus **401** to direct the tracking apparatus **402**, via one

or more user inputs, to apply the \$800 payment in accordance with the creditor's determinations.

[00111] As represented by the block **440**, the tracking apparatus **405** is configured to receive the one or more user inputs from the creditor's user interface apparatus **401**, and then based at least partially on those one or more user inputs, apply the \$800 payment to the debtor's pre-petition debt and post-petition debt as directed, as well as clear the fund allocation exception notification from the debtor's account. Thereafter, as represented by the block **445**, the tracking apparatus **405** is configured to post information associated with the \$800 payment to the debtor's account, and, as represented by the block **450**, update the pre-petition debt information and the post-petition debt information (e.g., determine the pre-petition debt PTD, post-petition debt PTD, and/or the remaining balances for the pre-petition debt and post-petition debt as a result of applying the \$800 payment, etc.) in the debtor's account. Afterwards, as represented by the block **455**, the trustee may use the user interface apparatus **403** to view the posted payment information and the updated debt information in the debtor's account.

[00112] It will be understood that, in accordance with some embodiments, the tracking apparatus **405** is configured to perform each of the portions **415-420** and/or each of the portions **440-450** in substantially real time simultaneously, nearly simultaneously, and/or one after the other. It will also be understood that one or more of the portions of the process flow represented by the blocks **410-455** may be automatically triggered by one or more of the other portions represented by the blocks **410-455**. It will further be understood that the embodiment illustrated in Figure 4 and described herein represents a more-detailed embodiment of the present invention and that other embodiments of the present invention may vary. For example, other embodiments of the present invention may include more, fewer, and/or different types of apparatuses and/or devices. In addition, it will be understood that the order, the number, and/or the content of the portions described in Figure 4 may be different in other embodiments. It will also be understood that the system **400** may, where possible, include and/or implement any other embodiment of the present invention as described and/or contemplated herein. Likewise, any other embodiment of the present invention described and/or contemplated herein may, where possible, be configured to implement one or more of the portions **405-455**.

[00113] Referring now to Figures 5-7, a series of exemplary browser pages **500-700** that display information from a network-accessible account associated with a bankruptcy debtor are provided, in accordance with an embodiment of the present invention. It will be understood that, in this embodiment, the debtor is a home mortgage loan borrower, the borrower has incurred pre-petition debt that includes missed mortgage payments associated with a home mortgage loan, and the borrower incurs post-petition debt that includes ongoing mortgage payments associated with the home mortgage loan. It will also be understood that, in this embodiment, the user interface apparatus **320** described above and illustrated in Figure 3 is configured to display the browser pages **500-700** at the user interface **329**. As such, the borrower's home mortgage loan lender (i.e., the creditor **315**) can use the browser application **327** of the user interface apparatus **320** to view the browser pages **500-700** at the user interface **329** and to communicate with the tracking apparatus **330** (e.g., sending one or more user inputs to the tracking apparatus **330** via the browser pages **500-700**, etc.). It will also be understood that each of the browser pages **500-700** is configured to navigate to each of the other browser pages **500-700**, and/or vice versa. For example, in some embodiments, the browser page **500** is configured to navigate to and/or from the browser page **700**. It will further be understood that the browser pages **500-700** can be embodied as Internet web pages, intranet pages, portions of a dashboard user interface, and/or the like.

[00114] Referring now to Figure 5, the browser page **500** provides information associated with the borrower, the borrower's bankruptcy case, the home mortgage loan affected by the bankruptcy case, and the proof of claim that outlines the borrower's pre-petition debt. This information is divided into four major sections: a header section **501**, a bankruptcy loan detail section **502**, a bankruptcy case detail section **504**, and a proof of claim ledger section **506**. It will be understood that the header section **501**, the bankruptcy loan detail section **502**, and the bankruptcy case detail section **504** shown in the browser page **500** are also shown in the browser pages **600-700**. It will also be understood, however, that each of the browser pages **500-700** displays information that is different from the other browser pages **500-700**. For example, the browser page **500** displays the proof of claim ledger section **506**, whereas the browser page **600** displays a detail ledger section **507**, and whereas the browser page **700** displays a comment section

508. As described in more detail herein, these different sections correspond to the tabs **511a-511j** located in the tab bar **511**.

[00115] The header section **501** includes the mortgage loan account number **501a**, the name of the borrower **501b**, and the name of the user **501c** (e.g., the user of the user interface **329** that displays the browser page **500**, etc.). As shown by the exemplary information provided in Figure 5, the mortgage loan account number **501a** is 1, the name of the borrower **501b** is Debtor, and the name of the user **501c** is User. The header section **501** also includes a proof of claim (POC) exception link **501d**, a payment exception link **501e**, and a fund allocation exception link **501f**. It will be understood that the user may select one of the exception links **501d-501f** in order to navigate to one or more other browser pages (not shown) that display information associated with the corresponding exception and/or enable the user to provide one or more user inputs regarding the corresponding exception to the tracking apparatus **330**. Also, in some embodiments, the user may select one of the exception links **501d-501f** in order to navigate to the browser page **800** shown in Figure 8 that displays one or more comments regarding the corresponding exception.

[00116] The bankruptcy loan detail section **502** provides information associated with the home mortgage loan that is associated with the borrower's bankruptcy case. As shown, the bankruptcy loan detail section **502** includes a mortgage loan account number field **502a** and corresponding search button **502b**, as well as the name of the borrower **502c**, the subject property address **502d**, the home mortgage loan type **502e**, the loan contract rate **502f**, the loan investor's name **502g**, the lender's and/or investor's lien position on the loan **502i**, the date of the loan **502j**, the loan maturity date **502k**, and the current unpaid principal balance on the loan **502l**. As shown by the exemplary information provided in Figure 5, the name of the borrower **502c** is, as mentioned previously, Debtor, the subject property address **502d** is Address, the home mortgage loan type **502e** is a Veteran's Affairs (V.A.) loan, the loan contract rate **502f** is 5.875%, the loan investor's name **502g** is Investment Co., the lien position on the loan **502i** is first, the date of the home mortgage loan **502j** is September 28, 2003, the home mortgage loan maturity date **502k** is September 1, 2023, and the current unpaid principal balance on the home mortgage loan **502l** is \$107,907.95. The bankruptcy loan detail section **502**

also includes the bankruptcy case snapshot **502m**, which includes the borrower's bankruptcy case number **502n**, the bankruptcy case filed date **502o**, and the bankruptcy case status **502p**. As shown by the exemplary information provided in Figure 5, the borrower's bankruptcy case number **502n** is 1, the bankruptcy case filed date **502o** is July 28, 2009, and the bankruptcy case status **502p** is active.

[00117] The bankruptcy case detail section **504** provides information associated with the bankruptcy case associated with the borrower. As shown, the bankruptcy case detail section **504** includes the bankruptcy case number **504a**, the bankruptcy plan status **504b**, the meeting of the creditors conference date **504c**, the bankruptcy case status **504d**, the bankruptcy case chapter number **504e**, the proof of claim bar date **504f**, the payall status of the bankruptcy case **504g**, the name of the trustee associated with the bankruptcy case **504h**, the name of the attorney associated with the bankruptcy case **504i**, the bankruptcy filing date **504j**, the current escrow balance amount **504k**, the date of the last escrow **504l**, the previous payment amount **504m**, the next post-petition amount due **504n**, the next payment amount due **504o**, the bankruptcy filing state **504p**, the post-petition debt PTD **504q**, the pre-petition debt PTD **504r**, the current post-petition partial account balance **504s**, the current pre-petition debt partial account balance **504t**, and the current total partial account balance **504u**.

