Fill in this infor	mation to identify your case:		
Debtor 1			
	st Name Last Name		
Dobtor 2			this is an amended
Debtor 2 (Spouse, if filing) Fir	st Name Middle Name Last Name		d list below the of the plan that have
		been ch	
United States Bar	kruptcy Court for the: District of		
	(State)		
Case number (If known)			
000 1 1 5			
Official F	form 113_		
Chapte	r 13 Plan		12/17
Part 1: N	otices		
To Debtors:	This form sets out options that may be appropriate in some cases, but the presence of an a indicate that the option is appropriate in your circumstances or that it is permissible in your	-	
	do not comply with local rules and judicial rulings may not be confirmable.	ii jaalolai aloti lot	. I land that
	In the following notice to exaditors, you must shook each boy that applies		
	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 eliminate	ed.	
	You should read this plan carefully and discuss it with your attorney if you have one in this bankru	ptcy case. If you o	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 confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise		
	Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirm	•	imapioy
	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 li		
	includes each of the following items. If an item is checked as "Not Included" or if both box be ineffective if set out later in the plan.	es are checked,	the provision will
	·		
1.1 A limi	t on the amount of a secured claim, set out in Section 3.2, which may result in a partial	☐ Included	☐ Not included
paym	ent or no payment at all to the secured creditor		
1.2 Avoid	ance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in	☐ Included	☐ Not included
Section	on 3.4		
1.3 Nons	andard provisions, set out in Part 8	☐ Included	☐ Not included
<u> </u>			<u> </u>
Part 2: P	lan Payments and Length of Plan		
2.1 Debtor(s	will make regular payments to the trustee as follows:		
\$	per for months		
	per for months.] Insert additional lines if needed.		
<u> [</u> απα ψ	poi toi months.] mont additional lines it needed.		
	han 60 months of payments are specified, additional monthly payments will be made to the extent r s to creditors specified in this plan.	necessary to make	e the

Debtor .				Case	number		
2.2 R	egular payments to the trus	tee will be made from	future income in the fo	llowing manner:			
С	heck all that apply.						
	Debtor(s) will make payme	ents pursuant to a payrol	Il deduction order.				
	Debtor(s) will make payme	ents directly to the truste	e.				
	Other (specify method of p	ayment):					
2.3 In	come tax refunds.	• ,					
С	heck one.						
	Debtor(s) will retain any inc	come tax refunds receive	ed during the plan term.				
	Debtor(s) will supply the tru	ustee with a copy of eac	ch income tax return filed		rm within 14 days	of filing the retu	rn and will
	☐ Debtor(s) will treat income	tax refunds as follows:					
2.4 A	dditional payments.						
C	heck one.						
	☐ None. If "None" is checked	d, the rest of § 2.4 need	not be completed or rep	roduced.			
	Debtor(s) will make additio and date of each anticipate		ustee from other sources	, as specified belo	ow. Describe the s	source, estimated	d amount,
2.5 TI Part 3	he total amount of estimated Treatment of Secur		tee provided for in §§ 2	2.1 and 2.4 is \$			
3.1 M	aintenance of payments and	d cure of default, if any	y.				
C	theck one.						
	None. If "None" is checked	d, the rest of § 3.1 need	not be completed or rep	oduced.			
Ţ	The debtor(s) will maintain the applicable contract and directly by the debtor(s), as trustee, with interest, if any filing deadline under Bankr arrearage. In the absence is ordered as to any item o paragraph as to that collate column includes only payments.	Inoticed in conformity was specified below. Any ear, at the rate stated. Unlowptcy Rule 3002(c) conformed a contrary timely filed f collateral listed in this peral will cease, and all se	with any applicable rules. existing arrearage on a list ess otherwise ordered by trol over any contrary am I proof of claim, the amouparagraph, then, unless ecured claims based on	These payments sted claim will be point the court, the amounts listed below ants stated below antherwise ordered that collateral will in	will be disbursed paid in full through ounts listed on a vas to the current are controlling. If uby the court, all p	either by the trus in disbursements proof of claim file installment payr relief from the au ayments under t	stee or by the ed before the nent and tomatic stay his
	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
			\$	\$	%	\$	\$
			o Disbursed by: ☐ Trustee	Ψ	/0	Ψ	. Ψ

Insert additional claims as needed.

