

To Creditors: This Plan is proposed by the above Debtor and 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. If you do not have an attorney, you may wish to consult one.

If you oppose this Plan's treatment of your claim or any provision of this Plan, you or your attorney must file an objection to confirmation at least 14 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 any plan. See Local Bankruptcy Rule 3015-1 and Bankruptcy Rule 3002(a).

Defaults will be cured using the interest rate set forth below in the Plan.

The following matters may be of particular importance:

Debtor must check one box on each line to state whether or not this Plan includes each of the following items. If an item is checked as "Not Included," if both boxes are checked, or neither box is checked, the provision will be ineffective if set out later in this Plan.

- 1.1 **Valuation of property and avoidance of a lien on property of the bankruptcy estate, set out in CLASS 3 and/or Section IV**
 Included Not included
- 1.2 **Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section IV**
 Included Not included
- 1.3 **Less than full payment of a domestic support obligation that has been assigned to a governmental unit, pursuant to §1322(a)(4). This provision requires that payments in Part 2 Section I.A. be for a term of 60 months**
 Included Not included
- 1.4 **Adequate Protection Payments, set out in Part 2, Section I.F.**
 Included Not included
- 1.5 **Surrender of collateral, set out in CLASS 6**
 Included Not included
- 1.6 **Assumption or rejection of lease, set out in CLASS 7**
 Included Not included
- 1.7 **Other Nonstandard provisions, set out in Section IV**
 Included Not included

ALL CREDITORS ARE REQUIRED TO FILE A TIMELY PROOF OF CLAIM IN ORDER TO HAVE AN ALLOWED CLAIM, EXCEPT AS PROVIDED IN FRBP 3002(a). The Debtor, or the Debtor's attorney (if any) are solely responsible to object to a creditor's claim if the Debtor deems it necessary. A Debtor who confirms a Plan may be eligible thereafter to receive a discharge of debts to the extent specified in 11 U.S.C. § 1328.

Part 2: Plan Terms

The Debtor proposes the following Plan and makes the following declarations:

I. PLAN PAYMENT AND LENGTH OF PLAN

- A. Payments by the Debtor of \$_____ per month for _____ months. This monthly Plan Payment will begin 30 days from the date the petition was filed.
- B. Nonpriority unsecured claims.
1. 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.*
 - a. The sum of \$_____.
 - b. _____% of the total amount of these claims, for an estimated payment of \$_____.
 - c. The remaining funds after disbursements have been made to all other creditors provided for in this Plan.
 2. Minimum payments. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least the following amounts.
 - a. The Debtor is above-median income. Therefore, if the trustee or the holder of an allowed unsecured claim objects to confirmation of this Plan, and if this Plan does not propose to pay allowed unsecured claims in full:
 - (i) The Debtor is required to pay all disposable income, as defined under §1325(b) which is the equivalent of \$_____ per month, to nonpriority unsecured creditors for 60 months for a total of \$_____ (11 U.S.C. §1325(b)); and
 - (ii) That total is estimated to produce a dividend of _____% for the nonpriority unsecured creditors.
 - b. The sum of \$_____ representing the amount nonpriority unsecured claims would be paid if the estate of the Debtor were liquidated under chapter 7. This amount is estimated to be sufficient to result in a distribution of _____% to nonpriority unsecured claims.
- C. Regular payments to the trustee will be made from future income in the following manner: *Check all that apply.*
- The Debtor will make payments pursuant to a payroll deduction order.
- The Debtor will make payments directly to the trustee.
- Other (*specify method of payment*):_____.
- D. Income tax refunds will be treated as follows: *Check one.*
- The Debtor will retain any income tax refunds received during the Plan term.
- The Debtor 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 turn over to the trustee all income tax refunds in excess of \$500 received during the Plan term.
- The Debtor will treat income tax refunds as follows:

- E. In the event that secured creditor(s) file a Notice of Post-petition Fees and Costs pursuant to FRBP 3002.1(c), the Debtor shall submit those amounts to the Chapter 13 Trustee or modify this Plan not later than 90 days from the date of filing of the Notice of Post-petition Fees and Costs to provide for the payment of these charges.