[00118] As shown by the exemplary information provided in Figure 5, the bankruptcy case number **504a** is 1, the bankruptcy plan status **504b** is filed, the meeting of the creditors conference date **504c** is October 3, 2009, the bankruptcy case status **504d** is active, the bankruptcy case chapter number **504e** is Chapter 13, the proof of claim bar date **504f** is December 8, 2009, the payall status of the bankruptcy case **504g** is yes (i.e., the bankruptcy case is a payall case), the name of the trustee associated with the bankruptcy case **504h** is Trustee, the name of the attorney associated with the bankruptcy case **504i** is Attorney, the bankruptcy filing date **504j** is July 28, 2009, the current escrow balance amount **504k** is - \$3,412.21, the date of the last escrow **504l** is January 18, 2010, the previous payment amount **504m** is \$944.44, the next post-petition amount due **504n** is \$944.44, the next payment amount due **504o** is \$944.44, the bankruptcy filing state **504p** is North Carolina, the post-petition debt PTD **504q** is January 1, 2010, the pre-petition debt PTD **504r** is April 1, 2009, the current post-petition partial account balance

504s is \$0.00, the current pre-petition debt partial account balance **504t** is \$935.24, and the current total partial account balance **504u** is \$935.24 (i.e., $\$0.00 + \$935.24 = \$935.24$).

[00119] Figure 5 also includes the tab bar **511** that, in the browser page **500**, is positioned between the bankruptcy case detail section **504** and the proof of claim ledger section **506**. The tab bar **511** includes a ledger tab **511a**, a POC ledger tab **511b**, a missed payment tab **511c**, a POC summary tab **511d**, a POC tab **511e**, an amend POC tab **511f**, a stipulated agreement debt ledger tab **511g**, a create a stipulated agreement debt ledger tab **511h**, a replace a stipulated agreement debt ledger tab **511i**, and a comment tab **511j**. It will be understood that each tab in the tab bar **511** can be embodied as a selectable link and/or button in the browser page **500** and that each tab corresponds to a different set of information that is displayed in the graphical user interface. For example, in the browser page **500**, the POC ledger tab **511b** is selected, such that information associated with that tab is shown in the proof of claim ledger section **506**. However, in the browser page **600** shown in Figure 6, the ledger tab **511a** is selected, such that information associated with that tab is shown in the ledger section **507**, which is the same space where the proof of claim ledger section **506** was in the browser page **500** shown in Figure 5.

[00120] The browser page **500** shown in Figure 5 further includes the proof of claim ledger section **506**, which provides information associated with the proof of claim filed by the creditor in connection with the bankruptcy case. As shown, the proof of claim ledger section **506** includes the proof of claim filing date **506a**, the number of payments in arrears **506b** (i.e., the number of missed mortgage payments prior the bankruptcy filing date), and the principal balance of the home mortgage loan on the date the borrower filed for bankruptcy **506c**. As shown by the exemplary information provided in Figure 5, the proof of claim filing date **506a** is August 21, 2009, the number of payments in arrears **506b** is 10, and the principal balance of the home mortgage loan on the date the borrower filed for bankruptcy **506c** is \$113,136.83.

[00121] The proof of claim ledger section **506** also includes several rows and columns that provide detailed information about pre-petition debt that was included in the proof of claim and information about any payments since made on that pre-petition debt.

More specifically, the proof of claim ledger section **506** includes a payment amount row **506d**, a previous bankruptcy fees row **506e**, a non-sufficient funds (NSF) fees row **506f**, a previous foreclosure fees row **506g**, a property inspection fees row **506h**, an appraisal fees row **506i**, a fee/costs – miscellaneous fees row **506j**, an uncollected late charges row **506k**, an accrued late charges row **506l**, an escrow shortage row **506m**, a pre-petition debt partial account balance row **506n**, and a total claim amount row **506o**. It will be understood that each of these rows (except for the partial balance **506n**) represents a different type of debt incurred by the borrower, associated with the borrower, and/or associated with the borrower's home mortgage loan at the time the borrower filed for bankruptcy. The actual amounts for each of these rows (sometimes also referred to herein as "line items"), as they appeared on the proof of claim when it was filed, are shown in the claim amount column **506p**. More specifically, as shown by the exemplary information provided in Figure 5, the claim amount column **506p** indicates that the pre-petition debt claimed by the creditor in the proof of claim includes a payment amount **506d** of \$9,444.40 (i.e., ten missed mortgage payments at \$944.44 per payment), \$507.00 in previous bankruptcy fees **506e**, \$575.00 in previous foreclosure fees **506g**, \$90.00 in property inspection fees **506h**, and \$3,412.21 in escrow shortage **506m**, for a total claim amount **506o** of \$14,028.61.

[00122] Shown alongside the claim amount column **506p** in the browser page **500** is the claim credit (payments) column **506q**. This column shows the one or more payments made on each of the line items in the proof of claim since the bankruptcy petition was filed. For example, as shown by the exemplary information provided in Figure 5, since the bankruptcy petition was filed, \$944.44 was applied to the payment amount, and \$935.24 was applied to the pre-petition debt partial account balance. Thus, a total of \$1,879.68 has been applied to the total claim amount since the bankruptcy petition was filed.

[00123] In addition, the browser page **500** also displays a claim balance column **506r** that is positioned alongside the claim credit (payments) column **506q**. This column shows the remaining balance of each of the line items in the proof of claim after deducting each of the payments shown in the claim credit (payments) column **506q**. For example, as shown by the exemplary information provided in Figure 5, the payment

amount row **506d** passing through the columns **506p**, **506q**, and **506r** indicates that: (a) the payment amount was \$9,444.40 at the time the bankruptcy petition was filed; (b) a \$944.44 payment has been made on that payment amount since the petition was filed; and (c) the current remaining balance of the payment amount is \$8,499.96.

[00124] It will be understood that the January 1, 2010, post-petition debt PTD **504q** shown in the bankruptcy case detail section **504** is nine months ahead of the April 1, 2009, pre-petition PTD **504r**, which indicates that the borrower is current on his post-petition mortgage payments through January 1, 2010, but still has not yet repaid nine of the ten missed mortgage payments incurred prior to filing for bankruptcy. It will also be understood that this conclusion is supported by the information displayed in the payment amount row **506d** and the claim credit (payments) column **506q** of the POC ledger section **506**, which shows \$944.44 (i.e., the amount of a single mortgage payment) applied to the \$9,444.40 total payment amount (i.e., the amount of ten missed mortgage payments). It will further be understood that a total of \$935.24 has been applied to the pre-petition debt partial account balance **504t**, and that this amount has not been applied to any of the line items listed in the proof of claim ledger section **506** because, for example, the \$935.24 amount in the pre-petition debt partial account balance **504t** is not enough to cure one of the borrower's \$944.40 pre-petition mortgage payments.

[00125] Referring now to Figure 6, the browser page **600** includes the same account information displayed in the header section **501**, the bankruptcy loan detail section **502**, and the bankruptcy case detail section **504** of the browser page **500**. However, instead of the proof of claim ledger section **506** shown in the browser page **500**, the browser page **600** displays a ledger section **507** that includes information associated with one or more payments applied to the pre-petition debt and/or post-petition debt associated with the borrower. As mentioned previously, in accordance with some embodiments, the browser page **600** displays the information associated with the ledger section **507** in response to the user selecting the ledger tab **511a**.

[00126] As shown in Figure 6, the information in the ledger section **507** is divided into a number of rows and columns. Each row in the ledger section **507** represents a single transaction that affects the pre-petition debt and/or post-petition debt associated with the borrower, and each column in the ledger section **507** represents one or more

details associated with each of those transactions. More specifically, the ledger section **507** includes a source column **507a**, a check number column **507b**, a transaction code column **507c**, a post-petition debt PTD/pre-petition debt PTD column **507d**, a transaction date/description column **507e**, a payment amount column **507f**, a principal payment/balance column **507g**, an interest payment/buydown column **507h**, an escrow payment/balance column **507i**, a late charge payment/balance column **507j**, a pre-petition debt partial account payment/balance column **507k**, a post-petition debt partial account payment/balance column **507l**, and a total partial account payment/balance column **507m**.

[00127] The ledger section **507** also includes a first transaction row **507o**, a second transaction row **507p**, and a third transaction row **507q** that lists three exemplary transactions associated with the borrower. It will be understood that these three exemplary transactions occurred near the time the borrower filed for bankruptcy and are not necessarily the three most recent transactions listed in the network-accessible account. In addition, it will be understood that, unlike the information provided in the bankruptcy loan detail section **502** and the bankruptcy case detail section **504**, which is current or substantially current information, the information provided in each transaction row of the ledger section **507** provides information that was current at the time of the corresponding transaction.

