

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS**

CHAPTER 13 PLAN COVER SHEET

Filing Date: _____ Docket #: _____

Debtor: _____ Co-Debtor: _____

SS#: _____ SS#: _____

Address: _____ Address: _____

Debtor's Counsel: _____

Address: _____

Telephone #: _____

Facsimile #: _____

ATTACHED TO THIS COVER SHEET IS THE CHAPTER 13 PLAN FILED BY THE DEBTOR(S) IN THIS CASE. THIS PLAN SETS OUT THE PROPOSED TREATMENT OF THE CLAIMS OF CREDITORS. THE CLAIMS ARE SET FORTH IN THE BANKRUPTCY SCHEDULES FILED BY DEBTOR(S) WITH THE BANKRUPTCY COURT.

YOU WILL RECEIVE A SEPARATE NOTICE FROM THE BANKRUPTCY COURT OF THE SCHEDULED CREDITORS' MEETING PURSUANT TO 11 U.S.C. § 341. THAT NOTICE WILL ALSO ESTABLISH THE BAR DATE FOR FILING PROOFS OF CLAIMS.

PURSUANT TO THE MASSACHUSETTS LOCAL BANKRUPTCY RULES, YOU HAVE UNTIL THIRTY (30) DAYS AFTER THE SECTION 341 MEETING TO FILE AN OBJECTION TO CONFIRMATION OF THE CHAPTER 13 PLAN, WHICH OBJECTION MUST BE SERVED ON

THE DEBTOR, DEBTOR'S COUNSEL AND THE CHAPTER 13 TRUSTEE.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS**

CHAPTER 13 PLAN

Docket # _____

DEBTORS: (H) _____ SS# _____

(W) _____ SS# _____

TERM OF THE PLAN _____ Months

(If the plan is longer than thirty-six (36) months, a statement of cause pursuant to 11 U.S.C. § 1322(d) must be attached hereto.)

PLAN PAYMENT: Debtor(s) to pay monthly: \$ _____

I. SECURED CLAIMS

A. CLAIMS TO BE PAID THROUGH THE PLAN (INCLUDING ARREARS):

Creditor	Description of claim (pre-petition arrears, purchase money, etc.)	Amount of claim
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Total of secured claims to be paid through the Plan \$ _____

B. CLAIMS TO BE PAID DIRECTLY TO CREDITORS (Not through Plan):

Creditor	Description of Claim
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_____	_____
_____	_____
_____	_____
_____	_____

II. PRIORITY CLAIMS

Creditor	Description of claim	Amount of claim
_____	_____	_____
_____	_____	_____
_____	_____	_____

Total of priority claims to be paid through the plan \$ _____

III. ADMINISTRATIVE CLAIMS

- A. Attorneys fees (to be paid through the plan): \$ _____
(to be paid in first 12 months of plan)
- B. Miscellaneous fees:

Creditor	Description of claim	Amount of claim
_____	_____	_____
_____	_____	_____

- C. The chapter 13 trustee's fee is determined by order of the United States Attorney General. The calculation of the Plan payment set forth below utilizes a 10% trustee's commission. In the event that the trustee's commission is less than 10%,the additional funds collected by the trustee shall be disbursed to unsecured creditors up to 100% of the allowed claims.

IV. UNSECURED CLAIMS

The general unsecured creditors shall receive a dividend of _____% of their claims.

A. General unsecured claims: \$ _____

B. Undersecured claims arising after lien avoidance/cramdown:

Creditor	Description of Claim	Amount of Claim
_____	_____	_____
_____	_____	_____

Total of A + B general unsecured claims: \$ _____

C. Multiply total by percentage of dividend: \$ _____

(Example: Total of \$38,500.00 x .22 dividend = \$8,470.00)

D. Separately classified unsecured claims (co-borrower/student loan, etc.):

Creditor	Description of claim	Amount of claim
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Total amount of separately classified

claims payable at _____%: \$ _____

V. OTHER PROVISIONS

A. Liquidation of assets to be used to fund plan:

B. Modification of Secured Claims: Set forth details of modifications below or on attached sheets. This information should include name of creditor and detailed explanation of the modification. The total amount of the secured claim that is to be paid through the plan (inclusive of interest) should be set forth in Section I of this Plan.

C. Miscellaneous provisions: _____

VI. CALCULATION OF PLAN PAYMENT

- a. Secured claims (Section I-A Total): \$ _____
- b. Priority claims (Section II Total): +\$ _____
- c. Administrative claims (Section III A + B Total): +\$ _____
- d. General unsecured claims (Section IV-C Total): +\$ _____
- e. Separately classified unsecured claims
(Section IV-D Total): +\$ _____
- f. Total of (a) through (e) above: =\$ _____
- g. Divide (f) by .90 for total including Trustee's fee:
Cost of Plan = \$ _____

(This represents the total amount to be paid into the chapter 13 plan)

- h. Divide (g) Cost of Plan by Term of plan: _____ months
- I. Round up to nearest dollar: Monthly Plan Payment: \$_____
- (Enter this amount on page 1)

Pursuant to 11 U.S.C. § 1326(a)(1), unless the Court orders otherwise, a debtor shall commence making the payments proposed by a plan within thirty (30) days after the plan is filed.

LIQUIDATION ANALYSIS

I. Real Estate:

Address	Fair Market Value	Recorded Liens (Schedule D)
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Total Net Equity for Real Property: \$ _____

Less Exemptions (Schedule C): \$ _____

Available Chapter 7: \$ _____

II. Automobile (Describe year, make and model):

_____ Value \$ _____ Lien \$ _____ Exemption \$ _____

_____ Value \$ _____ Lien \$ _____ Exemption \$ _____

Net Value of Equity: \$ _____

Less Exemptions (Schedule C): \$ _____

Available Chapter 7: \$ _____

III. All Other Assets (All remaining items on Schedule B): (Itemize as necessary)

Value: \$ _____ Less Exemptions (Schedule C): \$ _____
Available Chapter 7: \$ _____

SUMMARY (Total amount available under Chapter 7):

Net Equity (I and II) Plus Other Assets (III) less all claimed exemptions: \$ _____

Additional Comments regarding Liquidation Analysis:

Pursuant to the Chapter 13 rules, the debtor or his or her _____ counsel is required to serve a copy of the Amended Plan upon the Chapter 13 trustee, all creditors and interested parties, and to file a certificate of service accordingly.

Debtor's counsel Date

Address: _____

Telephone#: _____

I/WE DECLARE UNDER THE PENALTIES OF PERJURY THAT THE FOREGOING

REPRESENTATIONS OF FACT ARE TRUE AND CORRECT TO THE BEST OF OUR KNOWLEDGE AND BELIEF.

Debtor

Date

Debtor

Date

OFFICIAL LOCAL FORM 4

ORDER CONFIRMING CHAPTER 13 PLAN