

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO**

General Order: 95-20 (GAC) ATTACHMENT I

Guidelines for Conformation of Plans In Chapter 13 Cases

The following Guidelines, implemented pursuant to General Order 95-20 (GAC), shall govern the confirmation of plans in Chapter 13 cases assigned to Judge Gerardo A. Carlo with 341 meetings noticed for December 14, 1995 and thereafter.

1. Objections to the confirmation of a Chapter 13 plan shall be filed with the Court and served on the debtor, the debtor's attorney and the trustee at least five (5) business days prior to the date set for the meeting of creditors called pursuant to § 341(a) of the Bankruptcy Code. Objections not filed within the aforementioned time period may be presented at the 341 meeting.
2. If no objections to confirmation are filed at least five (5) business days prior to or at the 341 meeting, a confirmation hearing will be held following the 341 meeting at the time set in the Notice for Meeting of Creditors and Confirmation of Plan.
3. At the 341 meeting, the meeting may be continued by the Chapter 13 trustee without written notice to creditors. If no objections to confirmation are filed at least five (5) business days prior to or at the continued 341 meeting, a confirmation hearing will be held immediately following the continued 341 meeting.
4. If objections are filed or anticipated at a 341 meeting, the confirmation hearing will be held on the regularly scheduled date set in the Notice for Meeting of Creditors and Confirmation of Plan. If, however, the objections filed or anticipated do not pertain to the proposed treatment of secured creditors and/or the proposed treatment of priority claimants, a hearing on partial confirmation may be held immediately following the 341 meeting or continued 341 meeting, which may result in a Partial Confirmation Order, which will authorize the Chapter 13 Trustee to begin disbursements to secured creditors and/or priority claimants prior to the confirmation of a plan in its entirety.
5. If a plan is partially confirmed or confirmed following a 341 meeting, the Partial Confirmation Order or Order of Confirmation will be entered in the Court's case file and noticed only to the Chapter 13 Trustee, the debtor and the debtor's attorney.
6. These Guidelines specifically contemplate that Chapter 13 plans may be partially confirmed or confirmed and disbursements made by the Chapter 13 Trustee prior to the expiration of the period to file both non-governmental and governmental claims.

7. In order to adequately protect the rights of creditors filing claims after the confirmation of a plan, disbursements by the Chapter 13 Trustee, prior to the expiration of the period to file claims, shall only be made to creditors holding secured claims and creditors holding claims entitled to priority.