**Fill in this information to identify your case:**

Debtor 1 Click or tap here to enter text

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

First Name Middle Name Last Name

Debtor 2 Click or tap here to enter text

(Spouse, if filing) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN \_ District of \_\_KENTUCKY\_\_\_\_\_

(State)

Case number (If known) Click or tap here to enter text

Local Form 3015-1(a)

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

|  |
| --- |
| Click or tap here to enter text |
| Click or tap here to enter text |
| Click or tap here to enter text |

Chapter 13 Plan **12/17 (rev. 02/20)**

|  |  |
| --- | --- |
| 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.

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 may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. ***Debtors 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.***

|  |  |  |  |
| --- | --- | --- | --- |
| 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 | Included | Not included |
| 1.2 | Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4 | Included | Not included |
| 1.3 | Nonstandard provisions, set out in Part 8 | Included | Not included |

|  |  |
| --- | --- |
| 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. 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 installment payment (including escrow) | Amount of arrearage (if any) | Interest rate on arrearage (if applicable) | Monthly plan payment on arrearage | Estimated total payments by trustee |
|  |  | $  Disbursed by:  Trustee  Debtor(s) | $ | % | $ | $ |
|  |  | $  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.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 payment to creditor | Estimated total of monthly payments |
|  | $ |  | $ | $ | $ | % | $ | $ |
|  | $ |  | $ | $ | $ | % | $ | $ |

*Insert additional claims as needed.*

\*If blank, the interest rate shall be the WSJ Prime Rate on the date of confirmation plus 2 percentage points. An allowed secured tax claim shall be paid with interest at the applicable statutory rate in effect on the date on which the plan is confirmed, notwithstanding any contrary provision of the plan.

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) | % | $ | $ |
|  |  | $  Disbursed by:  Trustee  Debtor(s) | % | $ | $ |

*Insert additional claims as needed.*

\* If blank, the interest rate shall be the WSJ Prime Rate on the date of confirmation plus 2 percentage points.

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** (ifapplicable) | |
|  | 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 payment on secured claim** $ | |
|  | f. Subtract line e from line d. | $ | **Estimated total payments on secured claim** $ | |
| Extent of exemption impairment (*Check applicable box*):  **Line f is equal to or greater than line a**.  The entire lien is avoided. *(Do not complete the next column.)*  **Line f is less than line a.**  A portion of the lien is avoided. (*Complete the next column.)* | |  |

*Insert additional claims 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 claims as needed.*

3.6 All Other Secured Claims.

An allowed secured claim not provided for in the plan shall be classified in a junior class of secured claims that will be paid through the plan on a pro rata basis with all other allowed secured claims in the class. Each allowed claim in the class will be paid to the extent of the value of the collateral set forth in the Creditor’s proof of claim or the amount of the allowed claim, whichever is less, with interest at the WSJ Prime Rate on the date of confirmation or the date on which the proof of claim is filed, whichever is later, plus 2 percentage points, or if a secured tax claim with interest at the applicable statutory rate in effect on the date on which the plan is confirmed. Allowed administrative expenses shall be paid in full prior to distribution to this class of secured claims

|  |  |
| --- | --- |
| Part 9: | Signature(s): |

9.1 Signatures of Debtor(s) and Debtor(s)’ Attorney

*The Debtor(s) and attorney for the Debtor(s), if any, must sign below.*

|  |  |
| --- | --- |
| X /s/ Debtor 1 electronic or written signature.  Signature of Debtor 1 | X /s/ Debtor 2 electronic or written signature.  Signature of Debtor 2 |
| Executed on Click or tap here to enter date.  MM / DD / YYYY | Executed on Click or tap here to enter date.  MM / DD / YYYY |
| X /s/ Attorney electronic signature.  Insert attorney’s address, phone, email .  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature and Address of Attorney for Debtor(s) | Date Click or tap here to enter date.  MM / DD / YYYY |

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Local Form 3015-1(a), other than any nonstandard provisions included in Part 8.