

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

IN THE MATTER OF: : GENERAL ORDER 17-08
: :
AMENDMENT TO LOCAL RULE AND ADOPTION :
OF FORM :
: :
:

GENERAL ORDER

The United States Bankruptcy Court for the District of Puerto Rico gives notice of amendment to Local Bankruptcy Rule 3015-2 adopting Local Bankruptcy Form G, Chapter 13 Plan. A copy of the [local rule](#) with the amendment incorporated and the adopted [LBF-G](#) are hereby attached. The amendment to Local Rule 3015-2 becomes effective on December 1, 2017.

The local bankruptcy rules and forms can also be accessed and viewed on the bankruptcy court's website located at www.prb.uscourts.gov.

BY ORDER OF THE COURT.

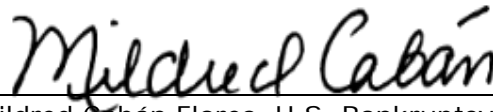
In San Juan, Puerto Rico this 14th day of November, 2017.



Enrique S. Lamoutte, Chief U.S. Bankruptcy Judge



Brian K. Tester, U.S. Bankruptcy Judge



Mildred Cabán Flores, U.S. Bankruptcy Judge



Edward A. Godoy, U.S. Bankruptcy Judge

Rule 3015-2

Chapter 13 Plan Requirements and Confirmation

(a) Applicability. This LBR applies to all chapter 13 cases filed in all divisions of the United States Bankruptcy Court for the District of Puerto Rico.

(b) Form of Chapter 13 Plan. The Local Chapter 13 Plan Form, LBF-G, must be used for all plans filed pursuant to 11 U.S.C. §§1321 or 1329(a).

(c) Service and Notice of Plan. The debtor shall serve a copy of the chapter 13 plan on all creditors, the chapter 13 trustee, and other parties in interest at the time it is filed with the court. A certificate of service setting forth the date and manner of service and the names and addresses of all parties to whom the plan was served, shall be filed contemporaneously with the court.

(d) Objections to Plan Filed Prior to Meeting of Creditors.

(1) Term to Object. Objections to the confirmation of a chapter 13 plan that is timely filed and noticed prior to the § 341 meeting of creditors must be filed not later than seven (7) days after the date of the § 341 meeting of creditors. If the § 341 meeting of creditors is continued to another date, objections must be filed not later than seven (7) days after the continuation date.

(2) Written Objection. An objection to the confirmation of a chapter 13 plan shall be made by motion setting forth the facts and legal arguments that give rise to the objection in sufficient detail to allow the debtor to file a reply or an amended plan that addresses the objection.

(3) Trustee's Objection in Minutes of Meeting of Creditors. The chapter 13 trustee may elect to object to the confirmation of a chapter 13 plan in the minutes of the § 341 meeting of creditors instead of filing a separate motion of objection under subsections (d)(1) and (d)(2) of this local rule.

(4) Oral Objection. An oral objection may be made on the record at the § 341 meeting of creditors by any party in interest, and shall be included in the minutes of the § 341 meeting of creditors. The oral objection included in the minutes of the § 341 meeting of creditors may substitute the separate motion of objection required to be filed not later than seven (7) days after the meeting of creditors by subsections (d)(1) and (d)(2) of this local rule. However, if the oral objection is not resolved to the satisfaction of the objecting party, the objecting party must file a separate subsection (d)(2) motion of objection reiterating the oral objection no later than seven (7) days prior to the first confirmation hearing in order to preserve its objection.

(5) Service of Objection. The objecting party shall file the objection with the court and serve the objections on the chapter 13 trustee, the debtor, and the debtor's attorney. The objection shall be accompanied by proof of service evidencing compliance with this requirement.

(6) Response to Objection. If an objection to a chapter 13 plan is filed, the debtor must within seven (7) days after service of the objection file either:

(A) an amended plan that addresses each objection; or

(B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if possible, to reconsider and withdraw its objection.

(e) Amendments to Plan Between Meeting of Creditors and First Confirmation Hearing. In order to confirm at the first confirmation hearing an amended plan filed with the court after the § 341 meeting of creditors, the amended plan must be received by the chapter 13 trustee and filed with the court at least fourteen (14) days before the first confirmation hearing.

(1) Written Objection. An objection to the confirmation of the amended plan must be filed no later than fourteen (14) days from the date the amended plan is filed or seven (7) days before the date set for the first confirmation hearing, whichever is earlier, and shall be made by motion setting forth the facts and legal arguments that give rise to the objection in sufficient detail to allow the debtor to file a reply or another amended plan that addresses the objection.