[00128] As shown by the exemplary information provided in the first transaction row **507o**, the first transaction occurred on July 30, 2009 (which was just after the July 28, 2009, bankruptcy filing date) and involved receiving a \$51.55 payment from the trustee and applying that payment to the borrower's pre-petition debt. More specifically, the information provided in the pre-petition debt partial account payment/balance column **507k** and in the total partial account payment/balance column **507m** indicates that the \$51.55 payment was applied to the pre-petition debt partial account balance, thereby making the total partial account balance \$51.55. In addition, the information provided in the post-petition debt PTD/pre-petition debt PTD column **507d** indicates that, after the July 30 transaction, the borrower's post-petition debt PTD was July 1, 2009, and the borrower's pre-petition debt PTD was September 1, 2008. In addition, the information provided in the transaction code column **507c** indicates that the \$51.55 payment applies (and was applied) to the pre-petition debt associated with the borrower. Also, the

information provided in the principal payment/balance column **507g** indicates that, after the July 30 transaction, the principal balance on the borrower's home mortgage loan was \$113,136.83. Further, the information provided in the escrow payment/balance column **507i** indicates that, after the July 30 transaction, the escrow balance associated with the borrower was -\$3,412.21.

[00129] As shown by the exemplary information provided in the second transaction row **507p**, the second transaction occurred on July 31, 2009, and involved receiving a payment of \$1,178.25 from the trustee and applying a portion of that payment to the borrower's post-petition debt and a portion to the borrower's pre-petition debt. More specifically, as shown by the information provided in the principal payment/balance column **507g** and in the interest payment/buydown column **507h**, \$390.54 of the \$1,178.25 payment was applied to the principal associated with the home mortgage loan, and \$553.90 of the \$1,178.25 payment was applied to the interest associated with the home mortgage loan. It will be understood that these principal and interest payment amounts represent the application of a single \$944.44 post-petition mortgage payment (i.e., $\$390.54 + \$553.90 = \$944.44$) being applied to the home mortgage loan. This is reflected by the information provided in the post-petition debt PTD/pre-petition debt PTD column **507d**, which indicates that, as a result of applying part of the July 31 received payment to the principal and interest of the home mortgage loan, the post-petition debt PTD was August 1, 2009, and the pre-petition debt PTD was October 1, 2008. These dates indicate that, as a result of the July 31 transaction, the borrower was current on his post-petition mortgage payments through August 1, 2009, but still had not yet repaid the ten missed mortgage payments incurred prior to filing for bankruptcy.

[00130] In addition, the information provided in the pre-petition debt partial account payment/balance column **507k** and in the total partial account payment/balance column **507m** indicates that the remaining \$233.81 of the \$1,178.25 payment was applied to the pre-petition debt partial account balance, thereby making the total partial account balance \$285.36 (i.e., $\$51.55 + \$233.81 = \$285.36$). It will be understood that, in accordance with some embodiments, the \$233.81 amount represents the quotient of the total original claim amount of \$14,028.61 shown in the browser page **500** divided by

sixty payments (i.e., equal monthly payments spread over a five year Chapter 13 plan period). Further, the information provided in the transaction code column **507c** indicates that the \$1,178.25 payment applies (and was applied) to both the pre-petition debt and post-petition debt associated with the borrower. In addition, the information provided in the principal payment/balance column **507g** indicates that, as a result of applying the \$390.54 principal payment, the principal balance on the borrower's home mortgage loan was \$112,746.29 (i.e., $\$113,136.83 - \$390.54 = \$112,746.29$). Further, the information provided in the escrow payment/balance column **507i** indicates that, as a result of the July 31 transaction, the escrow balance associated with the borrower was still -\$3,412.21. Still further, the information provided in the source column **507a** and in the check number column **507b** indicates that the \$1,178.25 payment was received from the trustee in the form of a check and that the check number was 4681.

[00131] As shown by the exemplary information provided in the third transaction row **507q**, the third transaction occurred on August 30, 2009, and involved receiving a payment amount of \$944.44 from the trustee and applying that payment to the borrower's post-petition debt. As shown by the information provided in the principal payment/balance column **507g** and in the interest payment/buydown column **507h**, \$392.45 of the \$944.44 payment was applied to the principal associated with the home mortgage loan, and \$551.99 of the \$944.44 payment was applied to the interest associated with the home mortgage loan. It will be understood that these principal and interest payment amounts represent the application of a single \$944.44 post-petition mortgage payment (i.e., $\$392.45 + \$551.99 = \$944.44$) being applied to the home mortgage loan. This is reflected by the information shown in the post-petition debt PTD/pre-petition debt PTD column **507d**, which indicates that, as a result of applying the August 30 post-petition mortgage payment to the home mortgage loan, the post-petition debt PTD was September 1, 2009, and the pre-petition debt PTD was November 1, 2008. These dates indicate that, as a result of the August 30 transaction, the borrower was current on his post-petition mortgage payments through September 1, 2009, but still had not yet repaid the ten missed mortgage payments incurred prior to filing for bankruptcy.

[00132] In addition, the information provided in the third transaction row **507q** indicates that, after the August 30 transaction, the pre-petition debt partial account

balance and the total partial account balance were each still \$285.36. Further, the information provided in the transaction code column **507c** indicates that the \$944.44 payment applies (and was applied) to post-petition debt associated with the borrower. In addition, the information provided in the principal/balance column **507g** indicates that, as a result of applying the \$392.45 principal payment, the principal balance on the borrower's home mortgage loan was \$112,353.84 (i.e., \$112,746.29 - \$392.45 = \$112,353.84). Further, the information provided in the escrow/balance column **507i** indicates that, after the August 30 transaction, the escrow balance associated with the borrower was still -\$3,412.21. Still further, the information provided in the source column **507a** and in the check number column **507b** indicates that the \$944.44 payment was received from the trustee in the form of a check and that the check number was 5231.

[00133] Referring now to Figure 7, the browser page **700** includes the same account information displayed in the header section **501**, the bankruptcy loan detail section **502**, and the bankruptcy case detail section **504** of the browser page **500**. However, instead of the proof of claim ledger section **506** shown in the browser page **500**, the browser page **700** displays a comment section **508** that displays information associated with one or more user-generated and/or apparatus-generated comments associated with the network-accessible account. As mentioned previously, in accordance with some embodiments, the browser page **700** displays the information associated with the comment section **508** in response to the user selecting the comment tab **511j**.

[00134] As shown in Figure 7, the comment section **508** includes an add comment field **508a** and an add comment button **508b**. The comment section **508** also includes a comment ledger **508i** that includes information that is divided into a number of rows and columns. Each row in the comment ledger **508i** represents a single comment, and each column in the comment ledger **508i** represents one or more details associated with each of those comments. More specifically, the comment ledger **508i** includes a date and time column **508c**, a comment by column **508d**, and a comment description column **508e**. The comment ledger **508i** also lists four exemplary comments that are displayed in a first comment row **508f**, a second comment row **508g**, a third comment row **508h**, and a fourth comment row **508j**.

[00135] As shown by the exemplary information provided in the first comment row **508f**, the first comment was generated on July 31, 2009, at approximately 12:30 pm by TA (i.e., the tracking apparatus **330**) and describes a fund allocation exception triggered by a mixed payment that the tracking apparatus **330** was unable to reconcile. It will be understood that this comment corresponds to the July 31, 2009, payment described in the second transaction row **507p** shown in the browser page **600**. More specifically, the tracking apparatus **330** was unable to determine how to apply the July 31, 2009, payment of \$1,178.25, so the apparatus generated a fund allocation exception regarding the payment and posted a notification associated with that fund allocation exception to the comment section **508** of the browser page **700**.

[00136] As shown by the exemplary information provided in the second comment row **507g**, the second comment was generated on July 31, 2009, at approximately 2:44 pm by USER (i.e., the User) and describes the clearing of the fund allocation exception triggered by the July 31, 2009, payment referred to in the first comment row **508f**. More specifically, the second comment describes how the user directed the tracking apparatus **330** (e.g., via the browser page **500**, etc.) to apply \$944.44 of the \$1,178.25 payment to the post-petition debt associated with the borrower, apply \$233.81 to the pre-petition debt associated with the borrower, and clear the fund allocation exception. It will be understood that, in accordance with some embodiments, the user can select the fund allocation exception link **501f** to access one or more other browser pages (not shown) where the user can direct the tracking apparatus **330** to take one or more actions regarding the borrower's account, including, for example, applying a payment, clearing an exception, and/or the like. It will also be understood that the user can generate a comment, such as the second comment described in the second comment row **507g**, by using the add comment field **508a** and the add comment button **508b**.