This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

- F. The Debtor shall submit preconfirmation adequate protection payments for any creditor that holds an allowed claim secured by personal property where such security interest is attributable to the purchase of such property and preconfirmation payments on leases of personal property whose allowed claim is impaired by the terms proposed in this Plan. Preconfirmation adequate protection payments and preconfirmation lease payments will be paid to the chapter 13 trustee for the following creditor(s) in the following amounts:

Creditor/Lessor Name	Collateral Description	Last 4 Digits of Account #	Amount

Each adequate protection payment or preconfirmation lease payment will accrue beginning the 30th day from the date of filing of the case and will continue until the Debtor's post petition attorney fees are paid in full if applicable. The chapter 13 trustee shall deduct the foregoing adequate protection payment(s) and/or preconfirmation lease payment from the Debtor's Plan Payment and disburse the adequate protection payment or preconfirmation lease payment to the secured(s) creditor(s) at the next available disbursement or as soon as practicable after the payment is received and posted to the chapter 13 trustee's account. The chapter 13 trustee will take his or her statutory fee on all receipts made for preconfirmation adequate protection payments or preconfirmation lease payments.

- G. The Debtor shall incur no debt greater than \$1,000.00 without prior court approval unless the debt is incurred in the ordinary course of business pursuant to 11 U.S.C. §1304(b) or for medical emergencies.
- H. The chapter 13 trustee is authorized to disburse funds after the date the confirmation is announced in open court.
- I. The Debtor will pay timely all postconfirmation tax liabilities directly to the appropriate taxing authorities.
- J. The Debtor will pay all amounts required to be paid under a Domestic Support Obligation that first became payable after the date of the filing of the petition.
- K. If the Plan proposes to avoid a lien of a creditor the trustee shall not disburse any payments until the confirmation order is entered.

II. ORDER OF PAYMENTS; CLASSIFICATION AND TREATMENT OF CLAIMS:

Except as otherwise provided in this Plan or by court order, the chapter 13 trustee shall disburse all available funds for the payment of claims as follows:

A. ORDER OF PAYMENTS:

1. If there are Domestic Support Obligations, the order of priority shall be:
 - (a) Domestic Support Obligations and the chapter 13 trustee's fee not exceeding the amount accrued on Plan Payments made to date;
 - (b) Administrative expenses until paid in full;
2. If there are no Domestic Support Obligations, the order of priority shall be:
 - (a) The chapter 13 trustee's fee not exceeding the amount accrued on Plan Payments made to date;
 - (b) Administrative expenses (Class 1(a)) until paid in full.
3. Subject to 1 and 2 above, *pro rata* to all secured and priority claims except as otherwise provided in this Plan.
4. No payment shall be made on nonpriority unsecured claims until all administrative, secured and priority claims have been paid in full unless otherwise provided in this Plan. Unsecured creditors will be paid *pro-rata* except as otherwise provided in this Plan.

B. CLASSIFICATION AND TREATMENT OF CLAIMS:

CLASS 1

ALLOWED UNSECURED CLAIMS ENTITLED TO PRIORITY UNDER 11 U.S.C. §507

Class 1 claims will be paid pro rata in the order set forth in Section II.A. above.

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), and the dollar amount of any allowed administrative expense, controls over any contrary amount listed below.

CATEGORY	AMOUNT OF PRIORITY CLAIM	INTEREST RATE, if any	TOTAL PAYMENT
a. Administrative Expenses			
(1) Chapter 13 trustee's fee – estimated at 11% of all payments to be made to all classes through this Plan.			
(2) Attorney's Fees			
(3) Chapter 7 trustee's Fees			
(4) Other			
b. Other Priority Claims			
(1) Internal Revenue Service			
(2) Franchise Tax Board			
(3) Domestic Support Obligation			
(4) Other			
c. Domestic Support Obligations that have been assigned to a governmental unit and are not to be paid in full in the Plan pursuant to §1322(a)(4) (this provision requires that payments in Part 2 Section I.A. be for a term of 60 months)			
<i>(specify creditor name):</i>			

Insert additional claims as needed.

CLASS 2

**CLAIMS SECURED SOLELY BY PROPERTY THAT IS THE DEBTOR'S PRINCIPAL RESIDENCE
ON WHICH OBLIGATION MATURES AFTER THE FINAL PLAN PAYMENT IS DUE**

Check one.

- None. *If "None" is checked, the rest of Class 2 need not be completed or reproduced.*
- The Debtor 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, as specified below. The Debtor will cure the prepetition arrearages, if any, on a listed claim through disbursements by the trustee, with interest, if any, at the rate stated.

Unless otherwise ordered by the court, the arrearage amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below.

NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	AMOUNT OF ARREARAGE, IF ANY	INTEREST RATE	ESTIMATED MONTHLY PAYMENT ON ARREARAGE	ESTIMATED TOTAL PAYMENTS	ONGOING PAYMENT DISBURSING AGENT
						<input type="checkbox"/> Trustee <input type="checkbox"/> Debtor
						<input type="checkbox"/> Trustee <input type="checkbox"/> Debtor

Insert additional claims as needed.

