2021 Consumer Practice Extravaganza

Do Not Blame the Software

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VOXTUR

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TSXV : VXTR

At Voxtur, data is just the start. The Voxtur platform is designed to optimize the use of data and machine learning to streamline the most critical components of the loan lifecycle. From the ingestion, normalization, and delivery of Data, to enhancing a process with data, to enhancing the most complex process with data driven automation, Voxtur brings ACTION to data.

✓ Data Acquisition and Delivery Services

✓ Service Integrations

✓ Workflow Solutions

✓ Supported End to End Solutions

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TECHNOLOGY APPROACH

Data and Document Acquisition, Assimilation, Recognition and Interpretation

The data required to automate and support complex business processes is often spread across a diverse set of sources. Each unique integration comes with its own set of challenges and frequently represents a barrier to entry for our clients or competitors when contemplating solutions.

Data and document acquisition and assimilation from disparate sources is generally the target of our technology services. Whether data is available in a local data store, file extract, 3rdparty API, web service or online website, our set of patented and propriety tools are used to acquire and assimilate the available data and surface the required components in a common, easy to consume service-oriented architecture.

Once acquired, data and documents are stored and served up in a common framework to offer a regimented client and vendor agnostic approach to support varied workflow.

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TECHNOLOGY APPROACH

Layered Business Functions And Workflow

Once data is documented and brought forward into our data and service model, they can be leveraged to create layered and complex business workflow processes. The technology can then drive the business process and allow for optimal use of human resources to intermediate when necessary to resolve data anomalies and exceptions and perform oversight, review and approval tasks.

Traceability, Reportability, and Control

From order inception, through data acquisition, analysis, decisioning, user interfacing and final delivery, all points in the process are tracked and recorded with point in time logging to create a transparent and defensible record of the transaction and all associated actions.

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SERVICE INTEGRATION AND WORKFLOW SOLUTION EXAMPLES

- Data Acquisition and Delivery
- Docket Event Monitoring, Alerting and Routing
- Intelligent Document Processing
- Proceeding Status Check
- SCRA Benefits Check
- End-to-End Payment Processing
- Form Generation, Presentation, e-Sign and Submission
- Proof of Claim, MFR, Payment Change Notice, Post-Petition Fee Notice, Reaffirmation Agreement, Final Cure Notice, Transfer of Claim
- Loan Histories
- End-to-End Claims Processing
- Unclaimed Funds Research, Determination and Submission

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The Bankruptcy Intelligence Solution

The Bankruptcy Intelligence Solution automates the ongoing account reconciliation for Bankruptcy cases by capturing data from external sources, applying business rules and performing comparisons to the Servicer's SOR artifacts, executes required transactions, and provides exception remediation workflow.

Bringing together disparate data into the Voxtur platform provides a new level of confidence that the status of Bankruptcy cases are in synch and that actionable statuses are executed correctly, quickly in a way not available elsewhere.