Official Form 113 Chapter 13 Plan Page 2

Disbursed by:

Trustee
Debtor(s)

Debt	or Case number
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 <i>Amount of secured claim</i> . 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 <i>Amount of secured claim</i> will retain the lien on the property interes 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	collateral	Amount of claims senior to creditor's claim	Amount of secured claim		Monthly payment to creditor	Estimated total of monthly payments
	\$		\$	\$	\$	%	\$	\$
	\$		\$	\$	\$	%	\$	\$

Insert additional claims as needed.

	_			_		
33	Secured	claims	excluded	from 1	1 U.S.C.	8 506

Check one.

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

☐ 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.

btor		Case number	
Lien avoidance.			
Check one.			
·	t of § 3.4 need not be completed or repro- ill be effective only if the applicable bo		checked.
debtor(s) would have been entitled securing a claim listed below will be amount of the judicial lien or securi amount, if any, of the judicial lien o	nonpurchase money security interests a under 11 U.S.C. § 522(b). Unless otherway e avoided to the extent that it impairs suct ty interest that is avoided will be treated a r security interest that is not avoided will (d). If more than one lien is to be avoid	vise ordered by the court, a th exemptions upon entry of as an unsecured claim in Pa be paid in full as a secured	judicial lien or security interest the order confirming the plan. The art 5 to the extent allowed. The claim under the plan. See 11 U.S.C
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 (if applicable)
	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. (Co	omplete the next column.)	
Insert additional claims as needed.			
Surrender of collateral.			
Check one.			
☐ None. If "None" is checked, the res	t of § 3.5 need not be completed or repre	oduced.	
upon confirmation of this plan the s	each creditor listed below the collateral to tay under 11 U.S.C. § 362(a) be termina allowed unsecured claim resulting from to	ted as to the collateral only	and that the stay under § 1301
Name of creditor		Collateral	

Insert additional claims as needed.

Debt	or	Case number	
Par	t 4:	Treatment of Fees and Priority Claims	
4.1	Gener	ral	
		e's fees and all allowed priority claims, including domestic support obligations other than those treatestition interest.	ed in § 4.5, will be paid in full without
4.2	Truste	ee's fees	
		ee's fees are governed by statute and may change during the course of the case but are estimated to the plan term, they are estimated to total \$	be% of plan payments; and
4.3	Attorr	ney's fees	
	The b	alance of the fees owed to the attorney for the debtor(s) is estimated to be \$	
4.4	Priori	ty claims other than attorney's fees and those treated in § 4.5.	
	Check		
		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	
		The allowed priority claims listed below are based on a domestic support obligation that has been as governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4) requires that payments in § 2.1 be for a term of 60 months; see 11 U.S.C. § 1322(a)(4).	
		Name of creditor	Amount of claim to be paid
			\$
			\$
	,	Insert additional claims as needed.	
Par	t 5:	Treatment of Nonpriority Unsecured Claims	
5.1	•	riority unsecured claims not separately classified.	
		ed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than c ling the largest payment will be effective. <i>Check all that apply.</i>	one option is checked, the option
		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 Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be	

Debtor			Case number		
	None. If "None" is checked, the rest The debtor(s) will maintain the contr on which the last payment is due af debtor(s), as specified below. The o	ny default on nonpriority unsecured claims of § 5.2 need not be completed or reproduced actual installment payments and cure any defair the final plan payment. These payments will aim for the arrearage amount will be paid in fuents disbursed by the trustee rather than by the	d. ault in payments on the I be disbursed either by Ill as specified below a	the trustee or	directly by the
	Name of creditor	Current insta payment	allment Amount of to be pain	of arrearage d	Estimated total payments by trustee
		\$	\$		\$
	Insert additional claims as needed. er separately classified nonpriority		(s) \$ py:		\$
		§ 5.3 need not be completed or reproduced.			
	The nonpriority unsecured allowed cla	ms listed below are separately classified and	will be treated as follow	/S	
	Name of creditor	Basis for separate classification and treatment	Amount to be paid on the claim	Interest rate (if applicable)	
			\$	%	\$
			\$	%	\$
	Insert additional claims as needed.		·		,
	-	expired 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).

Debtor _				Case nun	nber	
	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
			\$	\$		\$
			Debtor(s) \$ Disbursed by: Trustee	\$		\$
	Insert additional contracts or lea	ases as needed.	☐ Debtor(s)			
	Vesting of Property of perty of the estate will vest in eck the applicable box:					
	plan confirmation. entry of discharge. other:					
Part 8:	Nonstandard Plan Prov	visions				
Under B Official I	eck "None" or List Nonstanda None. If "None" is checked, the Pankruptcy Rule 3015(c), nonsta Form or deviating from it. Nonsta Sowing plan provisions will be	rest of Part 8 need not be ndard provisions must be s andard provisions set out e	set forth below. A nonsi elsewhere in this plan a	tandard provisior re ineffective.		e included in the

Part 9:

Signature(s):

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

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below; otherwise the Debtor(s) signatures are optional. The attorney for the Debtor(s), if any, must sign below.