[00137] As shown by the exemplary information provided in the third comment row **508h**, the third comment was generated on December 30, 2009, at approximately 2:30 am by the tracking apparatus **330** and describes a payment exception triggered by missing payment information. More specifically, the tracking apparatus **330** was unable to apply a payment received on December 30, 2009 (not described in the other browser pages **500** or **600**) because the payment was missing critical information (e.g., the

drawer's signature, date of the check, account number, etc.). Thus, the tracking apparatus **330** generated a payment exception regarding the payment and posted a notification associated with the payment exception to the comment section **508** of the browser page **700**.

[00138] As shown by the exemplary information provided in the fourth comment row **508j**, the fourth comment was generated on December 30, 2009, at approximately 12:30 pm by the user and describes the clearing of the payment exception triggered by the December 30, 2009, payment referred to in the third comment row **508h**. More specifically, the fourth comment describes how the user obtained the missing payment information from the trustee and directed the tracking apparatus **330** to apply the payment to at least one of the borrower's pre-petition debt or post-petition debt. It will be understood that, in accordance with some embodiments, the user can select the payment exception link **501e** to access one or more other browser pages (not shown) where the user can direct the apparatus to take one or more actions regarding the borrower's account, including, for example, applying a payment, clearing an exception, and/or the like. It will also be understood that the user can generate a comment, such as the fourth comment described in the fourth comment row **508j**, by using the add comment field **508a** and the add comment button **508b**.

[00139] It will be understood that the creditor **315** can use the browser application **327** of the user interface apparatus **320** to view one or more other browser pages (not shown) that correspond to the missed payment tab **511c**, the POC summary tab **511d**, the POC tab **511e**, the amend POC tab **511f**, the stipulated agreement debt ledger tab **511g**, the create a stipulated agreement debt ledger tab **511h**, the replace a stipulated agreement debt ledger tab **511i**, and/or the POC exception link **501d**. For example, in accordance with some embodiments, the creditor **315** can select the POC exception link **501d** in order to view information associated with a proof of claim exception and/or direct the tracking apparatus **330** to take one or more actions relating thereto. As another example, in accordance with some embodiments, the creditor **315** can select the missed payment tab **511c** in order to view information associated with the borrower's missed mortgage payments prior to the borrower filing for bankruptcy protection. As a further example, in accordance with some embodiments, if the borrower falls behind on his post-petition

mortgage payments, such that the borrower and the creditor agree to a stipulated agreement, then the creditor **315** could select the stipulated agreement debt ledger tab **511g** in order to view information associated with stipulated agreement debt (e.g., the amount of the stipulated agreement debt, the repayment schedule associated with the stipulated agreement debt, one or more payments made on the stipulated agreement debt, etc.).

[00140] As still another example, in accordance with some embodiments, the creditor **315** can access one or more browser pages associated with the POC tab **511e**, amend POC tab **511f**, create a stipulated agreement debt ledger tab **511h**, and/or replace a stipulated agreement debt ledger tab **511i** in order to communicate one or more user inputs to the tracking apparatus **330** regarding the proof of claim associated with the borrower and/or the stipulated agreement debt associated with the borrower. In some embodiments, the creditor **315** may access these one or more browser pages in order to direct the tracking apparatus **330** to generate the proof of claim and/or generate the stipulated agreement based at least partially on the one or more user inputs provided by the creditor **315** to the tracking apparatus **330**. In still other embodiments, the creditor **315** may access these one or more browser pages in order to communicate, to the tracking apparatus **330**, one or more user inputs regarding information associated with the proof of claim and/or information associated with the stipulated agreement debt, so that such information may be used by the tracking application **337** and/or stored in the tracking datastore **338**.

[00141] While certain exemplary embodiments have been described and shown in the accompanying drawings, it is to be understood that such embodiments are merely illustrative of and not restrictive on the broad invention, and that this invention not be limited to the specific constructions and arrangements shown and described, since various other changes, combinations, omissions, modifications and substitutions, in addition to those set forth in the above paragraphs, are possible. Those skilled in the art will appreciate that various adaptations, combinations, and modifications of the just described embodiments can be configured without departing from the scope and spirit of the invention. Therefore, it is to be understood that, within the scope of the appended claims, the invention may be practiced other than as specifically described herein.

WHAT IS CLAIMED IS:

1. A method comprising:
 - receiving information associated with one or more payments, wherein the one or more payments are associated with a debtor;
 - determining, using a processor, that a first portion of the one or more payments applies to pre-petition debt associated with the debtor;
 - determining, using a processor, that a second portion of the one or more payments applies to post-petition debt associated with the debtor; and
 - posting, to a network-accessible account associated with the debtor, information that indicates that the first portion applies to the pre-petition debt and information that indicates that the second portion applies to the post-petition debt.
2. The method of claim 1, further comprising:
 - applying, using a processor, the first portion to the pre-petition debt; and
 - applying, using a processor, the second portion to the post-petition debt.
3. The method of claim 1, wherein determining that the first portion applies to the pre-petition debt comprises:
 - determining, using a processor, that the first portion applies to the pre-petition debt based at least partially on a determination that the first portion was received from a trustee.
4. The method of claim 1, wherein determining that the second portion applies to the post-petition debt comprises:
 - determining, using a processor, that the second portion applies to the post-petition debt based at least partially on a determination that the second portion was received from the debtor.

5. The method of claim 1, further comprising:
determining, using a processor, that a third portion of the one or more payments applies to stipulated agreement debt associated with the debtor; and
posting, to the network-accessible account, information that indicates that the third portion applies to the stipulated agreement debt.
6. The method of claim 5, further comprising:
applying, using a processor, the third portion to the stipulated agreement debt.
7. The method of claim 1, further comprising:
posting, to the network-accessible account, information associated with a proof of claim associated with the debtor.
8. The method of claim 1, further comprising:
generating, using a processor, a proof of claim for a bankruptcy case associated with the debtor; and
transmitting, using a communication interface, the proof of claim to an attorney for filing with a court.
9. The method of claim 1, further comprising:
determining, using a processor, that at least one payment from the one or more payments triggers a fund allocation exception; and
posting, to the network-accessible account, information associated with the fund allocation exception.
10. The method of claim 9, further comprising:
receiving, from the network-accessible account, one or more user inputs regarding the fund allocation exception; and
applying, using a processor and based at least partially on the one or more user inputs, the at least one payment to at least one of the pre-petition debt or the post-petition debt.

11. The method of claim 1, further comprising:
determining, using a processor, that at least one payment from the one or more payments triggers a payment exception; and
posting, to the network-accessible account, information associated with the payment exception.
12. The method of claim 11, further comprising:
receiving, from the network-accessible account, one or more user inputs regarding the payment exception; and
applying, using a processor and based at least partially on the one or more user inputs, the at least one payment to at least one of the pre-petition debt or the post-petition debt.
13. The method of claim 1, wherein determining that the first portion applies to the pre-petition debt further comprises:
determining, using a processor, that the first portion applies to the pre-petition debt based at least partially on one or more user inputs.
14. The method of claim 1, wherein determining that the second portion applies to the post-petition debt further comprises:
determining, using a processor, that the second portion applies to the post-petition debt based at least partially on one or more business rules.
15. The method of claim 1, further comprising:
determining, using a processor, a pre-petition debt paid through date (PTD) as a result of applying the first portion to the pre-petition debt;
determining, using a processor, a post-petition debt PTD as a result of applying the second portion to the post-petition debt; and
posting, to the network-accessible account, information associated with the pre-petition debt PTD and information associated with the post-petition debt PTD.

16. The method of claim 1, further comprising:
determining, using a processor, a remaining balance of the pre-petition debt as result of applying the first portion to the pre-petition debt; and
posting, to the network-accessible account, information associated with the remaining balance of the pre-petition debt.