(2) Trustee's Objection. The chapter 13 trustee may file an objection to the confirmation of an amended plan no later than fourteen (14) days from the date the amended plan is filed or five (5) days before the date set for the first confirmation hearing, whichever is earlier.

(f) First Chapter 13 Confirmation Hearings. The first confirmation hearing scheduled in the notice of the § 341 meeting of creditors issued by the court will be a non evidentiary confirmation hearing.

(1) The plan may be confirmed at the first confirmation hearing if:

(A) an objection has not been filed by the chapter 13 trustee, any creditor or other party in interest, or if filed, has been withdrawn or otherwise disposed of;

(B) all requirements for confirmation under §§ 1322 and 1325 as well as all other applicable provisions of the Bankruptcy Code are satisfied; and

(C) there is no motion to dismiss, convert, or abstain pending in the case.

(2) The confirmation hearing will be rescheduled to a later date as a contested confirmation hearing if:

(A) the chapter 13 trustee, a creditor or any other party in interest files an objection to the plan before the first confirmation hearing;

(B) the § 341 meeting of creditors has not been held and closed prior to the first confirmation hearing; or

(C) an amended plan was filed less than fourteen (14) days prior to the first

confirmation hearing.

(3) If the chapter 13 plan is not confirmed at the first confirmation hearing and the hearing is continued to a contested confirmation hearing, the court may consider the dismissal or conversion to chapter 7 for cause at the contested confirmation hearing.

(g) Amended Plan Filed Less Than 14 Days Before First Confirmation Hearing or After the First Confirmation Hearing. If an amended plan is filed less than fourteen (14) days before the first confirmation hearing or is filed after the first confirmation hearing, objections to that amended plan must be filed no later than fourteen (14) days after the date the amended plan is filed. The objection shall be made by motion setting forth the facts and legal arguments that give rise to the objection in sufficient detail to allow the debtor to file a reply or an amended plan that addresses the objection. The amended plan may be confirmed prior to the contested confirmation hearing date if no objection is filed within fourteen (14) days from the date that the amended plan is filed.

(h) Response to Objections Filed Before Contested Confirmation Hearing.

(1) If an objection to a plan is filed, the debtor must within seven (7) days after service of the objection file either:

(A) an amended plan that addresses each objection; or

(B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if possible, to reconsider and withdraw its objection.

(2) If seven (7) days prior to the contested confirmation hearing the debtor has not complied with subsection (h)(1), the court may impose sanctions, including but not limited to, reduction in or disgorgement of attorney's fees, denial of confirmation, or dismissal of the petition.

(i) Contested Confirmation Hearings. If a plan is not confirmed at the first confirmation hearing under subdivision (f) of this local rule, the confirmation hearing will be continued and scheduled for a contested confirmation hearing by announcement at the first confirmation hearing of the continued date and time, without further written notice. The continued date and time will be reflected in the minutes of the first confirmation hearing.

(1) At the commencement of the contested confirmation hearing calendar, the court may call for the record and confirm those cases in which the plan:

(A) has not been objected to by the chapter 13 trustee, any creditor or other party in interest;

(B) complies with all requirements for confirmation under §§ 1322 and 1325 and all other applicable provisions of the Bankruptcy Code; and

(C) there is no motion to dismiss, convert, or abstain pending in the case.

(2) Any creditor who objects to confirmation of the plan shall attend the contested confirmation hearing if the objection is not resolved or withdrawn prior to the hearing. If the objecting creditor does not appear at the contested confirmation hearing, the court may overrule the objection for failure to prosecute the same.

(3) If the court denies confirmation of a plan at a contested confirmation hearing, the court may enter an order dismissing or converting the case to chapter 7 for cause without further notice or hearing.

(4) The court may continue a contested confirmation hearing from time to time by announcement at the contested confirmation hearing of the continued date and time without further written notice. The continued date and time will be reflected in the minutes of the contested confirmation hearing.

(j) Dismissal of Case upon Denial of Confirmation. If the court denies confirmation of the debtor's plan, the court may issue an order dismissing the case unless, within fourteen (14) days after denial of confirmation:

(1) the debtor files a new plan;

(2) the debtor moves to convert the case to another chapter of the Bankruptcy Code;

(3) the debtor files a motion for relief from the application of this subsection of the local rules; or

(4) the court otherwise orders.

(k) Discharge Upon Completion of Plan.

