

IN THE UNITED STATES BANKRUPTCY COURT

FOR THE DISTRICT OF WYOMING

In re)	
)	
)	Case No. _____
)	Chapter 13
Debtor)	

CHAPTER 13 PLAN

THIS PLAN CONTAINS EVIDENTIARY MATTERS WHICH, IF NOT CONTROVERTED, MAY BE ACCEPTED BY THE COURT AS TRUE. CREDITORS MAY OBJECT TO CONFIRMATION PURSUANT TO THE NOTICE PROVIDED WITH THIS PLAN. ABSENT ANY OBJECTION, THE COURT MAY ACCEPT THE VALUES AND ALLEGATIONS CONTAINED IN IT AND MAY CONFIRM THIS PLAN WITHOUT FURTHER NOTICE.

The debtor(s) proposes the following plan and makes the following declarations:

1. **Future Income.** The debtor(s) will submit to the chapter 13 trustee the following future income and assets:

- A. Future earnings of \$_____ per month for _____ months;
- B. Collected and liquidated property proceeds of:
- C. For purposes of determining disposable income, tax refunds to which the debtor(s) is entitled during the first 36 months of the plan are deemed disposable income, unless otherwise ordered by the court, and will be submitted to the chapter 13 trustee.

2. **Duration.** The debtor(s) will make payments for a period of _____ (must be at least 36 months or extended as necessary for a period of _____ months). (If applicable, The debtor(s) request(s) the plan be confirmed to extend the payments and shows the court the following cause for the extension:)

Any tax refunds received by the trustee shall be applied in reduction of claims to be paid through the plan to reduce the term of the plan to not less than 36 months, provided that all of the other terms of the plan and requirements of law are met.

These payments will result in a distribution to unsecured creditors of approximately _____%.

3. **Classification and Treatment of Claims.** Only those claims duly filed or otherwise allowed by the court will be paid. If a discrepancy exists between the amount of a secured claim as filed and the amount of the secured claim set forth in this plan, the plan will control.

Class 1. Claims entitled to administrative priority pursuant to § 503 and 507. The trustee will pay class 1 claims in full by equal deferred cash payments as follows:

- A. Attorney fees - prepetition payment - \$ _____
- to be paid by trustee - \$ _____
- Total fees & expenses - \$ _____
- (B) Other

Class 2. Claims entitled to priority pursuant to § 507. The trustee will pay class 2 claims in full, in

deferred payments, unless the holder of a particular class 2 claim agrees to different treatment. These claims include:

Class 3. Secured claims paid in full through the plan. A creditor's secured claim will be the net amount due as of the date of filing or the value of the collateral to which the creditor's lien attaches, whichever is less. Interest will be allowed at the contract rate or ___ % interest, whichever is less. The creditor will retain its lien until the allowed secured portion of the claim is fully paid. The unsecured deficiency portion will be paid in Class 7 if the creditor files a timely proof of claim for the deficiency..

Claimant	Collateral	FMV	Claim Amount	Unsecured Balance
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Class 4. Defaults Cured. These claims are to cure defaults and arrears for debts on which the last payment is due after the date on which the final payment under the plan will be made. Full payment of the amounts specified will cure all arrears and cause all defaults to be waived notwithstanding the terms of any agreement between the parties to the contrary. In the absence of written objections, the amount necessary to cure an arrearage and obtain waiver of default will be determined to be the amounts set forth below. The trustee will pay the following claimants prorata:

Claimant	Collateral	Arrearage	Term	% interest
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Class 5. Secured Claims for Which Collateral is Surrendered. The debtor(s) will surrender the collateral to the creditors set out below. The claimant is deemed unsecured and treated pursuant to the provisions of Class 7 if the amount of the claim exceeds the collateral value shown, or exceeds the amount obtained at a foreclosure sale, and if the creditor files a timely proof of claim for the unsecured deficiency.

Claimant	Collateral surrendered	FMV	Unsecured Balance
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Class 6. Specially classified unsecured claims.

A. Codebtor claims: The trustee will pay the following codebtor claims, together with interest, as follows:

Codebtor Claimant	Amount	% interest
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B. Secured Liens Avoided: The debtors request that the plan be confirmed to avoid the following lien claims under § 522(f). The underlying claims are deemed unsecured and treated under Class 7 if the creditor files a timely proof of claim.

Secured Claimant	Collateral Lien Avoided (describe collateral)
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Class 7. Unsecured claims. All other creditors not scheduled above are deemed unsecured without priority and will be paid pro rata from at least the total sum of \$_____.

Class 8. Unmodified Claims. Claimants not provided for in the plan will be paid directly by the debtor(s) in accordance with the contract terms. The unmodified claimants will retain any and all interests in property of the debtor(s) or the estate:

Creditor	Collateral	Value
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OTHER PROVISIONS

1. Executory Contracts Rejected. The executory contracts and unexpired leases set out below are rejected and the collateral that is or may be the subject of the leases is abandoned.

2. Executory Contracts and Unmodified Secured Claimants Assumed. The following leases and executory contracts are assumed. Upon confirmation, the debtor(s) will cure all defaults and pay the claimants directly in accordance with the terms and conditions of the respective contracts:

3. Revesting of Property: Confirmation of the plan vests all property of the estate in the debtor(s) except as otherwise stated:

4. Application of Proceeds to Debt: In all cases where a creditor applies sale or insurance proceeds to a debt treated in this plan, the creditor must file an amended proof of claim within 15 days of such application.

5. Order of Disbursements: The trustee will disburse from payments received under the plan in the following order:

(a) Administrative claims allowed under §§ 503(b) and 507(a)(1) concurrently; and then concurrently

(b) All other classes of claims prorata.

UNSWORN DECLARATION UNDER PENALTY OF PERJURY

I (We), the undersigned debtor(s), declare under penalty of perjury that the statements contained in the foregoing Chapter 13 plan are true and correct to the best of my/our knowledge, information, and belief.

Dated _____

Debtor(s)' signature

Debtor's Attorney:

Name _____

Address _____

Telephone # _____

Attorney's Signature