CLASS 3A

**CLAIMS SECURED BY REAL OR PERSONAL PROPERTY WHICH ARE PAID
IN FULL DURING THE TERM OF THIS PLAN.**

Check one.

None. If "None" is checked, the rest of Class 3A need not be completed or reproduced.

The Debtor proposes:

(1) **Dollar amounts/lien avoidance.** Except as provided below regarding bifurcation, and unless otherwise ordered by the court, the claim amounts listed on a proof of claim filed before the filing deadline under FRBP 3002(c) control over any contrary amounts listed below.

(a) Bifurcation-secured claim: the Debtor proposes that, for the purposes of distributions under this Plan, the dollar amount of secured claims in this Class 3A should be as set forth in the column headed "Secured Claim Amount. For that dollar amount to be binding, either

(i) The Debtor must obtain a court order granting a motion fixing the dollar amount of the secured claim and/or avoiding the lien, or

(ii) The Debtor must complete and comply with Part 2, section IV.C., so that the Plan itself serves as such a motion; the "Included" boxes must be checked in section 1.7 (indicating a nonstandard provision in that section IV.C.) and sections 1.1 and/or 1.2 (indicating that this Plan includes valuation and lien avoidance, and/or avoidance of a judicial lien or nonpossessory, nonpurchase-money lien in that section IV.C.); and this Plan must be confirmed - if any one of those conditions is not satisfied, then the claim will not be bifurcated pursuant to this subparagraph.

(b) Bifurcation-unsecured claim: Any allowed claim that exceeds the amount of the secured claim will be treated as a nonpriority unsecured claim in Class 5 below.

(2) **Taxes/insurance.** The Debtor shall pay all required ongoing property taxes and homeowner's insurance for real property paid in full in this class.

NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	CLAIM TOTAL	SECURED CLAIM AMOUNT	INTEREST RATE	ESTIMATED MONTHLY PAYMENT	ESTIMATED TOTAL PAYMENTS

CLASS 3B

SECURED CLAIMS EXCLUDED FROM 11 U.S.C. §506

Check one.

None. If "None" is checked, the rest of Class 3B 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, 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 this Plan with interest at the rate stated 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.

NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	CLAIM TOTAL	INTEREST RATE	ESTIMATED MONTHLY PAYMENT	ESTIMATED TOTAL PAYMENTS

Insert additional claims as needed.

CLASS 4

OTHER CLAIMS ON WHICH THE LAST PAYMENT IS DUE AFTER THE DATE ON WHICH THE FINAL PAYMENT UNDER THE PLAN IS DUE

Check one.

- None. *If "None" is checked, the rest of Class 4 need not be completed or reproduced.*
- The Debtor 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, as specified below. The Debtor will cure the prepetition arrearages, if any, on a listed claim through disbursements by the trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the court, the dollar amount of arrearage stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below.

NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	Cure of Default					ONGOING PAYMENT DISBURSING AGENT
		AMOUNT OF ARREARAGE, IF ANY	INTEREST RATE	ESTIMATED MONTHLY PAYMENT ON ARREARAGE	ESTIMATED TOTAL PAYMENTS		
							<input type="checkbox"/> Trustee <input type="checkbox"/> Debtor
							<input type="checkbox"/> Trustee <input type="checkbox"/> Debtor

Insert additional claims as needed.

CLASS 5

NON-PRIORITY UNSECURED CLAIMS

- a. Allowed nonpriority unsecured claims not separately classified shall be paid pursuant to section I.B. above.
- b. Separate classification:

Check all that apply if the Debtor proposes any separate classification of nonpriority unsecured claims.

- None.** If "None" is checked, the rest of Class 5 need not be completed or reproduced.
- Maintenance of payments.** The Debtor will maintain the contractual installment payments on the unsecured claims listed below on which the last payment is due after the final Plan payment. The contractual installment payments will be disbursed by the Debtor.

NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	INTEREST RATE	ESTIMATED MONTHLY PAYMENT	ESTIMATED TOTAL PAYMENTS

- c. **Maintenance of payments and cure of any default.** The Debtor 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. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee.

NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	AMOUNT OF ARREARAGE	Cure of Default		
			INTEREST RATE	ESTIMATED MONTHLY PAYMENT	ESTIMATED TOTAL PAYMENTS

- d. **Other separately classified nonpriority unsecured claims.**

NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	AMOUNT TO BE PAID ON THE CLAIM	INTEREST RATE (if applicable)	ESTIMATED TOTAL AMOUNT OF PAYMENTS

Insert additional claims as needed.

CLASS 6

SURRENDER OF COLLATERAL

Check one.