17. A system comprising:
a tracking apparatus comprising:
a communication interface configured to receive information associated with one or more payments, wherein the one or more payments are associated with a bankruptcy debtor; and
a processor operatively connected to the communication device and configured to:
determine that a first portion of the one or more payments applies to pre-petition debt associated with the debtor; and
determine that a second portion of the one or more payments applies to post-petition debt associated with the debtor; and
a user interface apparatus operatively connected to the tracking apparatus and comprising:
a user interface configured to display information that indicates that the first portion applies to the pre-petition debt and information that indicates that the second portion applies to the post-petition debt.

18. The system of claim 17, wherein the processor is further configured to post, to a network-accessible account associated with the debtor, information that indicates that the first portion applies to the pre-petition debt and information that indicates that the second portion applies to the post-petition debt, and wherein the user interface apparatus is further configured to access the network-accessible account to display, at the user interface, the information that indicates that the first portion applies to the pre-petition debt and the information that indicates that the second portion applies to the post-petition debt.

19. The system of claim 17, wherein the processor is further configured to:
apply the first portion to the pre-petition debt; and
apply the second portion to the post-petition debt.

20. The system of claim 17, wherein the processor is configured to determine that the first portion applies to the pre-petition debt based at least partially on a determination that the first portion was received from a trustee.

21. The system of claim 17, wherein the processor is configured to determine that the second portion applies to the post-petition debt based at least partially on a determination that the second portion was received from the debtor.

22. The system of claim 17, wherein the processor is further configured to determine that a third portion of the one or more payments applies to stipulated agreement debt associated with the debtor, and wherein the user interface apparatus is further configured to display, at the user interface, information that indicates that the third portion applies to the stipulated agreement debt.

23. The system of claim 22, wherein the processor is further configured to apply the third portion to the stipulated agreement debt.

24. The system of claim 17, wherein the user interface apparatus is configured to display, at the user interface, information associated with a proof of claim associated with the debtor.

25. The system of claim 17, wherein the processor is further configured to generate a proof of claim for a bankruptcy case associated with the debtor, and wherein the communication interface is further configured to transmit the proof of claim to an attorney for filing with a court.

26. The system of claim 17, wherein the processor is further configured to determine that at least one payment from the one or more payments triggers a fund allocation exception, and wherein the user interface apparatus is further configured to display, at the user interface, information associated with the fund allocation exception.

27. The system of claim 26, wherein the communication interface is further configured to receive, from the user interface apparatus, one or more user inputs regarding the fund allocation exception, and wherein the processor is further configured to apply, based at least partially on the one or more user inputs, the at least one payment to at least one of the pre-petition debt or the post-petition debt.

28. The system of claim 17, wherein the processor is further configured to determine that at least one payment from the one or more payments triggers a payment exception, wherein the user interface apparatus is further configured to display, at the user interface, information associated with a network-accessible account associated with the debtor, and wherein the information associated with the network-accessible account comprises information associated with the payment exception.

29. The system of claim 28, wherein the communication interface is further configured to receive, from the user interface apparatus, one or more user inputs regarding the payment exception, and wherein the processor is further configured to apply the at least one payment to at least one of the pre-petition debt or the post-petition debt.

30. The system of claim 17, wherein the processor is further configured to determine a pre-petition debt PTD as a result of applying the first portion to the pre-petition debt, wherein the processor is further configured to determine a post-petition debt PTD as a result of applying the second portion to the post-petition debt, and wherein the user interface apparatus is further configured to display, at the user interface, information associated with the pre-petition debt PTD and information associated with the post-petition debt PTD.

31. The system of claim 17, wherein the processor is further configured to determine a remaining balance of the pre-petition debt as result of applying the first portion to the pre-petition debt, and wherein the user interface apparatus is further configured to display, at the user interface, information associated with the remaining balance of the pre-petition debt.

32. A computer program product comprising a non-transitory computer-readable medium, wherein the computer-readable medium comprises computer-executable program code portions stored therein, wherein the computer-executable program code portions comprise:

- a first program code portion configured to determine that a first portion of one or more payments applies to pre-petition debt associated with a debtor;

- a second program code portion configured to determine that a second portion of the one or more payments applies to post-petition debt associated with the debtor; and

- a third program code portion configured to post, to a network-accessible account associated with the debtor, information that indicates that the first portion applies to the pre-petition debt and information that indicates that the second portion applies to the post-petition debt.

33. The computer program product of claim 32, further comprising:

- a fourth program code portion configured to determine that a third portion of the one or more payments applies to stipulated agreement debt associated with the debtor; and

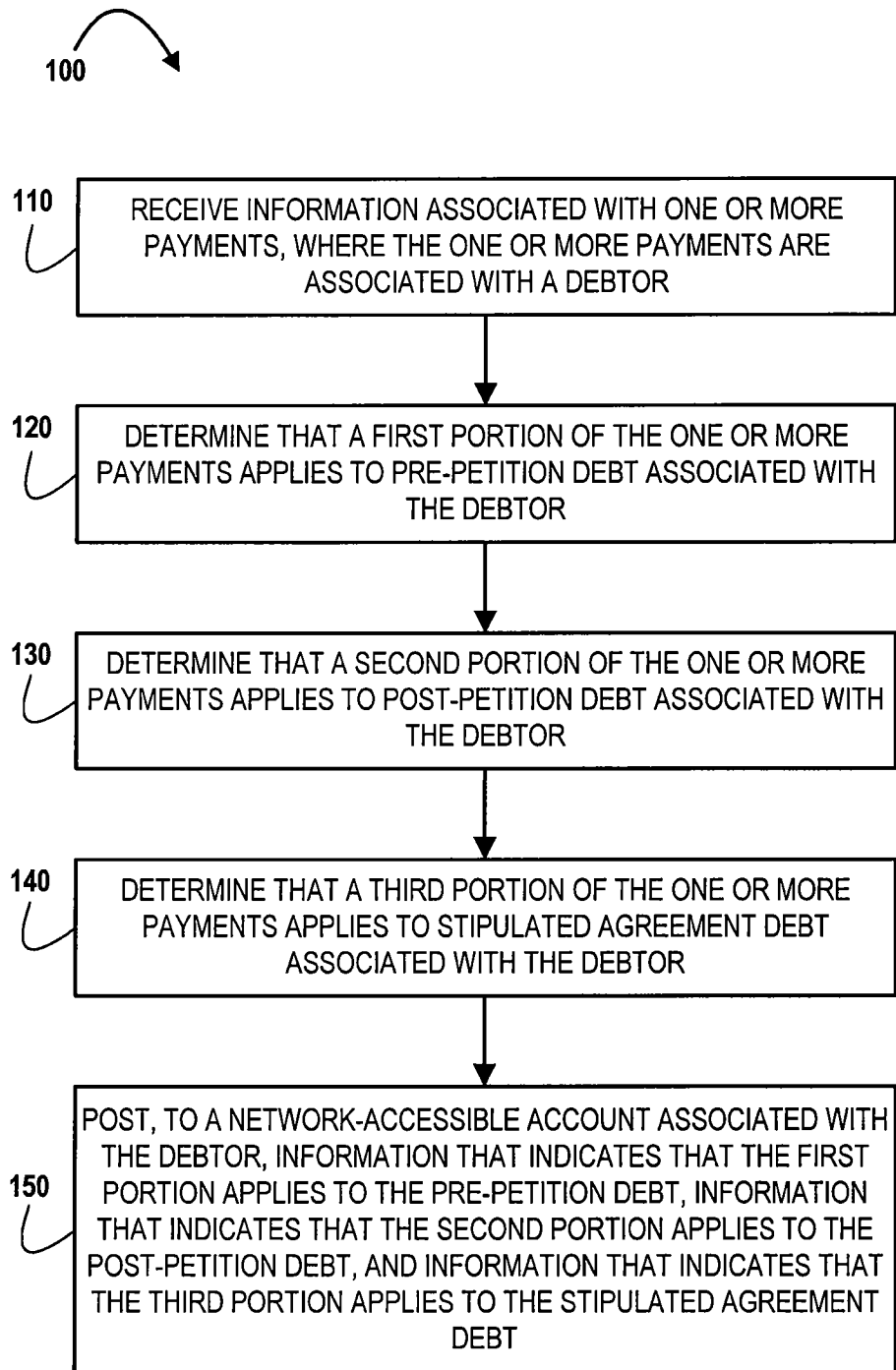
- a fifth program code portion configured to post, to the network-accessible account, information that indicates that the third portion applies to the stipulated agreement debt.

