

BRADLEY SOFTWARE

Presents

The Bradley ArrearsMaster™ Calculator

Bradley Software LLC
9300 W. 110th, 55 Corporate Woods 500
Overland Park, Kansas 66210
USA

Contact us: inquiries@bradleysoftware.com
Copyright © 2004 Bradley Software.
All rights reserved.
The Bradley ArrearsMaster is a trademark of
Bradley Software LLC



BRADLEY SOFTWARE

The Bradley ArrearsMaster™ Calculator

An important component is often overlooked in collecting unpaid support obligations for child support and alimony (spousal maintenance) — the interest which is automatically earned on every support payment which is not fully paid on time!

Overlooked interest can form a substantial part of the total amount due — particularly in states (like Kansas) where support payments are first applied to the current month's support, then to unpaid interest, and only then to unpaid support arrears (which continue to earn interest !)

The Bradley ArrearsMaster™ program is constantly updated to reflect changes in applicable state interest rates. The program presently includes rates for KS, MO, MN, NE, OK, and FL. The interest rates applicable are automatically determined by transaction date. New states are being added as requested.

BRADLEY SOFTWARE

A Program Tour

All Bradley Software products can be downloaded as “Free Trial versions” from our website. These trial versions are the real live working programs, but some of the features have been turned off or limited. This “free trial” concept provides a way for you to get a feel for how the program works before purchasing. However, many discerning buyers would rather review a document explaining the features before they even try the trial programs.

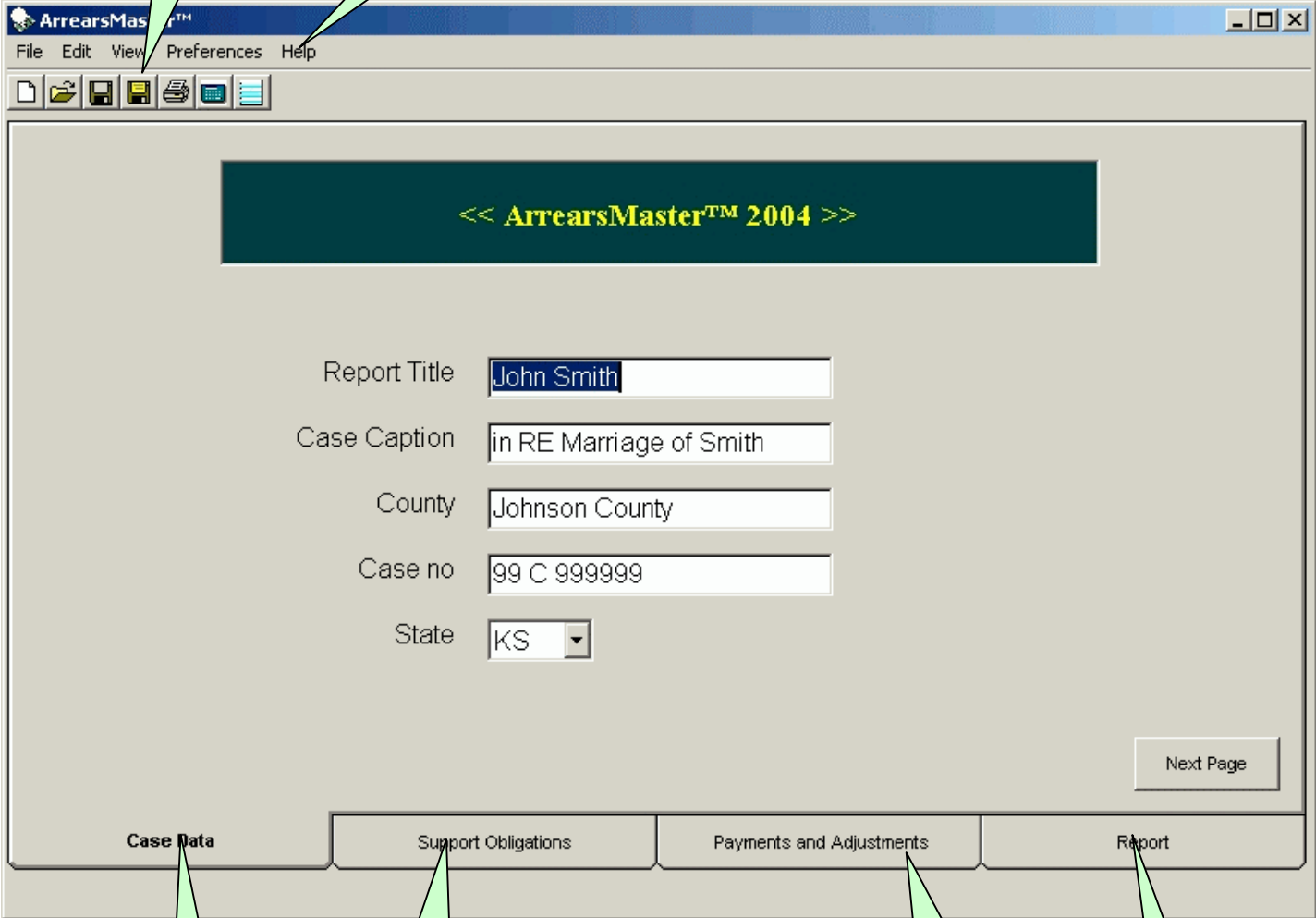
To that end the following pages are intended to provide an idea of how easy the program is to run and yet how flexible it is.

