

Attorney for Debtor(s)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF ALASKA

In re)
)
) Case No. _____
)
) **CHAPTER 13 PLAN**
 Debtor(s).) [Dated _____]
)
 _____)

The debtor(s) propose(s) the following Chapter 13 plan:

1. **Payments to Trustee:** The debtor(s) will pay to the trustee:

- (a) monthly payments in the amount of \$ _____ for _____ months, commencing on _____, 20__ (not later than 30 days after filing the Plan) and continuing on the same day of each month thereafter;
- (b) ____% of Permanent Fund Dividends (for ____ number of years) received during the term of the Plan; and
- (c) additional payments of \$ _____ each (____ in number), totaling \$ _____, to be paid as follows:

2. **Trustee's Distributions to Creditors:** From the payments so received, the trustee will make disbursements in the following order (unless otherwise noted in paragraph 2(f)):

(a) *Allowed Expenses of Administration* required by 11 U.S.C. § 507(a)(1), including:

(i) ten percent (10%), or the percentage set from time to time by the Attorney General of the United States, under 28 U.S.C. § 586(e), to the trustee; and

(ii) \$ _____ in estimated attorneys fees and costs for the debtor's attorney.

(b) *Cure of Arrearage on Secured Claims That Are Not Modified:* Arrearage on secured creditor's claims that are duly filed and allowed, and are not modified, estimated as follows:

(i) Residential Mortgage:

Creditor/ Security	Estimated Arrearage Amt	Number of Payments	Estimated Payment Amt	Interest Rate
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(ii) Other Secured Claims:

Creditor/ Security	Estimated Arrearage	Number of Payments	Estimated Payment Amt	Interest Rate
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(c) *Modified Secured Claims*: Distributions to secured creditors whose claims are duly filed and allowed, but are not modified, estimated as follows:

Creditor/ Security	Value of Collateral	Number of Payments	Estimated Payment	Interest Rate
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[This paragraph 2(c) addresses the repayment terms of all secured claims that are not addressed under paragraph 2 (b) above or under paragraph 3 below. These "modified secured claims" are all those held by creditors whose rights are modified under applicable bankruptcy law. The allowed claims of each creditor listed in paragraph 2(c) will be allowed as a secured claim in the amount of the value of the security and paid in installments as shown until the balance, with interest as stated, has been paid. The remainder of the amount owing will be allowed as a general unsecured claim and paid under the provisions of paragraph 2(e) if a proof of claim is duly filed and allowed.]

(d) *Allowed Priority Unsecured Claims* in the order and in the amount prescribed by 11 U.S.C. § 507(a)(2) - (a)(8) including the following estimated tax claims:

Tax Creditor	Type of Tax	Year	Amount
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Debtor(s) will initial the following correct answer:

____ Yes, I have filed all required tax returns.

____ No, I have not filed all required tax returns.

(e) To *Unsecured Non-priority Claims* that are duly filed and allowed, the balance of the debtor's plan payments will be distributed pro-rata.

(f) *Alternate Payment Instructions to Trustee*:

3. Secured Claims Not Modified: The following creditors' claims are fully secured, are not modified, will be paid directly by the debtor(s) outside the Plan under the original contract terms, and will receive no distributions under Paragraph 2 (except distributions set out in paragraph 2(b) above):

(a) Residential Mortgage:

Creditor/Security	Estimated Balance Owed	Present Monthly Payment
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(b) Other:

Creditor/Security	Estimated Balance Owed	Present Monthly Payment
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4. **Secured Property Surrendered:** The secured property described below will be surrendered to the following named creditors, and any duly filed and allowed unsecured claim resulting from such surrender will be paid under Paragraph 2(e):

5. **Executory Contracts:** Except as provided above, the following executory contracts and unexpired leases of the debtor(s) are assumed or rejected as noted below. If rejected, the debtor(s) will surrender any collateral or leased property and any duly filed and allowed unsecured claim for damages will be paid under paragraph 2(e):

Contract Assumed or Rejected

6. **Plan Analysis:** The attached plan analysis is accurate to the best of our knowledge. If there are discrepancies between the Plan and the Plan Analysis, the provisions of the Plan, as confirmed, control.

7. **Retention of Security Interests and Revesting of Property:** Secured creditors will retain liens until the allowed secured claims have been paid. Except as provided in this plan or in the order confirming the plan, upon confirmation of this plan all property of the estate vests in the debtor(s) free and clear of any claim or interest of any creditor provided for by this plan under 11 U.S.C. § 1327.

8. **Orders Granting Relief From Stay:** If, at any time during the life of this plan, an order terminating the automatic stay is entered, no distributions under this plan will be made to the creditor obtaining relief from the stay until such time as the creditor files an amended proof of claim. The allowed claim for a deficiency will be treated as a general unsecured claim under paragraph 2(e).

9. **Plan Changes:** The court may after hearing, upon such notice as the court may designate, increase or reduce the amount or the time for payment where it appears that circumstances so warrant.

10. **Certification:** It is certified that the foregoing plan complies with the requirements of the applicable provisions of the Bankruptcy Code [title 11, United States Code], the Federal Rules of Bankruptcy Procedure, and the Alaska Local Bankruptcy Rules.

DATED _____, 20__.

Attorney for Debtor(s)

SIGNED UNDER PENALTY OF PERJURY.

Debtor

Debtor

PLAN ANALYSIS

(Numerical References are to Plan Paragraphs)

Monthly Income and Expenses:

Monthly Income from Schedule I \$ _____

Monthly Expenses from Schedule J \$ _____

Debtor(s) Payments to Trustee:

1(a) \$ _____ (Mo. Pymt.) x _____ (No. Pymts) = \$ _____

1(b) \$ _____ (Perm. Fund) x _____ (No. Years) = \$ _____

1(c) \$ _____ (Add'l Pymts) x _____ (No. Pymts)= \$ _____

TOTAL PAYMENTS (Life of Plan): \$ _____

Estimated Distributions by Trustee:

2(a) Trustee's Commission (10% of total) \$ _____

2(a) Unpaid Attorney's Fees and Costs \$ _____

2(a) Other Administrative (if known) \$ _____

2(b) Total Arrearages Secured Claims (Not Modified) \$ _____

(i) Residential Mortgage \$ _____

(ii) Other \$ _____

2(c) Total Distributions Modified Secured Claims \$ _____

2(d) Priority: Taxes \$ _____

Other \$ _____

2(e) Total Distributions Unsecured Claims \$ _____

TOTAL DISTRIBUTIONS: \$ _____

LIQUIDATION ANALYSIS

(Insert Amounts from Bankruptcy Schedules for A, B, D, and E, Below)

A. Non Exempt Equity: in real property \$ _____

in personal property \$ _____

B. Value of Property Recoverable Under Avoiding Powers \$ _____

C. TOTAL ESTATE EQUITY (sum of A & B above): \$ _____

D. Total Priority Debt \$ _____

E. Total Unsecured Debt \$ _____

F. Estimated Chapter 7 Administrative Expenses \$ _____

G. Estimated Plan Dividend (Unsecured Creditors) _____%

H. Estimated Chapter 7 Dividend (Unsecured Creditors) _____%

(Name of Attorney)
 (Name of Firm)
 (Address)
 (Telephone)
 (Facsimile)
 Attorney for Debtor(s)

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 FOR THE DISTRICT OF ALASKA

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