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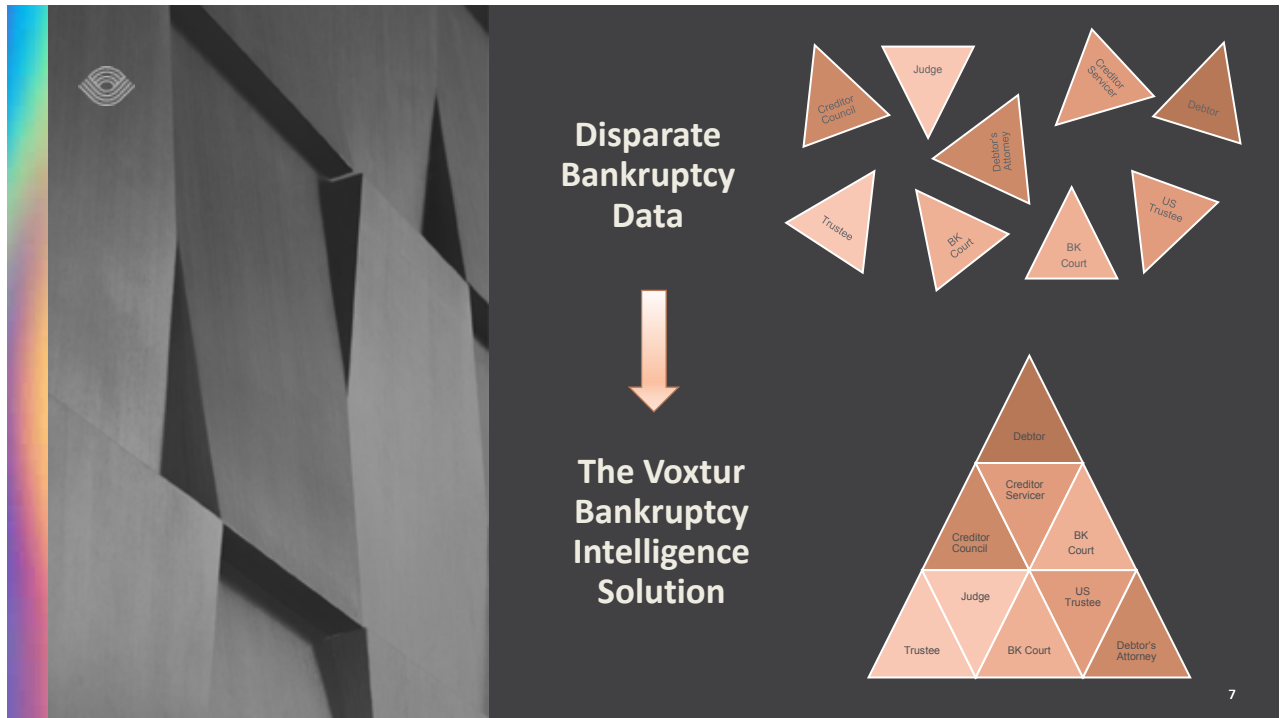
George Vogl
Director, Stretto

Leveraging over 15 years of experience as a former bankruptcy and consumer-rights Attorney, George has keen insight into the day-to-day technology and operational needs of this client base. Serving as Director, he works with law firms to streamline their procedures and implement industry best practices. After nearly 10 years of general business, accounting, and financial-analysis experience, George brings a diverse perspective to the unique challenges facing bankruptcy Attorneys and utilizes that strong understanding to outline practical solutions that meet individual firm objectives. Working closely with Stretto's Product Development and Product Management Teams, he offers clients consultative guidance on new tools and resources that maximize productivity while compiling feedback in an effort to continually improve our technology solutions. George is active in the bankruptcy community serving as a member of the Illinois State Bar Association and NACBA, while also presenting webinars and other training courses.

Data Maps

- Provide a reference on how to classify claims so they appear in the correct place of the plan
- Print out a copy of the Plan Data Map prior to calculating the plan
- bestcase.com/c13instructions
- Best Case help file

Northern District of Illinois

Best Case
by STRETTO

13 Plan Treatment

Secured Classification Name	Class	Filter	Plan section where data appears	Notes
Assumed Contract Lease - Debtor	AELD		Section 6.1	
Assumed Contract Lease - Trustee	AELT		Section 6.1	
Attorney Fees	ATTY		Does not appear on printed plan	
Domestic Support Government 507(a)(1)(b)	DSG	With Claim Amount different from Priority Amount	Section 4.5	
Domestic Support Obligation 507(a)(1)(a)	DSO	With Claim Amount different from Priority Amount	Section 4.5	
Secured, avoid lien	SAL		Section 3.4	Enables checkbox in 1.2
Secured, fixed payment, 506 N/A	SFS		Section 3.3	
Secured Paid by Debtor $506 N/A	SFSD		Section 3.3	
Secured, fixed payment	SFP		Section 3.2	Enables checkbox in 1.1
Secured long term, outside plan	SLTO		Section 3.1	
Secured long term, inside plan	SLTP		Section 3.1	
Secured, paid prorata, 506 N/A	SPS		Section 3.3	
Secured, paid prorata	SPR		Section 3.2	Enables checkbox in 1.1
Secured, surrender property	SSR		Section 3.5	