What follows is to some extent more of a users guide than an program tour. We’ve done this so that after you have downloaded the “Free Trial version” you’ll be ready to create an accurate Arrears report in no time.

The Main Program Screen

Toolbar
pg 11

Pull-down menu
pg 12



Case Data
pg. 5

Support Obligations
pg. 6

Payments and
Adjustments pg. 8

Report
pg. 9

Case Data Page

The first page presented when the program starts is the Case Data page. Here you will enter court and case general information to particularize the report file.

ArrearsMaster™

File Edit View Preferences Help

<< ArrearsMaster™ 2004 >>

Report Title

Case Caption

County

Case no

State

Next Page

Case Data Support Obligations Payments and Adjustments Report

The Case Data page is also where you will select which state's interest rates will be applied when calculating interest on the arrearage. If a particular state is not included in the interest rules of the program, a warning is presented. We will be happy to add the interest rules for any state at no cost and update the program for free -- just let us know what you need!!

Support Obligations Page

The Support Obligations page simplifies entry of the support obligations details with enormous savings in time and effort, while minimizing the potential for erroneous entries. Simply enter the starting date for a support order, the amount, and the frequency of payment required. The ArrearsMaster will then generate the transactions automatically!

The Beginning Date, Calculate Interest Through, Balance Forward and Interest Forward fields are also used to address a variety of situations.

ArrearsMaster™
File Edit View Preferences Help

Beginning Date 04/01/1998 Calculate Interest Through 10/27/2004
Balance Forward Interest Forward 0

Child Support		
Date	Amount	Frequency
04/01/1998	360	Monthly
04/01/2002	765	Monthly
07/28/2004	0	End-Date

Maintenance		
Date	Amount	Frequency
04/01/1998	1200.00	Monthly
08/01/2002	0	End-Date

Press ENTER to move to the NEXT cell in the Grid
To add a row - Press ENTER while in the bottom right cell.
To delete/clear a row - RIGHT Click on a cell in the row to modify


Sort Next Page

Case Data **Support Obligations** Payments and Adjustments Report

You can enter transactions in any order. The SORT button sorts the entered transactions by date.

Understanding Transaction Frequency

Date	Amount	Frequency
04/01/1998	380	Monthly
04/01/2002	765	Monthly
07/28/2004	0	End-Date



The Frequency selector specifies the interval used to generate transactions for a particular support order.

It is far faster than entering each obligation separately in a spreadsheet program.

In the above example, the top row reflects an order that begins on 04/01/1998 for \$380 per month. When the report is generated, it contains 48 transactions, each for \$380 on the 1st of every month between 04/01/1998 and 03/30/2002. The last transaction of \$380 falls on 03/01/2002, just before the first \$765 payment due under the next support order, which becomes effective on 04/01/2002.

The Frequency settings are:

- Weekly - one every 7 days (52 times per year)
- Bi-weekly - every two weeks on the same day of the week (26 times per year)
- Monthly - 12 times per year
- Semi-monthly - two times per month (24 times per year)
- Single - one transaction only
- End Date - ends the obligations of the last listed support order without a new support amount – e.g., on emancipation.

Payments and Adjustments Page

The Payments and Adjustments page is set up for speedy entry of information about payments made. Each payment or adjustment is individually entered. Transactions can be entered in any order.

