

(a) A Chapter 13 debtor may file a motion which must be entitled "Motion to Strip Off a Junior Lien" and a proposed order in a format that substantially complies with Motion to Strip Off a Junior Lien, Local Form M.

(b) The motion, at a minimum, must specifically identify:

- (1) the name of the creditor;
- (2) the subject real property;
- (3) the legal description of the property;
- (4) state clearly and unequivocally that the debtor intends to strip off the creditor's lien and treat the creditor's claim as unsecured; and
- (5) state that the basis for the lien stripping is alleged lack of equity in the encumbered property.

(c) The motion should be filed with the proposed plan or no later than twenty one (21)\* days prior to the scheduled confirmation hearing in order for the motion to be heard in conjunction with the confirmation hearing.

\*Time period enlarged to allow 20 days notice in addition to compliance with time computation amendments.