

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TEXAS
EL PASO DIVISION

IN RE:

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CASE NO.

Debtor(s)

Chapter 13 Proceeding

DEBTOR(S)' CHAPTER 13 G AMENDED PLAN
AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

Creditors are hereby notified that the following Plan may be amended at the Meeting of Creditors (Section 341 Meeting). Any amendment may affect your status as a creditor. The Debtor's estimate of how much the Plan will pay, projected payments, and estimates of the allowed claims may also change. The following information advises creditors of the status of the case based on the information known at the time of its preparation. Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. More detailed information is on file at the Office of the United States Bankruptcy Clerk in El Paso, Texas. Local Bankruptcy Rules and Standing Orders on procedures are available at the Clerk's Office and online at www.txwb.uscourts.gov.

Use of the singular word "Debtor" in this Plan includes the plural where appropriate.

Plan Summary

- A. The Debtor's plan payment will be \$_____ per month, paid by **G** Pay Order or **G** Direct Pay, for _____ months. The gross amount to be paid into the Plan is \$_____.
- B. The Plan proposes to pay all allowed priority claims in full, all secured claims to the extent of the value of the collateral, and approximately _____ % of each unsecured allowed claim.

THIS PLAN DOES NOT ALLOW CLAIMS. YOU MUST FILE A PROOF OF CLAIM TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN THAT MAY BE CONFIRMED. CREDITORS ARE REFERRED TO THE FEDERAL RULES OF BANKRUPTCY PROCEDURE AND THE LOCAL BANKRUPTCY RULES FOR THE WESTERN DISTRICT OF TEXAS FOR INFORMATION ON DEADLINES FOR FILING SECURED CLAIMS AND UNSECURED CLAIMS.

- C. The value of the Debtor's non-exempt assets is \$_____.
- D. The Debtor's monthly net income of \$_____, less monthly expenses of \$_____, equals \$_____, which is the amount available monthly for the Plan.
- E. If the payment of any debt is proposed to be paid directly by the Debtor outside the Plan, it is so noted in Section VI(1), set forth below.

Plan Provisions

I. Vesting of Estate Property

G Upon confirmation of the Plan, all property of the estate shall vest in the Debtor and shall not remain as property of the estate.

G Upon confirmation of the Plan, all property of the estate shall not vest in the Debtor, but shall remain as property of the estate.

G Other (describe):

II. Interim Disbursement of Plan Payments

In accordance with the applicable Standing Order Relating to Chapter 13 Case Administration, the Debtor requests and consents to disbursement by the Chapter 13 Trustee of Plan payments prior to confirmation of the Plan to evidence the Debtor's good faith, promote successful completion of the case, and to provide adequate protection to secured creditors. The Chapter 13 Trustee shall begin disbursements as soon as practicable after the Section 341 Meeting of Creditors is concluded.

III. Executory Contracts/Unexpired Leases/Contracts for Deed

Pursuant to 11 U.S.C. § 1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to assume the following executory contracts, unexpired leases, and/or contracts for deed, if any:

Pursuant to 11 U.S.C. § 1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to reject the following executory contracts, unexpired leases, and/or contracts for deed, if any:

IV. Motion to Value Collateral Pursuant to 11 U.S.C. § 506

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the amount of the claim, whichever is less. The portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section VI (2)(F).

The Debtor moves to value the collateral described below in the amounts indicated. An affidavit or declaration pursuant to Local Rule 3012 is attached in support of each of the

valuations below. Objections to valuation of collateral proposed by this Plan must be filed by ninety (90) days after the original Plan is served or twenty (20) days after an Amended Plan is served, whichever is later. If no timely response or objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan.

Creditor/Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
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V. Motion to Avoid Lien Pursuant to 11 U.S.C. § 522(f)

The Bankruptcy Code allows certain liens to be avoided. If a lien is avoided, the claim will not be treated as a secured claim but as an unsecured claim under Section VI (2)(F).

The Debtor moves to avoid the following liens that impair exemptions. Objections to lien avoidance as proposed in this plan must be filed by ninety (90) days after the original Plan is served or twenty (20) days after an Amended Plan is served, whichever is later. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan. (Debtor must list the specific exempt property said lien impairs and the basis of the lien--i.e., judicial, nonpurchase-money security interest, etc.)

Creditor	Property Subject to Lien	Amount of Lien to Be Avoided	Remarks
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VI. Specific Treatment for Payment of Allowed Claims

1. PAYMENTS TO BE MADE BY THE DEBTOR DIRECTLY TO CREDITORS

Creditor/Collateral, if any	Remarks	Debt Amount	Monthly Payment
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2. PAYMENTS TO BE MADE BY TRUSTEE TO CREDITORS

A. Administrative Expenses (including attorney’s fees). The Trustee may receive up to 10% of all sums disbursed, except on any funds returned to the Debtor.

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured creditors	Remarks
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B. Priority Creditors

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured creditors	Remarks
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C. Arrearage Claims

Creditor/Collateral	Estimated Claim	Estimated Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
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D. Cure claims on Assumed Contracts, Leases, and Contracts for Deed:

Creditor/Subject Property, if any	Estimated Amount of Cure Claim	Monthly Payment or Method of Disbursement	Remarks
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E. Secured Creditors

Creditor/Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
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F. General Unsecured Creditors (including claims from rejection of contracts, leases and contracts for deed). *Describe treatment for the class of general unsecured creditors.*

Totals:

Administrative Claims _____
Priority Claims _____
Arrearage Claims _____
Cure Claims _____
Secured Claims _____
Unsecured Claims _____

3. SUPPLEMENTAL PLAN PROVISIONS

The following are the Supplemental Plan Provisions:

Respectfully submitted this _____ day of _____, 200__.

Debtor

Co-Debtor

Address

Address

Attorney for Debtor

Address/Phone & Fax Number

Certificate of Service

ATTACH PROPOSED PAYMENT SCHEDULE, IF AVAILABLE