*	×
Signature of Debtor 1	Signature of Debtor 2
Executed on	Executed on
x	Date
Signature of Attorney for Debtor(s)	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 Official Form 113, other than any nonstandard provisions included in Part 8.

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a.	Maintenance and cure payments on secured claims (Part 3, Section 3.1 total)		\$
b.	Modified secured claims (Part 3, Section 3.2 total)		\$
C.	Secured claims excluded from 11 U.S.C. § 506 (Part 3, Section 3.3 total)		\$
d.	Judicial liens or security interests partially avoided (Part 3, Section 3.4 total)		\$
e.	Fees and priority claims (Part 4 total)		\$
f.	Nonpriority unsecured claims (Part 5, Section 5.1, highest stated amount)		\$
g.	Maintenance and cure payments on unsecured claims (Part 5, Section 5.2 total)		\$
h.	Separately classified unsecured claims (Part 5, Section 5.3 total)		\$
i.	Trustee payments on executory contracts and unexpired leases (Part 6, Section 6.1 total)		\$
j.	Nonstandard payments (Part 8, total)	+	\$
	Total of lines a through j		\$

Official Form 113 Chapter 13 Plan – Exhibit Page 1

Committee Note

Official Form 113 is new and is the required plan form in all chapter 13 cases, except to the extent that Rule 3015(c) permits the use of a Local Form. Except as permitted by Rule 9009, alterations to the Official Form are not permitted. As the form explains, spaces for responses may be expanded or collapsed as appropriate, and sections that are inapplicable do not need to be reproduced. Portions of the form provide multiple options for provisions of a debtor's plan, but some of those options may not be appropriate in a given debtor's situation or may not be allowed in the court presiding over the case. Debtors are advised to refer to applicable local rulings. Nothing in the Official Form requires confirmation of a plan containing provisions inconsistent with applicable law.

Part 1. This part sets out warnings to both debtors and creditors. For creditors, if the plan includes one or more of the provisions listed in this part, the appropriate boxes must be checked. For example, if Part 8 of the plan proposes a provision not included in, or contrary to, the Official Form, that nonstandard provision will be ineffective if the appropriate check box in Part 1 is not selected.

Part 2. This part states the proposed periodic plan payments, the estimated total plan payments, and sources of funding for the plan. Section 2.1 allows the debtor or debtors to propose periodic payments in other than monthly intervals. For example, if the debtor receives a paycheck every week and wishes to make plan payments from each check, that should be indicated in § 2.1. If the debtor proposes to make payments according to different "steps," the amounts and intervals of those payments should also be indicated in § 2.1. Section 2.2 provides for the manner in which the debtor will make regular payments to the trustee. If the debtor selects the option of making payments pursuant to a payroll deduction order, that selection serves as a request by the debtor for entry of the order. Whether to enter a payroll deduction order is determined by the court. See Code § 1325(c). If the debtor selects the option of making payments other than by direct payments to the trustee or by a payroll deduction order, the alternative method (e.g., a designated third party electronic funds transfer program) must be specified. Section 2.3 provides

for the treatment of any income tax refunds received during the plan term.

Part 3. This part provides for the treatment of secured claims.

The Official Form contains no provision for proposing preconfirmation adequate protection payments to secured creditors, leaving that subject to local rules, orders, forms, custom, and practice. A Director's Form for notice of and order on proposed adequate protection payments has been created and may be used for that purpose.

Section 3.1 provides for the treatment of claims under Code § 1322(b)(5) (maintaining current payments and curing any arrearage). For the claim of a secured creditor listed in § 3.1, an estimated arrearage amount should be given. A contrary arrearage or current installment payment amount listed on the creditor's timely filed proof of claim, unless contested by objection or motion, will control over the amount given in the plan.

In § 3.2, the plan may propose to determine under Code § 506(a) the value of a secured claim. For example, the plan could seek to reduce the secured portion of a creditor's claim to the value of the collateral securing it. For the secured claim of a non-governmental creditor, that determination would be binding upon confirmation of the For the secured claim of a governmental unit, however, a contrary valuation listed on the creditor's proof of claim, unless contested by objection or motion, would control over the valuation given in the plan. See Bankruptcy Rule 3012. Bankruptcy Rule contemplates that a debtor, the trustee, or another entity may file a proof of claim if the creditor does not do so in a timely manner. See Bankruptcy Rules 3004 and 3005. Section 3.2 will not be effective unless the appropriate check box in Part 1 is selected.