34. The computer program product of claim 32, further comprising:
a fourth program code portion configured to determine that at least one payment from the one or more payments triggers fund allocation exception; and
a fifth program code portion configured to post, to the network-accessible account, information associated with the fund allocation exception.

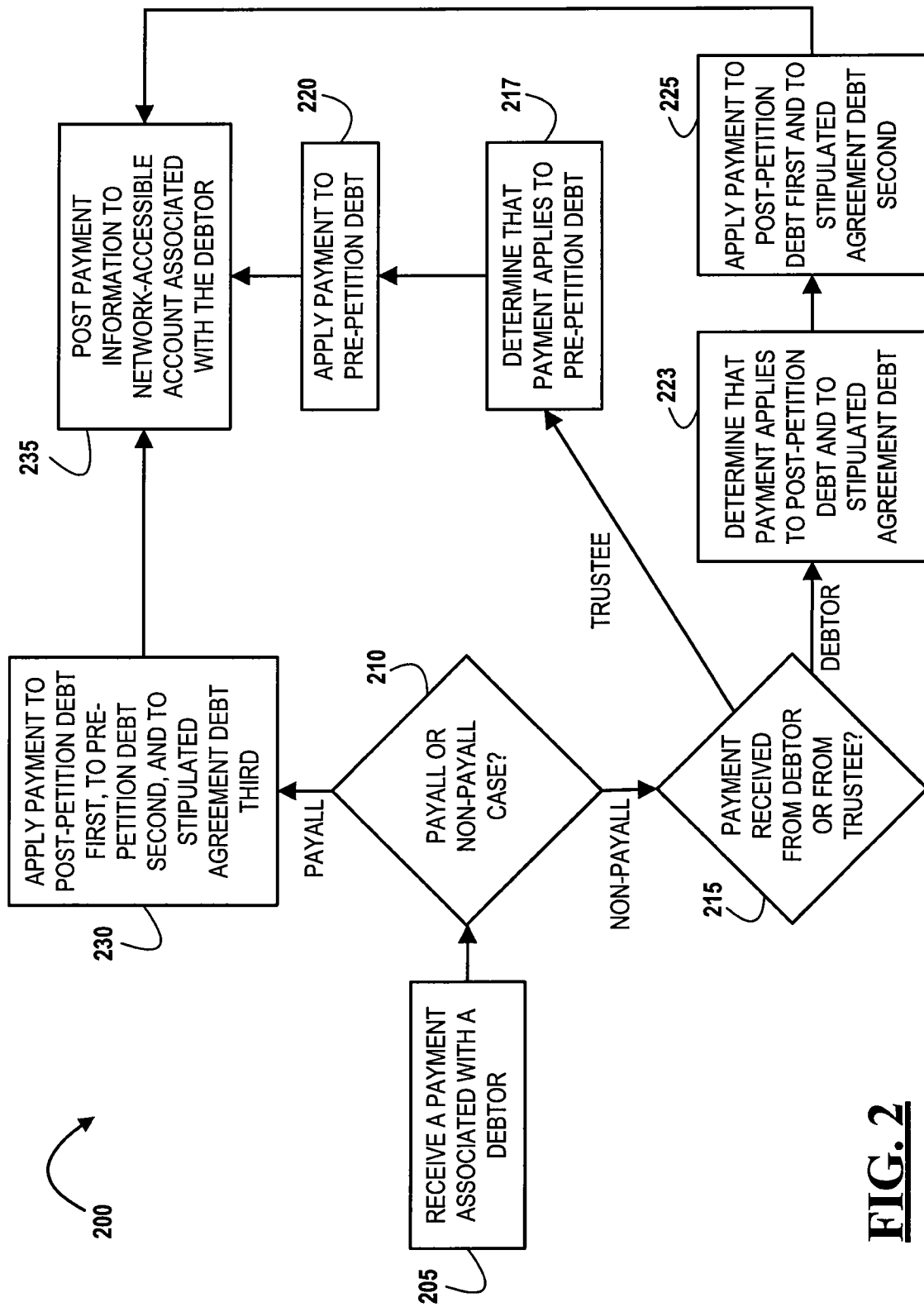
35. The computer program product of claim 32, further comprising:
a fourth program code portion configured to determine that at least one payment from the one or more payments triggers a payment exception; and
a fifth program code portion configured to post, to the network-accessible account, information associated with the payment exception.

36. The computer program product of claim 32, further comprising:
a fourth program code portion configured to determine a pre-petition debt PTD as a result of applying the first portion to the pre-petition debt;
a fifth program code portion configured to determine a post-petition debt PTD as a result of applying the second portion to the post-petition debt; and
a sixth program code portion configured to post, to the network-accessible account, information associated with the pre-petition debt PTD and information associated with the post-petition debt PTD.