ArrearsMaster™

File Edit View Preferences Help

Payments

Date	Amount
04/01/1998	1000.00
05/11/1998	1200.00
06/11/1998	900.00
09/06/1998	1400.00
10/10/1999	3000.00
03/03/2000	467
07/28/2000	600
06/20/2004	669

Adjustments

Date	Amount	Adjustment Type
02/18/2004	-800	

To add a row - Press ENTER while in the bottom right cell.
To delete/clear a row - RIGHT Click on a cell in the row to modify

Sort Next Page

Case Data Support Obligations **Payments and Adjustments** Report

The SORT button sorts the entered transactions by date and removes any incomplete transactions.

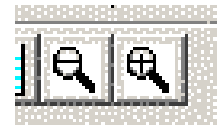
Report Page

Generating an arrearage schedule is as easy as clicking on the report page. All information entered on the other pages is organized, the interest is calculated, and the report is created.

The column headings stay in view for easy review of the data. Zooming in or out is as easy as a left click (zoom in) or a right click (zoom out).

The report is WYSIWYG (“What you see is what you get” when you print). It is easy to review and make changes before printing.

The ZOOM icons are active when on the Report Page.



ArrearsMaster™

File Edit View Preferences Help

John Smith
in RE Marriage of Smith
Johnson County
Case No. 99 C 999999

Randy Spivey
Spivey's Firm
29945 w95th Street
Suite 1
De SOTO, KS 66018
(913) 583-9846

Kansas interest rates have been applied . Copyright 2004 - Bradley Software LLC

Date	Item	Amount Due	Amount Paid	Payment Applied to			Interest on Arrears (1)				
				Current Support	Interest	Support Arrears	Annual Rate	Per Diem		Days	
								%	\$		
04/01/1998	Balance Fwd	0.00									
4/1/1998	Child Support	380.00		0.00	0.00	0.00	9.00%	0.0246%	\$ 0.00000	-	
4/1/1998	Maintenance	1,200.00		0.00	0.00	0.00	9.00%	0.0246%	\$ 0.09363	-	
4/1/1998	Payment		1,000.00	1,000.00	0.00	0.00	9.00%	0.0246%	\$ 0.38932	-	
5/1/1998	Child Support	380.00		0.00	0.00	0.00	9.00%	0.0246%	\$ 0.14292	3	
5/1/1998	Maintenance	1,200.00		0.00	0.00	0.00	9.00%	0.0246%	\$ 0.14292	-	
5/11/1998	Payment		1,200.00	1,200.00	0.00	0.00	9.00%	0.0246%	\$ 0.38932	1	
6/1/1998	Child Support	380.00		0.00	0.00	0.00	9.00%	0.0246%	\$ 0.23655	2	
6/1/1998	Maintenance	1,200.00		0.00	0.00	0.00	9.00%	0.0246%	\$ 0.23655	-	
6/11/1998	Payment		900.00	900.00	0.00	0.00	9.00%	0.0246%	\$ 0.38932	1	
7/1/1998	Rate Change	-		0.00	0.00	0.00	9.00%	0.0246%	\$ 0.40411	2	
7/1/1998	Child Support	380.00		0.00	0.00	0.00	9.00%	0.0246%	\$ 0.40411	-	
7/1/1998	Maintenance	1,200.00		0.00	0.00	0.00	9.00%	0.0246%	\$ 0.40411	-	
8/1/1998	Child Support	380.00		0.00	0.00	0.00	9.00%	0.0246%	\$ 0.79343	3	
8/1/1998	Maintenance	1,200.00		0.00	0.00	0.00	9.00%	0.0246%	\$ 0.79343	-	
9/1/1998	Child Support	380.00		0.00	0.00	0.00	9.00%	0.0246%	\$ 1.18275	3	
9/1/1998	Maintenance	1,200.00		0.00	0.00	0.00	9.00%	0.0246%	\$ 1.18275	-	
9/6/1998	Payment		1,400.00	1,400.00	0.00	0.00	9.00%	0.0246%	\$ 1.18275	-	

Case Data Support Obligations Payments and Adjustments **Report**

The Printed Report

The ArrearsMaster™ prepares a schedule showing all obligations and payments, in chronological order, with interest. The report data reflects the state for which the interest calculations are prepared.

