

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA

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In re:

Case No.:  
Chapter 13

\_\_\_\_\_ /

**DEBTOR'S RESPONSE TO [NAME OF SECURED CREDITOR]  
NOTICE OF PAYMENT CHANGE**

The debtor, through the undersigned attorney, responds to [Name of Secured Creditor] ("Secured Creditor") Notice of Payment Change effective \_\_\_\_\_, as follows:

- Debtor objects to Secured Creditor's notice of payment change and requests a hearing on this matter. Documentation supporting the payment change was not attached to the notice. Accordingly, debtor requests documentation substantiating said payment change within 14 days of the date of this response.
- Debtor does not object to Secured Creditor's notice of payment change and **will** propose a modified plan to provide for these fees and costs.
- Debtor does not object to Secured Creditor's notice of payment change. Due to the *de minimus* amount of the payment change the debtor **will not** propose a modified plan to provide for these fees and costs at this time. If a modified plan is filed by the debtor for any other reason, the debtor will provide for the difference due the Secured Creditor. Debtor does not dispute the payment change and acknowledges that the debt is non-dischargeable and due upon discharge.
- Debtor does not object to Secured Creditor's notice of payment change. Due to the *de minimus* amount of the payment change the Trustee is authorized to increase plan payments to the Secured Creditor by \$\_\_\_\_\_ (aforementioned amount includes Trustee's 10%). The debtor's attorney shall receive \$\_\_\_\_\_ in compensation. This fee shall be paid via \_\_\_\_\_, the chapter 13 plan, or it has been paid directly to the debtor's attorney.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Debtor

Attorney for Debtor \_\_\_\_\_  
Address \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

\_\_\_\_\_  
Phone: \_\_\_\_\_  
Fax: \_\_\_\_\_  
Email: \_\_\_\_\_