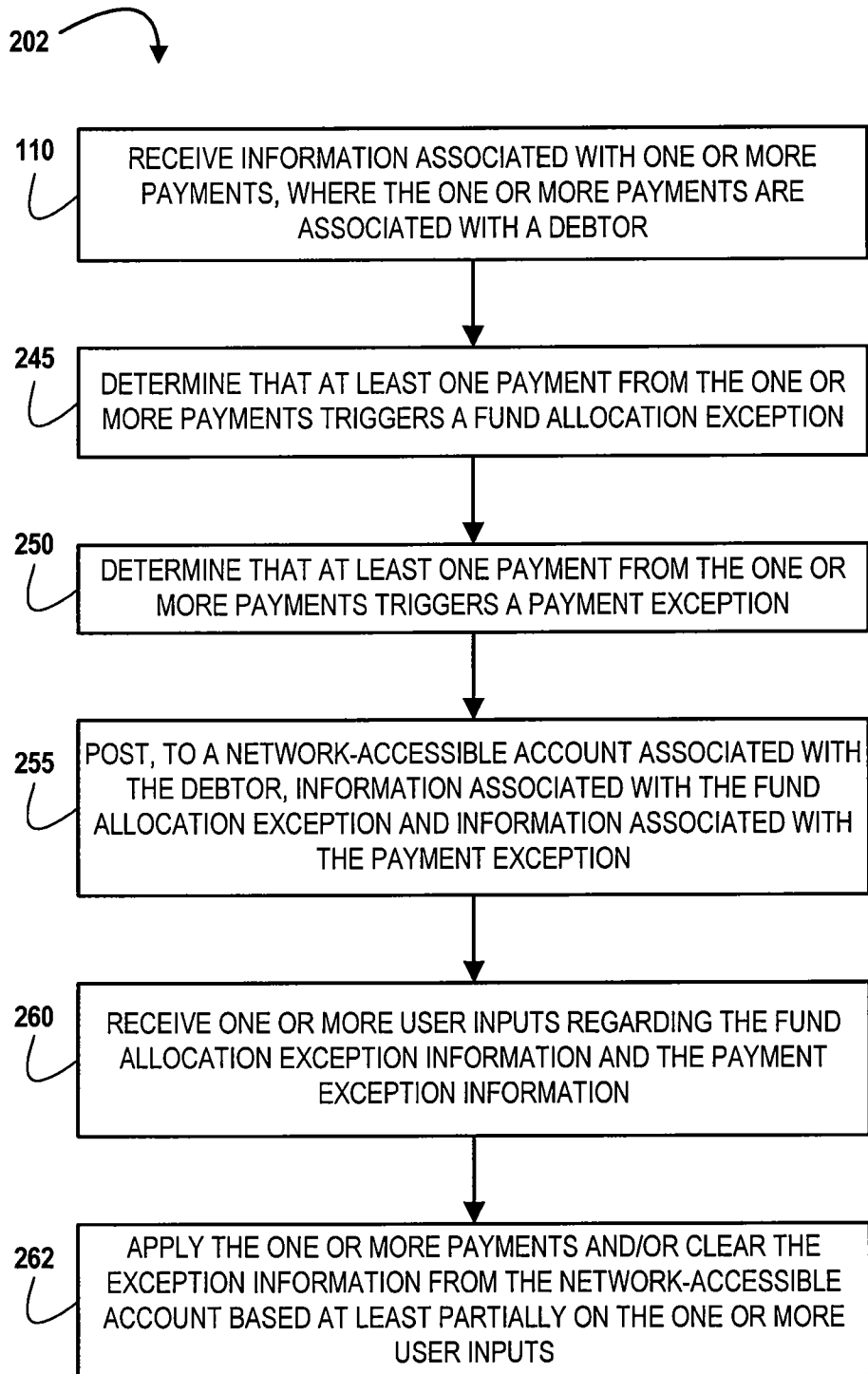
1/9

**FIG. 1**

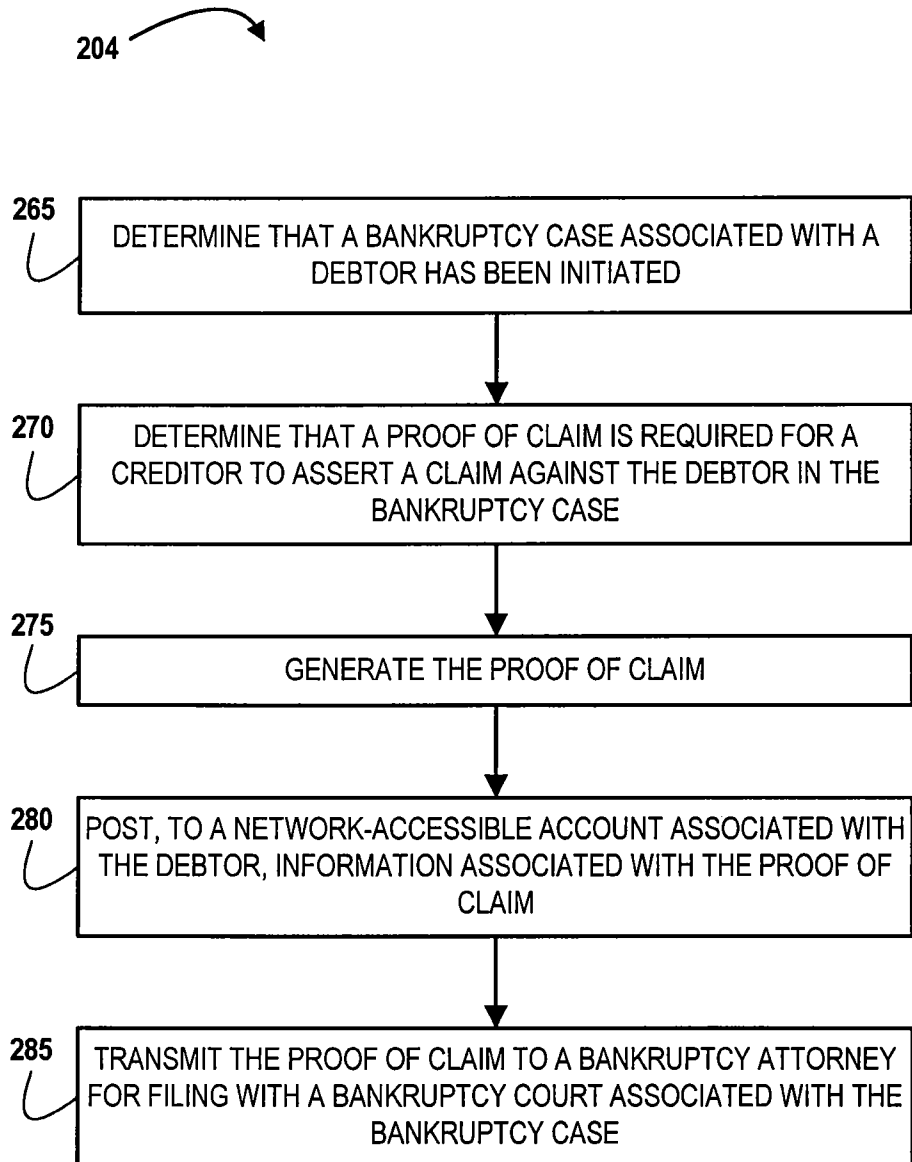
2/9

**FIG. 2**

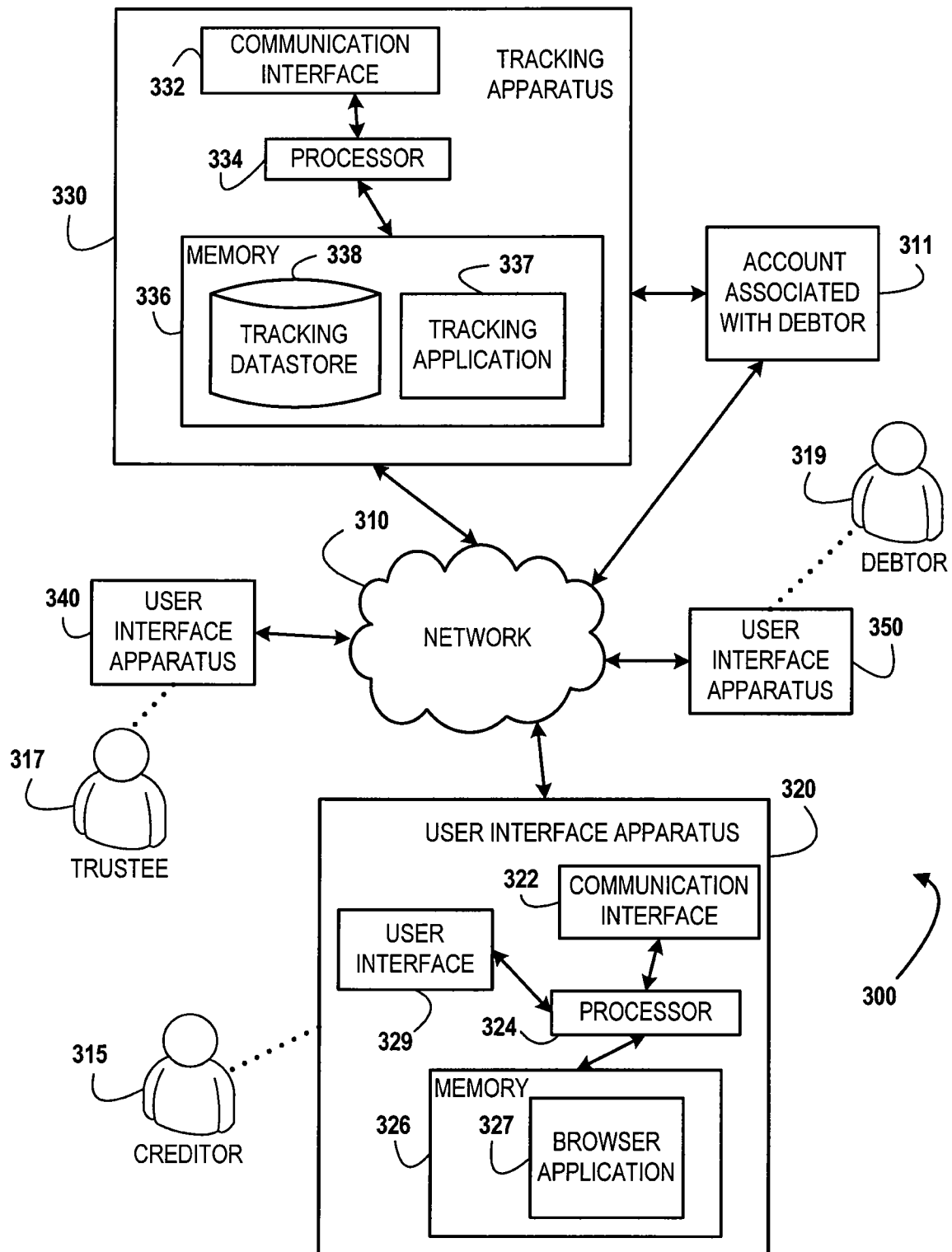
3/9

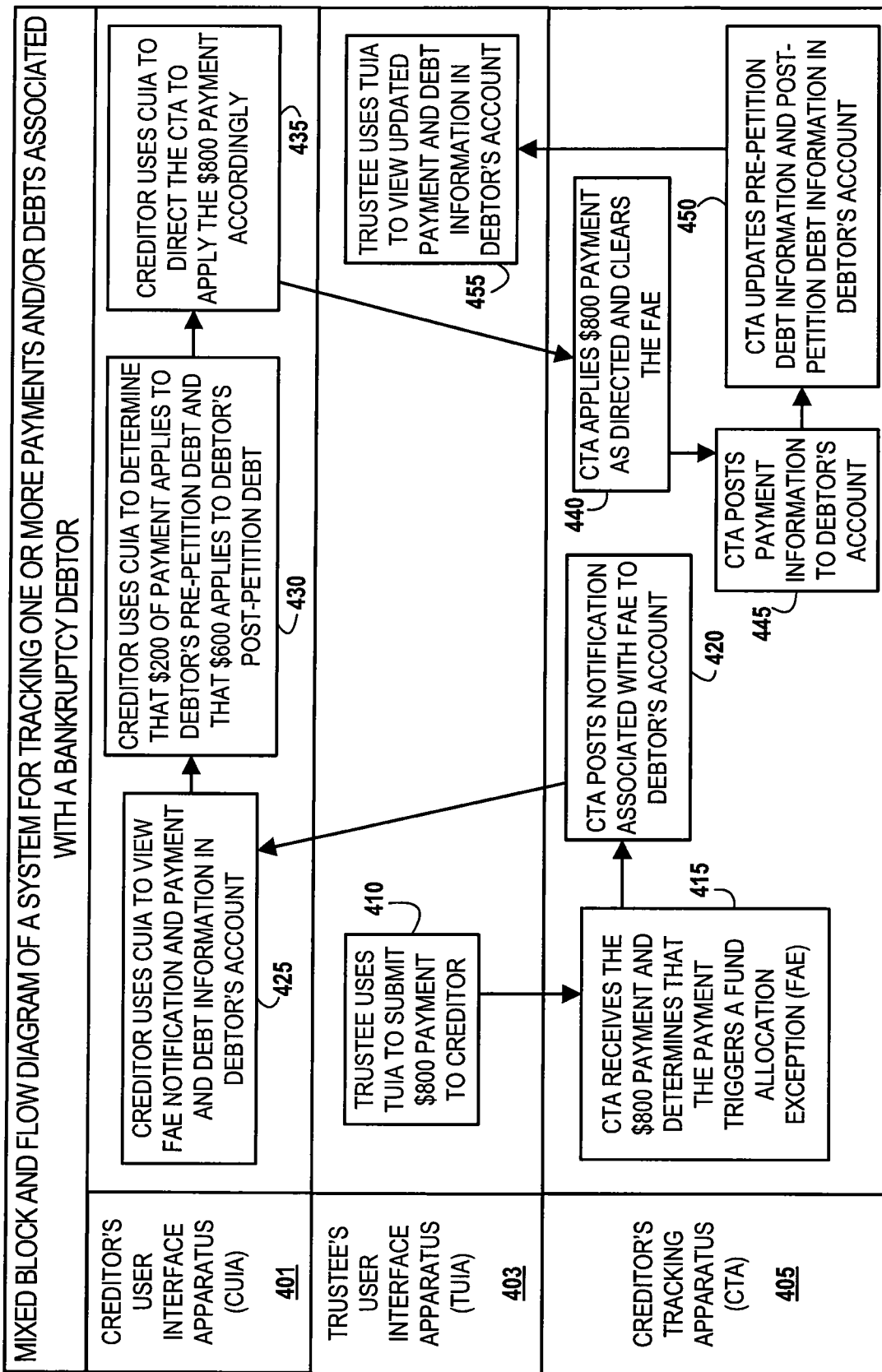
**FIG. 2A**

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**FIG. 2B**

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**FIG. 3**



400 ↻

FIG. 4

[illegible]

FIG. 5

[illegible]

FIG. 6

Comment		501e		501f		501c	
502a	502b	501	501d	504a	501d	504b	501d
Bankruptcy Loan Detail		Account Number: 1		POC Exception		Payment Exception	
Borrower Name: Debtor		Status: Active		Borrower Name: 501a		Fund Allocation Exception	
Property Address		Chapter: 13		Escrow Balance: 504m		Debit	
Loan Type: V.A.		Bar Date: 12/28/2009		Date of Last Escrow: 1/18/2010		Welcome	
Contract Rate: 5.875%		Payall: Yes		Previous Payment Amount: 504n		504p	
Investor Name: Investment Co.		Trustee: TRUSTEE		Next Post-Pet Amount: \$944.44		504q	
Lien Position: First		Attorney: ATTORNEY		Total Loan Partial Balance: \$0.00		504r	
Date of Mortgage: 8/28/2003		Conf Date: 10/3/2009		Pre-Pet Partial Balance: \$935.24		504s	
Loan Maturity: 9/1/2023		504c		Total Loan Partial Balance: \$935.24		504t	
Unpaid Principle \$107,907.95		504d		Balance: 504u		504v	
Balance: 502m		504e				504w	
502n		504f				504x	
502o		504g				504y	
502p		504h				504z	
502q		504i				505a	
502r		504j				505b	
502s		504k				505c	
502t		504l				505d	
502u		504m				505e	
502v		504n				505f	
502w		504o				505g	
502x		504p				505h	
502y		504q				505i	
502z		504r				505j	
503a		504s				505k	
503b		504t				505l	
503c		504u				505m	
503d		504v				505n	
503e		504w				505o	
503f		504x				505p	
503g		504y				505q	
503h		504z				505r	
503i		505a				505s	
503j		505b				505t	
503k		505c				505u	
503l		505d				505v	
503m		505e				505w	
503n		505f				505x	
503o		505g				505y	
503p		505h				506a	
503q		505i				506b	
503r		505j				506c	
503s		505k				506d	
503t		505l				506e	
503u		505m				506f	
503v		505n				506g	
503w		505o				506h	
503x		505p				506i	
503y		505q				506j	
503z		505r				506k	
504a		505s				506l	
504b		505t				506m	
504c		505u				506n	
504d		505v				506o	
504e		505w				506p	
504f		505x				506q	
504g		505y				506r	
504h		506a				506s	
504i		506b				506t	