(1) Upon completion of the debtor's confirmed plan and in compliance with domestic support obligations ("DSO") requirements pursuant to § 1328(a), the Trustee's Report of Plan Completion shall state:

(A) that there were no DSO due to be paid by the debtor;

(B) that there were DSO due to be paid by the debtor and that the debtor has certified that those obligations are current; or

(C) that there were DSO owed by the debtor, that the trustee is unable to determine if they are current, and the debtor has not applied for a waiver under applicable statute.

(2) If the trustee informs the court in writing that he is unable to determine if the debtor is current with domestic support obligations, the court shall issue a notice of intent to close the case without a discharge unless, within fourteen (14) days, the debtor files a

certification with the court, under penalty of perjury, stating that all post-petition DSO are current.

(l) Full Force and Effect. An order previously entered by the court confirming a chapter 13 plan shall remain in full force and effect until a subsequently modified post-confirmation chapter 13 plan is approved by the court. Upon filing of a request for modification which proposes discontinuance of further distributions on a particular claim or claims, the trustee is authorized to hold such funds in reserve until the request is resolved by the court.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

In Re:

XXX-XX-0000
XXX-XX-0000

Case No.: _____

Chapter 13

Check if this is a pre-confirmation amended plan.

Check if this is a post confirmation amended plan

Proposed by:

Debtor(s)

Trustee

Unsecured creditor(s)

If this is an amended plan, list below the sections of the plan that have been changed.

Puerto Rico Local Form

Chapter 13 Plan dated _____.

PART 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies.

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. The headings contained in this plan are inserted for reference purposes only and shall not affect the meaning or interpretation of this plan.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you must file a timely proof of claim in order to be paid under this plan, unless ordered otherwise.

The following matters may be of particular importance. **Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

If a claim is withdrawn by a creditor or amended to an amount less than the amount already disbursed under the plan on account of such claim: (1) The trustee is authorized to discontinue any further disbursements to related claim; (2) The sum allocated towards the payment of such creditor's claim shall be disbursed by the trustee to Debtor's remaining creditors. (3) If such creditor has received monies from the trustee (Disbursed Payments), the creditor shall return funds received in excess of the related claim to the trustee for distribution to Debtor's remaining creditors. (4) If Debtor has proposed a plan that repays his or her creditors in full, funds received in excess of the related claim shall be returned to the Debtor.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input type="checkbox"/> Not included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4	<input type="checkbox"/> Included	<input type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 8	<input type="checkbox"/> Included	<input type="checkbox"/> Not included

PART 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make payments to the trustee as follows:

PMT Amount	Period(s)	Period(s) Totals	Comments

Insert additional lines if needed

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner:

Check all that apply.

- Debtor(s) will make payments pursuant to a payroll deduction order.
- Debtor(s) will make payments directly to the trustee.
- Other (specify method of payment): _____

2.3 Income tax refunds:

Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will comply with 11 U.S.C. § 1325(b)(2). If the Debtor(s) need(s) to use all or a portion of such "Tax Refunds," Debtor(s) shall seek court authorization prior to any use thereof.

2.4 Additional payments:

Check one.

- None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.
- Debtor(s) will make additional payment(s) to the trustee from other sources, as specified below. Describe the source, estimated amount, and date of each anticipated payment.

PART 3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default, if any.

Check one.

- None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

The Debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the Debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated, pro-rated unless a specific amount is provided below. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the Debtor(s).

Name of creditor	Collateral	Current installments payments (Including escrow)	Amount of arrearage (If any)	Interest rate on arrearage (If any)	Monthly plan PMT on arrearage	Estimated total payments by trustee
_____	_____	\$ _____	\$ _____	_____ %	\$ _____	\$ _____

Disbursed by:

- Trustee
- Debtor(s)

Insert additional claims as needed.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.

Check one.

None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

The Debtor(s) request that the court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the Debtor(s) state that the value of the secured claim should be as set out in the column headed *Amount of Secured Claim*. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

The holder of any claim listed below as having value in the column headed *Amount of Secured Claim* will retain the lien on the property interest of the Debtor(s) or the estate(s) until the earlier of:

- (a) Payment of the underlying debt determined under nonbankruptcy law, or
- (b) Discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor. See Bankruptcy Rule 3015.

Name of Creditor	Estimated Amount of Creditor's Total Claim	Collateral	Value of Collateral	Amount of Claims Senior to Creditor's Claim	Amount of Secured Claim	Interest Rate %	Monthly PMT to Creditor	Estimated Total of Monthly PMTs
_____	\$ _____	_____	\$ _____	\$ _____	\$ _____	_____%	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	\$ _____	\$ _____	_____%	\$ _____	\$ _____

Insert additional lines as needed.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

The claims listed below were either:

- (1) Incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor(s), or
- (2) Incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the Debtor(s), as specified below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. The final column includes only payments disbursed by the trustee rather than by the Debtor(s).

