

Local Bankruptcy Form 315.1, 13 Plan

[Caption as in Bankruptcy Official Form No. 16B]

Chapter 13 Plan

I. PLAN ANALYSIS

A. TOTAL DEBT PROVIDED FOR UNDER THE PLAN AND ADMINISTRATIVE EXPENSES

- 1. Total Priority Claims (Class One)
 - a. Unpaid attorney's fees¹\$ _____
 - b. Taxes\$ _____
 - c. Other.....\$ _____
- 2. Total of payments to cure defaults (Class Two)\$ _____
- 3. Total payment on secured claims (Class Three).....\$ _____
- 4. Total of payments on unsecured claims (Class Four).....\$ _____
- 5. Sub-total.....\$ _____
- 6. Total trustee's compensation (10% of debtor's payments)\$ _____
- 7. Total debt and administrative expenses.....\$ _____

B. RECONCILIATION WITH CHAPTER 7

- 1. Interest of Class Four creditors if Chapter 7 filed
 - a. Value of debtor's interest in non-exempt property.....\$ _____
 - b. Plus: value of property recoverable under avoiding powers\$ _____
 - c. Less: estimated Chapter 7 administrative expense\$ _____
 - d. Less: amounts payable to priority creditors other than costs of administration\$ _____
 - e. Equals: estimated amount payable to Class Four creditors if Chapter 7 filed (if negative, enter zero).....\$ _____
- 2. Estimated dividend for Class Four under Chapter 7.....\$ _____
- 3. Estimated dividend for Class Four under Plan.....\$ _____

II. PROPERTIES AND FUTURE EARNINGS SUBJECT TO THE SUPERVISION AND CONTROL OF THE TRUSTEE

- 1. The debtor submits to the supervision and control of the Trustee all or such portion of the debtor's future earnings or other future income as is necessary for the execution of the Plan, including:
 - a. Future earnings of \$ _____ per month which shall be paid to the trustee.
 - b. Other property: _____
 - c. Amounts necessary for the payment of Class Five claims: \$ _____.

III. DURATION

It is proposed that payments shall be made over approximately _____ months.

IV. CLASSIFICATION AND TREATMENT OF CLAIMS

1. Class One -- Claims entitled to priority under ' 507, Title 11, United States Code. Unless other provision is made in paragraph IV (4), each creditor in Class One shall be paid in full in deferred cash payments prior to the commencement of distributions to any other class (except that the payments to the Trustee shall be made by deduction from each payment made by the debtor to the Trustee) as follows:

- a. Allowed administrative expenses
 - (1) Trustee's compensation (10% of amounts paid by debtor under this Plan).....\$ _____
 - (2) Attorney's Fees (estimated and subject to allowance)².....\$ _____
- b. Taxes\$ _____
- c. Other (if any)\$ _____

2. Class Two A (if none, indicate) -- Claims set forth below are secured only by an interest in real property that is the debtor's principal residence. Defaults shall be cured and regular payments shall be made.

- a. Name of Creditor: _____
 - (1) Cure of default: amount \$ _____; at _____ % (capitalized); over _____ months.
 - (2) Regular payment to be made outside the Plan.....\$ _____

The amount to be paid to cure the default shall be paid in full before distributions to creditors in classes Three, Four, and Five (strike any portion of this paragraph which is not applicable).

- b. Name of Creditor: _____
 - (1) Cure of default: amount \$ _____; at _____ % (capitalized); over _____ months.
 - (2) Regular payment to be made outside the Plan.....\$ _____

The amount to be paid to cure the default shall be paid in full before distributions to creditors in classes Three, Four, and Five (strike any portion of this paragraph which is not applicable).

3. Class Two B (if none, indicate) -- Secured or unsecured claims set forth below on which the last payment is due after the date on which the final payment under the Plan is due. Defaults shall be cured and regular payments shall be made:

- a. Name of Creditor: _____
 - (1) Cure of default: amount \$ _____; at _____ % (capitalized); over _____ months.
 - (2) Regular payment to be made outside the Plan.....\$ _____

The amount to be paid to cure the default shall be paid in full before distributions to creditors in classes Three, Four, and Five (strike any portion of this paragraph which is not applicable).

- b. Name of Creditor: _____
 - (1) Cure of default: amount \$ _____; at _____ % (capitalized); over _____ months.

¹ Total attorney's fees are estimated to be \$ _____ of which \$ _____ has been prepaid.

² If the amount finally requested is in excess of the estimated amount, notice will be given to all creditors and the payment of such amount out of plan proceeds will be subject to both allowance by the Court and the approval, after notice and a hearing, of an appropriate amendment to the plan.

(2) Regular payment to be made outside the Plan.....\$ _____

The amount to be paid to cure the default shall be paid in full before distributions to creditors in classes Three, Four, and Five (strike any portion of this paragraph which is not applicable).

4. Class Three -- Allowed secured claims shall be divided into separate classes and provided for as follows:

a. The following creditors shall retain the liens securing their claims, and they shall be paid the amount specified (which represents the lesser of the value of their collateral or the remaining balance payable on the debt) capitalized at _____% over the period required to pay the sum in full.

Creditor	Description of Collateral	Amount Payable

b. The debtor shall surrender the property securing the liens of the following creditors:

Creditor	Property

Relief from the automatic stay to permit enforcement of the liens encumbering surrendered property shall be granted by the Court at the time of confirmation of this Plan.

5. Class Four -- Allowed unsecured claims not otherwise referred to in the Plan. Class Four claims are provided for and shall be paid as follows (check one box only):

- a. Class Four claims are of one class and shall be paid pro rata _____% of such claims (or shall share pro rata the sum of \$_____); or
- b. Class Four claims shall be divided into the following subclasses:

6. Class Five -- Post-petition claims allowed under ' 1305, Title 11, United States Code. Post-petition claims allowed under ' 1305 shall be paid _____.

V. OTHER PROVISIONS

- 1. The following executory contracts and unexpired leases are assumed pursuant to the specified terms and conditions: _____
 _____ . All executory contracts and unexpired leases not expressly assumed are rejected.
- 2. The following claims are excluded and are not provided for by the Plan: _____
- 3. The effective date of this Plan shall be the date of entry of the Order Confirming this Plan.
- 4. Unless otherwise specifically provided herein, distributions under the plan to unsecured creditors will only be made to creditors whose claims are allowed and are timely filed pursuant to Fed.R.B.P. 3002 and 3004.
- 5. Other: (specify) _____

VI. REVESTMENT OF PROPERTY IN DEBTOR

Property of the estate shall vest in the debtor at the time of confirmation of this Plan, unless stated to the contrary below:

VII. INSURANCE

Insurance in the amount to protect liens of creditors holding secured claims will will not (check one) be obtained and kept in force throughout the period of the Plan.

Creditor to Whom This Applies	Collateral Covered	Coverage Amount	Insurance Company

Applicable policies will be endorsed to provide a clause making the applicable creditor a loss payee of the policy.

Dated: _____

Signature of Debtor

Signature of Spouse

Signature of Attorney for Debtor

Attorney's Address

City, State, and Zip Code

Telephone Number