Arrearage Classification Name	Class		Plan section where data appears	Notes
Arrearage - Prorata	ARPR		Determined by classification of secured portion	
Arrearage fixed payment	ARR		Determined by classification of secured portion	

Unsecured Classification Name	Class		Plan section where data appears	Notes
Unsecured, special class, paid 100%	U100		Section 5.3	

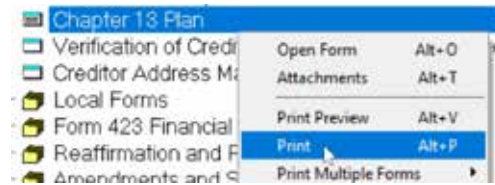Updated 04/2018   ©2018 Best Case, LLC. All Rights Reserved | 800-492-8037 | BestCase.com   1

- Print out a copy of the actual plan
- Allows you to keep track of the sections of your local plan

5 steps of the Chapter 13 Plan

- Methodology
    1. Classify your claims
    2. Enter additional plan data
    3. Calculate the plan
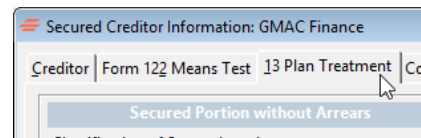   4. Modify form preferences
    5. Make custom edits to the form

Step 1: Classify your claims

- Treatment classifications determine how and when your claims are paid in the plan AND control where the data appears on the physical plan.

  - 13 Plan Treatment tab of creditor schedule

  - Claims tab of 13 Plan Calculator

Standard classifications

Fixed Payments	Pro-Rata
Long Term/Inside Plan	Long Term/Outside Plan
Secured-Avoid Lien	Secured-Surrender Property
Unsecured-Priority	Unsecured-Priority DSO
Unsecured General Non-Priority	Unsecured-Special Class
Assumed Contract/Lease	Not in Plan

Step 2: Enter additional plan data

- Due to the complexity and customization of local plans, local plan treatment and plan info buttons are provided to gather additional data for the plan.

- Local Plan Treatment
  - Enter additional data related to the creditor
  - Access from creditor schedule

- Plan Info Button
  - Enter additional data related to the plan
  - Access from 13 plan calculator

Non-Standard Plan Provisions

- Non-standard plan provisions can be added to the Other tab on the Plan Calculator. Will trigger checkbox that plan contains such provisions where applicable.

- Other Tab, last button on left
  - Enter any non-standard provisions
  - Access from Plan Calculator

Step 3: Calculate the plan

- Determine regular or step plan payments. Best Case factors the payment order, method and amount based on the Plan Treatment classifications specified for each claim.
- Plan calculations can be performed if 2 of 3 factors are known:
  - Plan payment
  - Plan term or length
  - Percentage or amount paid to unsecured general non-priority claims

Steps for simple calculation of plan payment

Step 4: Modify form preferences

- Form preferences are formatting preferences that globally affect all the 13 plan cases within a jurisdiction. **Changes to these preferences are not specific to any one client/case.**

- Right-click on plan from Forms and Schedules
  - Shortcut: [Ctrl] + [Shift] + [K]
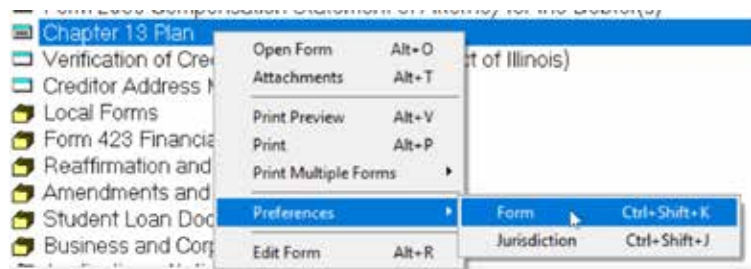
Step 5: Make custom edits to the form if necessary