Name of creditor	Collateral	Amount of claim	Interest rate	Monthly plan payment	Estimated total payments by trustee
_____	_____	\$ _____	_____%	\$ _____	\$ _____

Disbursed by:
 Trustee
 Debtor(s)

Insert additional lines as needed.

3.4 Lien Avoidance.

Check one.

None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

The judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the Debtor(s) would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the court, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien.

Information regarding judicial lien or security interest	Calculation of lien avoidance		Treatment of remaining secured claim
Name of creditor	a. Amount of lien	\$	Amount of secured claim after avoidance (line a minus line f)
	b. Amount of all other liens	\$	
Collateral	c. Value of claimed exemptions +	\$	\$
			Interest rate
	d. Total of adding lines a, b and c	\$	[%]
Lien identification (such as judgment date, date of lien recording, book and page number)	e. Value of Debtor's interest in property	\$	Monthly on secured claim
	f. Subtract line e from d.	\$	\$
	Extent of exemption impairment (check applicable box)		Estimated total payments on secured claim
	<input type="checkbox"/> Line f is equal to or greater than line a. <i>The entire lien is avoided (Do not complete the next column.)</i>		\$
	<input type="checkbox"/> Line f is less than line a. <i>A portion of the lien is avoided. (Complete the next column.)</i>		

Insert additional lines as needed.

3.5 Surrender of collateral.

Check one.

None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

The Debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor(s) request that upon confirmation of this plan, the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of creditor

Collateral

Insert additional lines as needed.

3.6 Pre-confirmation adequate protection monthly payments ("APMP") to be paid by the trustee.

Payments pursuant to 11 USC §1326(a)(1)(C):

Name of secured creditor	\$ Amount of APMP	Comments
_____	_____	_____
_____	_____	_____

Insert additional lines as needed.

Pre-confirmation adequate protection payments made through the plan by the trustee are subject to the corresponding statutory fee.

3.7 Other secured claims modifications.

Check one.

None. If "None" is checked, the rest of § 3.7 need not be completed or reproduced.

Secured claims listed below shall be modified pursuant to 11 U.S.C. § 1322(b)(2) and/or § 1322(c)(2). Upon confirmation, the trustee shall pay the allowed claim as expressly modified by this section, at the annual interest rate and monthly payments described below. Any listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated, pro-rated unless a specific amount is provided below. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling.

Name of creditor	Claim ID #	Claim amount	Modified interest rate	Modified term (Months)	Modified P&I (Escrow)	Property taxes (Escrow)	Property insurance	Total monthly payment	Estimated total PMTs by trustee
_____	_____	\$ _____ <input type="checkbox"/> To be paid in full 100%	_____ %	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____ <input type="checkbox"/> To be paid in full 100%	_____ %	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

Insert additional lines as needed.

PART 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may vary during the term of the plan, nevertheless are estimated for confirmation purposes to be 10 % of all plan payments received by the trustee during the plan term.

4.3 Attorney's fees

Check one.

Flat Fee: Attorney for Debtor(s) elect to be compensated as a flat fee for their legal services, up to the plan confirmation, according to LBR 2016-1(f).

OR

Fee Application: The attorneys' fees amount will be determined by the court, upon the approval of a detailed application for fees and expenses, filed not later than 14 days from the entry of the confirmation order.

Attorney's fees paid pre-petition: \$ _____
 Balance of attorney's fees to be paid under this plan are estimated to be: \$ _____
 If this is a post-confirmation amended plan, estimated attorney's fees: \$ _____

4.4 **Priority claims other than attorney's fees and those treated in §§ 4.5, 4.6.**

Check one.

None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

The Debtor(s) estimate the total amount of other priority claims to be _____.

Name of priority creditor	Estimate amount of claim to be paid
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Insert additional lines as needed.

4.5 **Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.**

Check one.

None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4). *This plan provision requires that payments in § 2.1 be for a term of 60 months; see 11 U.S.C. § 1322(a)(4).*

Name of creditor	Estimated amount of claim to be paid
_____	\$ _____
_____	\$ _____

Insert additional lines as needed.

4.6 **Post confirmation property insurance coverage**

Check one.

None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced.

The Debtor(s) propose to provide post confirmation property insurance coverage to the secured creditors listed below:

Name of creditor insured	Insurance Company	Insurance coverage beginning date	Estimated insurance premium to be paid	Estimated total payments by trustee
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____

Disbursed by:
 Trustee
 Debtor(s)

Disbursed by:
 Trustee
 Debtor(s)

Insert additional lines as needed.

