

MODEL CHAPTER 13 PLAN

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE

IN RE:

CASE NO.:
CHAPTER 13

SSN:

CHAPTER 13 PLAN AND MOTIONS Original Amended Date _____

YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this plan or any motion included below must file a timely written objection. This plan may be confirmed and become binding, and included motions may be granted without further notice or hearing unless written objection is filed before the deadline stated on the separate Notice you should have received from the court.

THIS PLAN DOES NOT ALLOW CLAIMS: You must file a proof of claim to receive distributions under any plan that may be confirmed.

1. PAYMENT AND LENGTH OF PLAN

Debtor shall pay \$ _____ per _____ to the Chapter 13 Trustee starting _____ for approximately _____ months. Joint debtor shall pay \$ _____ per _____ to the Chapter 13 Trustee starting _____ for approximately _____ months. Total amount to be paid to Trustee shall be not less than \$ _____. Other payments to Trustee: _____. Payments shall be by payroll deduction order issued to: _____.

2. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT)

All allowed priority claims will be paid in full unless creditor agrees otherwise:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Scheduled Amount</u>
<Filing Fees>		
<Debtor's Attorney>		

3. SECURED CLAIMS; MOTIONS TO VALUE COLLATERAL AND VOID LIENS UNDER 11 U.S.C. § 506

Debtor moves to value collateral as indicated. Trustee shall pay allowed secured claims the value indicated or the amount of the claim, whichever is less. The portion of any allowed claim that exceeds the value indicated shall be treated as an unsecured claim. Debtor moves to void the lien of any creditor with "NO VALUE" specified below.

<u>Creditor</u>	<u>Collateral</u>	<u>Scheduled Debt</u>	<u>Value</u>	<u>Interest Rate</u>	<u>Monthly Payment</u>
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Debtor surrenders the following collateral. Upon confirmation, the stay is lifted as to surrendered collateral.

<u>Creditor</u>	<u>Collateral to be Surrendered</u>
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4. UNSECURED CLAIMS

(a) Not Separately Classified

Allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ to be distributed pro rata.
- Not less than _____ percent.
- Pro rata distribution from any remaining funds.

(b) Separately Classified Unsecured Claims

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>	<u>Amount</u>
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5. CURING DEFAULT AND MAINTAINING PAYMENTS

(a) Trustee shall pay allowed claims for arrearages, and Trustee shall pay postpetition monthly payments to these creditors:

Creditor	Debt	Collateral or Type of Arrearage	Estimated Rate (Arrearage)	Interest Rate (Arrearage)	Monthly Arrearage Payment	Regular Monthly Payment
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(b) Trustee shall pay allowed claims for arrearages, and Debtor shall pay postpetition monthly payments directly to these creditors:

Creditor	Debt	Collateral or Type of Arrearage	Estimated Rate (Arrearage)	Interest Rate (Arrearage)	Monthly Arrearage Payment	Regular Monthly Payment
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6. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

All executory contracts and unexpired leases are rejected, except the following are assumed:

Creditor	Property Description	Treatment by Debtor
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7. OTHER PLAN PROVISIONS AND MOTIONS

(a) Motion to Avoid Liens under 11 U.S.C. § 522(f)

Debtor moves to avoid the following liens that impair exemptions:

Creditor	Collateral	Amount of Lien to be Avoided
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(b) Lien Retention

Except as provided above in Section 5, allowed secured claim holders retain liens until:

- Liens are released at discharge.
- Liens are released upon payment of allowed secured claim as provided above in Section 3.
- Liens are released upon completion of all payments under the plan.

(c) Vesting of Property of the Estate

Property of the estate shall revert in Debtor:

- Upon confirmation.
- Upon discharge.
- Other: _____

(d) Payment Notices

Creditors and lessors provided for above in Sections 5 or 6 may continue to mail customary notices or coupons to the Debtor or Trustee notwithstanding the automatic stay.

(e) Order of Distribution

Trustee shall pay allowed claims in the following order:

- (1) _____
- (2) _____
- (3) _____
- (4) _____
- (5) _____

Signed: _____
 Attorney for Debtor (or Debtor(s)
 if not represented by an attorney)