State for which interest calculations are based

Client information

Attorney name and information

0.00, 380.00
in RE Marriage of Smith
Johnson County
Case No. 99 C 999999

Randy Spivey
Spivey's Firm
29945 w 95th Street
Suite 1
De SOTO, KS 66018
(913) 583-9846

Kansas interest rates have been applied. Copyright 2004 - Bradley Software LLC

Date	Item	Amount Due	Amount Paid	Payment Applied to			Interest on Arrears (1)					Balances					
				Current Support	Interest	Support Arrears	Annual Rate	Per Diem %	Per Diem \$	Days	Adged Amt	Current Month	Interest	Arrears			
04/01/2004	Balance Fwd	0.00															
4/1/2004	Child Support	380.00		0.00	0.00	0.00	6.00%	0.0164%	\$ 0.00000	-	0.00	380.00	0.00	380.00			
5/1/2004	Child Support	380.00		0.00	0.00	0.00	6.00%	0.0164%	\$ 0.06242	30	1.87	380.00	1.87	760.00			
6/1/2004	Child Support	380.00		0.00	5.74	414.26	6.00%	0.0164%	\$ 0.12465	31	3.87	380.00	0.00	760.00			
6/18/2004	Adjustment	(800.00)		0.00	0.00	0.00	6.00%	0.0164%	\$ 0.12465	17	2.12	(420.00)	2.12	760.00			
6/20/2004	Payment		669.00	0.00	2.37	666.63	6.00%	0.0164%	\$ 0.12465	2	0.25	(1,089.00)	0.00	-			
7/1/2004	Rate Change	-		0.00	0.00	0.00	6.25%	0.0171%	\$ 0.00000	11	0.00	(1,089.00)	0.00	-			
7/1/2004	Child Support	380.00		0.00	0.00	0.00	6.25%	0.0171%	\$ 0.00000	-	0.00	380.00	0.00	380.00			
8/1/2004	Child Support	380.00		0.00	0.00	0.00	6.25%	0.0171%	\$ 0.06502	31	2.02	380.00	2.02	760.00			
9/1/2004	Child Support	380.00		0.00	0.00	0.00	6.25%	0.0171%	\$ 0.13005	31	4.03	380.00	6.05	1,140.00			
10/1/2004	Child Support	380.00		0.00	0.00	0.00	6.25%	0.0171%	\$ 0.19507	30	5.85	380.00	11.90	1,140.00			
10/27/2004	Report End	-		0.00	0.00	0.00	6.25%	0.0171%	\$ 0.19507	26	5.07	380.00	16.97	1,520.00			
Totals		380.00	669.00	-	8.11	1,080.89					25.08			1,536.97			

We hold the United States Rule is not applicable to child support payments which are not overpaid. Such payments are exempt from that rule. However, since the parties made no choice about overpayments, the United States Rule [236 Kan. 96] is applicable to such payments. In the absence of direction from either the debtor or creditor, overpayments of child support shall be applied first to interest then to overdue support dating back to the earliest nondelinquent payment.

Dallas v. Dallas, 236 Kan. 92, 689 P.2d 113

(1) All results calculated to 15 decimal place precision.

Underlying orders
Date Type Amount
04/01/2004 Child Support 380.00

Important notes

Detailed transaction information area showing each transaction and corresponding interest calculations. Transactions are sorted by date.

Grand total due summary on last row

Summary of Underlying orders

Features of the Main Toolbar

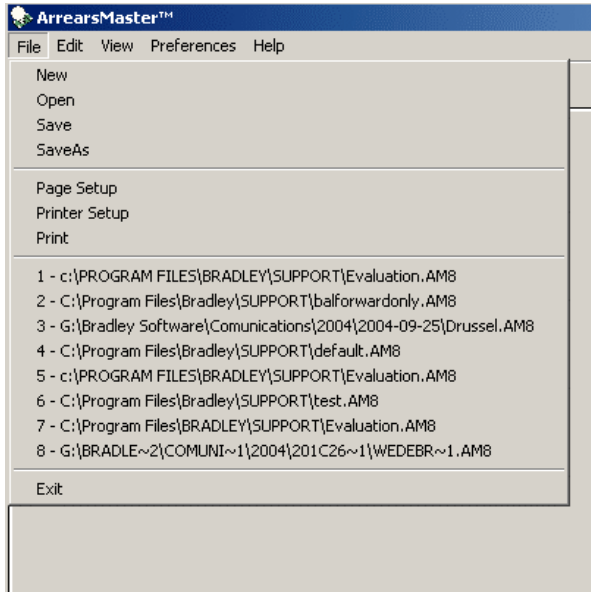


Using the quick-access icons on the toolbar, you can (from left to right):

- Open a new interest calculation file
- Open an existing interest calculation file
- Save the current interest calculation file
- Save the current interest calculation file under a new name
- Print the calculation report for use in court, mediation, or negotiations
- Toggle the calculator and calendar drop down features on or off.
- Edit the report header and footer.
- The two ZOOM buttons (magnifying glass with + or - sign) only appear while on the Report page.