PART 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid pro rata. If more than one option is checked, the option providing the largest payment will be effective.

Check all that apply.

- The sum of \$_____.
- _____% of the total amount of these claims, an estimated payment of \$_____.
- The funds remaining after disbursements have been made to all other creditors provided for in this plan.
- If the estate of the Debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$_____.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.

Check one.

- None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.
- The Debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on which the last payment is due after the final plan payment. Contractual installment payments will be disbursed either by the trustee or directly by the Debtor(s), as specified below. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the Debtor(s).

Name of creditor	Current installment payments	Amount of arrearage to be paid	Estimated total payments by trustee
_____	\$ _____	\$ _____	\$ _____
	Disbursed by:		
	<input type="checkbox"/> Trustee		
	<input type="checkbox"/> Debtor(s)		

Insert additional lines as needed.

5.3 Other separately classified nonpriority unsecured claims.

Check one.

- None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.
- The nonpriority unsecured allowed claims listed below are separately classified and will be treated as follows:

Name of creditor (Claim No.)	Base for separate classification	Treatment (to be paid pro rata)	Amount to be paid on the claim (if applicable)	Interest rate (if applicable)	Estimated total amount of payments
_____	_____	<input type="checkbox"/> In full – 100% <input type="checkbox"/> Less than 100% <input type="checkbox"/> Paid by co-debtor <input type="checkbox"/> Other (explain) _____	\$ _____	_____ %	\$ _____
_____	_____	<input type="checkbox"/> In full – 100% <input type="checkbox"/> Less than 100% <input type="checkbox"/> Paid by co-debtor <input type="checkbox"/> Other (explain) _____	\$ _____	_____ %	\$ _____

Insert additional lines as needed

PART 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

Check one.

None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Assumed items. Current installment payments will be disbursed either by the trustee or directly by the Debtor(s), as specified below, subject to any contrary court order or rule. Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the Debtor(s).

Name of creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage (Refer to other plan section if applicable)	Estimated total payments by trustee
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
		Disbursed by:			
		<input type="checkbox"/> Trustee			
		<input type="checkbox"/> Debtor(s)			
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
		Disbursed by:			
		<input type="checkbox"/> Trustee			
		<input type="checkbox"/> Debtor(s)			

Insert additional lines as needed.

PART 7: Vesting of Property of the Estate & Plan Distribution Order

7.1 Property of the estate will vest in the Debtor(s) upon

Check the applicable box:

- Plan confirmation.
- Entry of discharge.
- Other: _____ .

7.2 Plan distribution by the trustee will be in the following order:

(The numbers below reflect the order of distribution; the same number means prorated distribution among claims with the same number.)

1. Distribution on Adequate Protection Payments (Part 3, Section 3.6)
1. Distribution on Attorney's Fees (Part 4, Section 4.3)
1. Distribution on Secured Claims (Part 3, Section 3.1) – *Current contractual installment payments*
2. Distribution on Post Confirmation Property Insurance Coverage (Part 4, Section 4.6)
2. Distribution on Secured Claims (Part 3, Section 3.7)
2. Distribution on Secured Claims (Part 3, Section 3.1) – *Arrearage payments*
3. Distribution on Secured Claims (Part 3, Section 3.2)
3. Distribution on Secured Claims (Part 3, Section 3.3)
3. Distribution on Secured Claims (Part 3, Section 3.4)
3. Distribution on Unsecured Claims (Part 6, Section 6.1)
4. Distribution on Priority Claims (Part 4, Section 4.4)
5. Distribution on Priority Claims (Part 4, Section 4.5)
6. Distribution on Unsecured Claims (Part 5, Section 5.2)
6. Distribution on Unsecured Claims (Part 5, Section 5.3)
7. Distribution on General Unsecured claims (Part 5, Section 5.1)

Trustee's fees are disbursed before each of the distributions above described pursuant to 28 U.S.C. § 586(e)(2).

PART 8: Nonstandard Plan Provisions

8.1 Check "None" or list the nonstandard plan provisions

None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

Each paragraph below must be numbered and labeled in boldface type, and with a heading stating the general subject matter of the paragraph.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

Insert additional lines as needed.

PART 9: Signature(s)

Signature of attorney of Debtor(s)

Date _____

Date _____

Signature(s) of Debtor(s) (required if not represented by an attorney; otherwise optional)

Date _____

By filing this document, the attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.