- None.** If "None" is checked, the rest of Class 6 need not be completed or reproduced.
- The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of the 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 Class 5 above.

Creditor Name:	Description:

CLASS 7

EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check one.

- None.** If "None" is checked, the rest of Class 7 need not be completed or reproduced.
- The executory contracts and unexpired leases listed below are treated as specified. (*identify the contract or lease at issue and the other party(ies) to the contract or lease*):

Creditor Name: _____ Description: _____

_____ Rejected Assumed

Creditor Name: _____ Description: _____

_____ Rejected Assumed

Payments to be cured within _____ months of filing and dispersed by:

- Trustee
- Debtor

III. PLAN SUMMARY

CLASS 1a	
CLASS 1b	
CLASS 1c	
CLASS 2	
CLASS 3A	
CLASS 3B	
CLASS 4	
CLASS 5	
CLASS 7	
SUB-TOTAL	
CHAPTER 13 TRUSTEE'S FEE (Estimated 11% unless advised otherwise)	
TOTAL PAYMENT	

IV. NON-STANDARD PLAN PROVISIONS

None. *If "None" is checked, the rest of Section V. 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 Central District of California mandatory Chapter 13 Plan or deviating from it. Nonstandard provisions set out elsewhere in this Plan are ineffective.

The following Plan provisions will be effective only if there is a check in the box "Included" in Sections 1.1, 1.2 and 1.7 of this Plan (as applicable).

- A. The Debtor will file a Motion to value real or personal property of the bankruptcy estate listed below and/or to avoid a lien pursuant to 11 U.S.C §506(a) and §506(d)

Name of Creditor:
-NONE-

Description of collateral:

- B. The Debtor will file a Motion to avoid a judicial lien or nonpossessory, nonpurchase-money security interest, on real or personal property of the bankruptcy estate listed below pursuant to 11 U.S.C § 522(f). If the court enters an order avoiding a judicial lien under Section 522(f), the trustee will not pay any claim filed based on that lien as a secured claim.

Name of Creditor:
-NONE-

Description of collateral:

C. The Debtor is proposing to modify the following secured claims in this Plan without a separate motion or adversary proceeding - this Plan will serve as the motion to value the collateral and/or avoid the liens as proposed below. **To use this option the Debtor must serve this Plan, Local Form F 3015-1.02.NOTICE.341.PLAN.CONFRM and all related exhibits as instructed in that form.**

11 U.S.C. § 522(f) – the Debtor seeks avoidance effective immediately upon issuance of the order confirming this Plan.

11 U.S.C. § 506(a) & (d) – the Debtor seeks avoidance that will be effective upon the earliest to occur of either payment of the underlying debt determined under nonbankruptcy law or one of the following:

(check all that apply and see Local Form F 4003-2.4.ORDER.AFTERDISCH):

(1) discharge under 11 U.S.C. § 1328, or

(2) if the value of the “amount of remaining secured claim” listed below is “\$-0-“ then upon completion of all Plan payments.

Lienholder/Service _____

Real property collateral (street address and/or legal description or document recording number, including county of recording):

(attach page with legal description of property or document recording number as appropriate).

Other collateral *(add description such as judgment date, date of lien recording, book and page number):*

Value of collateral:	\$ _____
Liens reducing equity (to which subject lien can attach): \$ _____ + \$ _____ + \$ _____ = ...	(\$ _____)
Exemption (only applicable for avoidance under § 522(f)):	(\$ _____)
Amount of remaining secured claim (negative results should be listed as \$-0-):	\$ _____

Note: See other parts of this Plan for the proposed treatment of any remaining secured claim (generally Class 3).

Insert additional claims as needed.

D. Other Non-Standard Plan Provisions: *(use attachment, if necessary):*

V. REVESTING OF PROPERTY

Property of the estate shall not revert in the Debtor until such time as a discharge is granted or the case is dismissed or closed without discharge. Revestment shall be subject to all liens and encumbrances in existence when the case was filed, except those liens avoided by court order or extinguished by operation of law. In the event the case is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of this Plan, the chapter 13 trustee shall have no further authority or fiduciary duty regarding use, sale, or refinance of property of the estate except to respond to any motion for proposed use, sale, or refinance as required by the LBRs. Prior to any discharge or dismissal, the Debtor must seek approval of the court to purchase, sell, or refinance real property.

By filing this document, the Attorney for the Debtor, or the Debtor if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Plan are identical to those contained in the Central District of California Chapter 13 Plan other than any nonstandard provisions included in Section IV.

Date: _____

Attorney for Debtor

Debtor

Joint Debtor