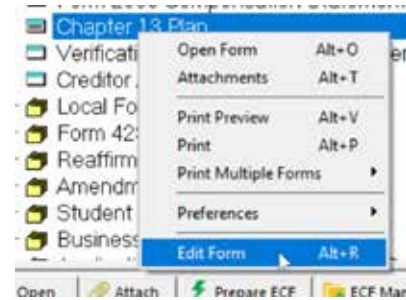- If modifications are required, use the Best Case Editor to make custom edits. This built-in word processor is ideal for text or formatting changes and contains additional tools, such as spell check and word count.

- Right-click on plan from Forms and Schedules
  - Shortcut: [Alt] + [R]

Macro Phrases and Common Text Blocks

- Eliminate redundant data entry with Macro Phrases (words or short phrases) and Common Text Blocks (large blocks of text).
- While entry window is open use these keyboard shortcuts:
  - [Ctrl]+[Shift]+[M] – Open macro phrase list
  - [Ctrl]+[Shift]+[B] – Open common text blocks

Schedules I, J and Form 122 Comparison

Thank you. Questions?

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Faculty

Keith L. Rucinski, CPA is the chapter 13 trustee for the Northern District of Ohio in Akron, appointed in October 2008. He has served as an expert witness in bankruptcy for private attorneys, state prosecutors and the U.S. Department of Justice. Mr. Rucinski has taught more than 30 graduate and undergraduate courses in taxes, financial statement analysis, accounting and business law, and he has published several articles in the areas of bankruptcy and accounting. In addition, he has been a seminar speaker for numerous local and national organizations. Mr. Rucinski is a member of ABI and the National Association of Chapter 13 Trustees, Ohio State Bar Association, Ohio Society of CPAs, Akron Bar Association and Federal Bar Association, and he is a life member of the Sixth Circuit Judicial Conference. He received his B.S. in business administration with a concentration in finance from the University of Akron and his J.D. from the University of Akron School of Law.

George M. Vogl, IV is a director with Stretto in Evanston, Ill., and has more than 15 years of experience as a former bankruptcy and consumer rights attorney. He works with law firms to streamline their procedures and implement industry best practices. After nearly 10 years of general business, accounting and financial-analysis experience, Mr. Vogl works closely with the firm's Product Development and Product Management Teams, offering clients consultative guidance on new tools and resources that maximize productivity while compiling feedback in an effort to continually improve technology solutions. He is a member of the Illinois State Bar Association and NACBA, and has presented webinars and other training courses. Mr. Vogl received his B.A. in business administration from Temple University, his J.D. from Temple's Beasley School of Law and his M.B.A. from Temple's Fox Business School.

Scott Walter is the executive vice president of Innovation and Change Management for Voxtur in Minneapolis and has more than 20 years of industry experience. Prior to joining Voxtur, he served as COO for the James E. Albertelli, PA family of companies and drove the firm's execution of operations, business development and strategy with an emphasis on the InfoEx Bankruptcy Platform. Prior to joining the ALAW and InfoEx Team, Mr. Walter served as senior vice president of Servicing Solutions for ServiceLink, FNF's National Lender Platform, where he developed service offerings and consultative programs assisting top five mortgage bank and servicing customers in maximizing operational efficiencies and optimizing technology investments. Prior to joining Servicing Solutions, he was senior vice president at Lender Processing Services and Black Knight Financial Services, where he directed operations and drove the initial configuration and operationalization of LoanSphere, Black Knight's National Default Management Platform.