Section 3.3 deals with secured claims that under the so-called "hanging paragraph" of § 1325(a)(5) may not be bifurcated into secured and unsecured portions under Code § 506(a), but it allows for the proposal of an interest rate other than the contract rate to be applied to payments on such a claim. A contrary claim amount listed on the creditor's timely filed proof of claim, unless contested by

objection or motion, will control over the amount given in the plan. If appropriate, a claim may be treated under § 3.1 instead of § 3.3.

In § 3.4, the plan may propose to avoid certain judicial liens or security interests encumbering exempt property in accordance with Code § 522(f). This section includes space for the calculation of the amount of the judicial lien or security interest that is avoided. A plan proposing avoidance in § 3.4 must be served in the manner provided by Bankruptcy Rule 7004 for service of a summons and complaint. *See* Bankruptcy Rule 4003. Section 3.4 will not be effective unless the appropriate check box in Part 1 is selected.

Section 3.5 provides for elections to surrender collateral and requests for termination of the stay under § 362(a) and § 1301 with respect to the collateral surrendered. Termination will be effective upon confirmation of the plan.

Part 4. This part provides for the treatment of trustee's fees and claims entitled to priority status. Section 4.1 provides that trustee's fees and all allowed priority claims (other than those domestic support obligations treated in § 4.5) will be paid in full. In § 4.2, the plan lists an estimate of the trustee's fees. Although the estimate may indicate whether the plan will be feasible, it does not affect the trustee's entitlement to fees as determined by statute. In § 4.3, the form requests a statement of the balance of attorney's fees owed. Additional details about payments of attorney's fees, including information about their timing and approval, are left to the requirements of local practice. In § 4.4, the plan calls for an estimated amount of other priority claims. A contrary amount listed on the creditor's proof of claim, unless changed by court order in response to an objection or motion, will control over the amount given in § 4.4. In § 4.5, the plan may propose to pay less than the full amount of a domestic support obligation that has been assigned to, or is owed to, a governmental unit, but not less than the amount that claim would have received in a chapter 7 liquidation. §§ 1322(a)(4) and 1325(a)(4) of the Code. This plan provision requires that the plan payments be for a term of 60 months. See § 1322(a)(4).

Part 5. This part provides for the treatment of unsecured claims that are not entitled to priority status. In § 5.1, the plan may propose to pay nonpriority unsecured claims in accordance with several options. One or more options may be selected. For example, the plan could propose simply to pay unsecured creditors any funds remaining after disbursements to other creditors, or it could also provide that a defined percentage of the total amount of unsecured claims will be paid. In § 5.2, the plan may propose to cure any arrearages and maintain periodic payments on long-term, nonpriority unsecured debts pursuant to § 1322(b)(5) of the Code. In § 5.3, the plan may provide for the separate classification of nonpriority unsecured claims (such as co-debtor claims) as permitted under Code § 1322(b)(1).

Part 6. This part provides for executory contracts and unexpired leases. An executory contract or unexpired lease is rejected unless it is listed in this part. If the plan proposes neither to assume nor reject an executory contract or unexpired lease, that treatment would have to be set forth as a nonstandard provision in Part 8.

The Official Form contains no provision on the order of distribution of payments under the plan, leaving that to local rules, orders, custom, and practice. If the debtor desires to propose a specific order of distribution, it must be contained in Part 8.

- Part 7. This part defines when property of the estate will revest in the debtor or debtors. One choice must be selected—upon plan confirmation, upon entry of discharge the case, or upon some other specified event. This plan provision is subject to a contrary court order under Code § 1327(b).
- Part 8. This part gives the debtor or debtors the opportunity to propose provisions that are not otherwise in, or that deviate from, the Official Form. All such nonstandard provisions must be set forth in this part and nowhere else in the plan. This part will not be effective unless the appropriate check box in Part 1 is selected. See Bankruptcy Rule 3015(c).
- Part 9. The plan must be signed by the attorney for the debtor or debtors. If the debtor or debtors are not

represented by an attorney, they must sign the plan, but the signature of represented debtors is optional. In addition to the certifications set forth in Rule 9011(b), the signature constitutes a certification that the wording and order of Official Form 113 have not been altered, other than by including any nonstandard provision in Part 8.