

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF DELAWARE**

In Re: Chapter \_\_\_\_\_

Debtor. Case No. \_\_\_\_ - \_\_\_\_\_(\_\_\_\_)

**CHAPTER 13 PLAN**

**NOTICE TO ALL CREDITORS THAT THIS PLAN AND ALL OF ITS  
PROVISIONS ARE SUBJECT TO DEL. BANKR. L.R. 3023-1**

The future earnings of the debtor are submitted to the supervision and control of the Court and the Debtor's employer shall pay to the trustee the sum of \$\_\_\_\_\_ (monthly) for \_\_\_\_\_ months.

From the payment so received, after deduction of allowed Trustee's commission, the Trustee shall make disbursements as follows:

1. Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. § 507.

- (A) Debtor's Counsel Fees \_\_\_\_\_
- (B) Priority Taxes (specify tax and tax year due) \_\_\_\_\_
- (C) Other Priority or Administrative Expenses \_\_\_\_\_

2. (As applicable - Pro-rata with or subsequent to) dividends to priority creditors, holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

- (A) Long term or mortgage debt - PRE-PETITION ARREARAGE ONLY, to be paid to (mortgagee creditor) \$\_\_\_\_\_ (total amount of pre-petition arrears for the real property (collateral identified)). Debtor shall continue to make regular post-petition payments directly to (mortgagee creditor) \_\_\_\_\_. This section of the Plan specifically incorporates all of the provisions affecting mortgage claims as set forth in Del. Bankr. L.R. 3023-1(b)(ii) and the parties shall be so governed.
- (B) Secured Vehicle debt (cramdown) - Pro-rata payments to: \_\_\_\_\_ in the amount of \$\_\_\_\_\_ for payment in full of the value of property or in equal monthly payments of \$ \_\_\_\_\_ per month for the (collateral). Total payments will be \$ \_\_\_\_\_.
- (C) Secured Vehicle debt (910 car claim) - Pro-rata payments to \_\_\_\_\_ in the full amount of the vehicle claim or in equal monthly payments of \$ \_\_\_\_\_ per month for

the \_\_\_\_\_ (identify vehicle). Total payments will be \$\_\_\_\_\_.

(D) Other secured debt: \_\_\_\_\_

3. Surrender - Secured Collateral to: (Name of creditor and collateral). Debtor(s) abandons such property and agrees that the Automatic Stay under 11 U.S.C. § 362 is terminated as to the property and any interest in the property. Claims, if any submitted by such creditor may receive a distribution under the Plan if such claims reflect an applicable deficiency balance remaining following surrender.

4. Subsequent to dividends to priority and secured creditors, dividends to allowed non-priority general unsecured creditors shall be distributed as follows:

General unsecured creditors will be paid [ ] a dividend of 100% of their allowed claim, or [ ] a pro rata dividend of

1. \_\_\_\_\_ BIOC or
2. \_\_\_\_\_ Disp. Income x 60 months as calculated under 11 U.S.C. § 1325(b), or [ ] a pro-rata dividend, if any.

5. (If applicable) The following leases or executory contracts of the debtor will be treated as follows:

6. Title to the Debtor(s) property shall revert in the Debtor on confirmation of the plan.

7. Other special provisions of the Plan: \_\_\_\_\_

8. A proof of claim must be filed in order to share in distributions under the plan. Proofs of claim in duplicate shall be delivered or mailed to Clerk, United States Bankruptcy Court, 824 Market Street, Wilmington, Delaware 19801.

\_\_\_\_\_  
Debtor's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Joint Debtor's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Attorney for Debtor(s)

\_\_\_\_\_  
Date