The pull-down menus

The FILE Menu

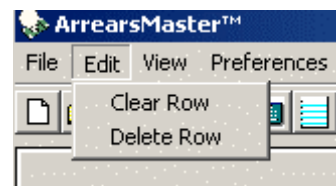


The FILE menu gives you access to features related to managing interest calculation files. You can open a new or existing file, save or save as another name. Printing and printer set up is also done here. Page setup allows you to control page header and footer text.

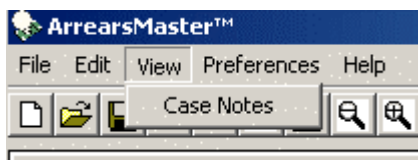
The last 8 files opened are also listed here for quick access to them.

The Edit menu is where you can add or remove rows of transactions. Just highlight a grid row then select what you want to do.

The Edit Menu



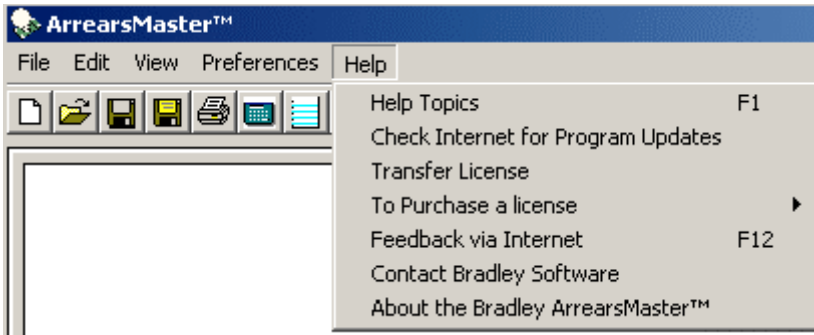
The VIEW Menu



The View menu generates the case notes for this arrears file. This is a quick way to document special issues about the current arrears calculation.

The pull-down menus (cont'd.)

The HELP Menu



Using the HELP menu you can:

- Get HELP - full context sensitive help for the program
- Check Internet for Program Updates - this checks our website for the most current updates.
- Register, transfer, or purchase a license.
- Provide feedback to Bradley Software
- Contact Bradley Software or get version information.

Note: The program also includes an auto-update features that will automatically check our website for updates every 30 days.

Preferences

Using the PREFERENCES screen, you can customize the program to fit your practice and office organization

ArrearsMaster™ 2004
SaveExit | Exit | Help

Values for Current Calculation Only

Prepared By:

Attorney Name: Randy Spivey
Firm Name: Spivey's Firm
Street Address: 29945 w 95th Street
Address Line 2: Suite 1
City, State, Zip: De SOTO, KS 66018
Telephone: (913) 583-9846

Select Payment Application
Apply payment to current support and then to:
Unpaid Interest

Select Payment Priority
Child Support

Values for ALL Calculations

Default File Location
c:\PROGRAM FILES\BRADLEY\SUPPORT\ Change

Other Settings

- Show Splash Screen at Startup
- Apply settings to previous worksheets when opened
- Print Column Headings on each page

Save Cancel

Payment options

- Control how the payments are applied
- Controls the priority of the payment.

The Other Settings area is used to :

- Control the display of the splash screen upon program start-up
- Control how the attorney name is displayed
- Control the column heading display

BRADLEY SOFTWARE

Program minimum requirements

The minimum system requirements to run the Bradley ArrearsMaster™ Calculator are:

- Pentium processor 300mhz or equivalent
- 20mb free hard disk space
- 128mb RAM (more is always better)
- display monitor capable of 800 x 600 (SVGA)
- Windows 98, 98SE, Me, 2000, XP Home, XP Professional or Windows NT4.0 (SP6a only). Be sure that all available "service packs" have been installed.
- Internet Explorer version 5.5 or greater is REQUIRED.
- Macintosh OS is also supported if Microsoft "Virtual PC" for the Mac is installed. Find it at <http://www.microsoft.com/mac/>

The program is available in standalone and networked versions.

BRADLEY SOFTWARE

Try
The Bradley
ArrearsMaster™
Calculator



Download a
free trial from
www.bradleysoftware.com

Bradley Software LLC
9300 W. 110th, 55 Corporate Woods 500
Overland Park, Kansas 66210
USA

Contact us: inquiries@bradleysoftware.com
Copyright © 2004 Bradley Software.
All rights reserved.
The Bradley ArrearsMaster is a trademark of
Bradley Software LLC