504j		506c				506u	
504k		506d				506v	
504l		506e				506w	
504m		506f				506x	
504n		506g				506y	
504o		506h				507a	
504p		506i				507b	
504q		506j				507c	
504r		506k					

FIG. 7

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 11/38000

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 40/00 (2011.01)

USPC - 705/35

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
USPC:705/35Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 705/35 ; 705/37; 705/38; 705/40 (keyword limited; terms below)Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
Electronic Database Searched: PubWEST (PGPB, USPT, EPAB, JPAB), Google Scholar
Search Terms Used: pre, prior before, petition, bankruptcy, filing, prepetition, claim, debt, obligation, amount, payment, due, owed, post, after, subsequent, postpetition, determine, compute, calculate, sort, filter, decide, identify, allocate, assign, apply, assess,

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2009/0070245 A1 (PETR et al.) 12 March 2009 (12.03.2009) entire document, especially Abstract; para [0005], [0012]-[0015], [0017]-[0019], [0026]-[0050], [0058]-[0060]; Figs. 1-2, 4	1-14, 16-29, 31-35
X	US 2005/0125346 A1 (WINIECKI) 09 June 2005 (09.06. 2005) entire document, especially Abstract; para [0029]-[0032], [0036]-[0040], [0061]-[0066], [0080]-[0082], [0084]-[0087], [0123]-[0128], [0130]-[0132], [0134], [0161]-[0164], [0167], [0168], [0192]; Figs. 2, 5	1, 15, 17, 30, 32, 36
A	US 2007/0299768 A1 (BARRETT et al.) 27 December 2007 (27.12.2007) entire document	1-36
A	US 2006/0167772 A1 (ZILBERMAN) 27 July 2006 (27.07.2006) entire document	1-36

☐ Further documents are listed in the continuation of Box C.

* Special categories of cited documents:

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"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&" document member of the same patent family

Date of the actual completion of the international search

15 August 2011 (15.08.2011)

Date of mailing of the international search report

22 AUG 2011

Name and mailing address of the ISA/US

Mail Stop PCT, Attn: ISA/US, Commissioner for Patents
P.O. Box 1450, Alexandria, Virginia 22313-1450

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