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Bankruptcy 101

Chapter 13 – The Basics/Plan Formation

**Morris H. Laatsch, Esq. &
Joseph A. Ferrise, Esq.**

In re **John A Sample,
Mary B Sample**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
123 Main Street Anytown, Ohio 00000	Fee Simple	J	174,000.00	174,000.00

Sub-Total > **174,000.00** (Total of this page)

Total > **174,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **John A Sample,
Mary B Sample**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1 Cash on hand		Cash Location: In Debtor's Possession	J	50.00
2 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Charter One Bank Checking Account	J	300.00
		Charter One Bank Savings Account	J	25.00
3 Security deposits with public utilities, telephone companies, landlords, and others.	X			
4 Household goods and furnishings, including audio, video, and computer equipment.		TV, DVD player, computer, camera, dresser, dishwasher, microwave, washer/dryer, utensils, pots/pans, tables/chairs, sofa, entertainment ctr, chairs, vacuum, lawn tools, mower, beds/bedding, refrigerator/stove Location: In Debtor's Possession	J	2,500.00
5 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		DVDs Location: In Debtor's Possession	J	100.00
6 Wearing apparel.		Clothing Location: In Debtor's Possession	J	200.00
7 Furs and jewelry.	X			
8 Firearms and sports, photographic, and other hobby equipment.		Shotgun Location: In Debtor's Possession	J	50.00
9 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Cincinnati Term Life Insurance	H	0.00
		Great West Term Life Insurance	W	0.00
		Term Life Insurance with Employer	W	0.00

Sub-Total > **3,225.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **John A Sample,
Mary B Sample**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	401k		W	4,641.34
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	dba "The Webmaster"		H	Unknown
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **4,641.34**
(Total of this page)

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

In re **John A Sample,
Mary B Sample**

Case No. _____

Debtors
SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Personal Injury Claim	H	10,000.00
SPECIAL PROVISIONS (Canton Plan #1; Akron Plan #12)				
22. Patents, copyrights, and other intellectual property. Give particulars	X			
23. Licenses, franchises, and other general intangibles. Give particulars	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Saturn ION Lease Location: In Debtor's Possession	J	Unknown
		2005 Nissan Xterra Location: In Debtor's Possession	H	10,000.00
		2007 Pontiac G6 Lease	W	Unknown
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Computer, Print/Copy/Scan/Fax Machine, Monitor, Digital Camera, Office Supplies	H	2,000.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Cat Location: In Debtor's Possession	J	0.00
32. Crops - growing or harvested. Give particulars.	X			

Sub-Total > **22,000.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

In re **John A Sample,
Mary B Sample**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 0.00
(Total of this page)
Total > 29,866.34

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

In re **John A Sample,
Mary B Sample**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)

- 11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

 Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
123 Main Street Anytown, Ohio 00000	Ohio Rev. Code Ann. § 2329.66(A)(1)	10,000.00	174,000.00
Cash on Hand			
Cash Location: In Debtor's Possession	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	50.00	50.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Charter One Bank Checking Account	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	300.00	300.00
Charter One Bank Savings Account	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	25.00	25.00
Household Goods and Furnishings			
TV, DVD player, computer, camera, dresser, dishwasher, microwave, washer/dryer, utensils, pots/pans, tables/chairs, sofa, entertainment ctr, chairs, vacuum, lawn tools, mower, beds/bedding, refrigerator/stove Location: In Debtor's Possession	Ohio Rev. Code Ann. § 2329.66(A)(4)(b)	2,500.00	2,500.00
Books, Pictures and Other Art Objects; Collectibles			
DVDs Location: In Debtor's Possession	Ohio Rev. Code Ann. § 2329.66(A)(4)(b)	100.00	100.00
Wearing Apparel			
Clothing Location: In Debtor's Possession	Ohio Rev. Code Ann. § 2329.66(A)(3)	200.00	200.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Shotgun Location: In Debtor's Possession	Ohio Rev. Code Ann. § 2329.66(A)(4)(b)	50.00	50.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
401k	Ohio Rev. Code Ann. § 2329.66(A)(10)(b)	4,641.34	4,641.34
Other Contingent and Unliquidated Claims of Every Nature			
Personal Injury Claim	Ohio Rev. Code Ann. § 2329.66(A)(12)(c)	5,000.00	10,000.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2005 Nissan Xterra Location: In Debtor's Possession	Ohio Rev. Code Ann. § 2329.66(A)(2)	1,000.00	10,000.00
Office Equipment, Furnishings and Supplies			
Computer, Print/Copy/Scan/Fax Machine, Monitor, Digital Camera, Office Supplies	Ohio Rev. Code Ann. § 2329.66(A)(5)	750.00	2,000.00
Total:		24,616.34	203,866.34

0 continuation sheets attached to Schedule of Property Claimed as Exempt

Canton Plan #s 4, 5, 6, 7; Akron Plan #s 4, 5, 6

B6D (Official Form 6D) (12/0

If Surrendering, Canton Plan #1 (Special Provisions); Akron Plan #10

In re **John A Sample,
Mary B Sample**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A B, a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.		2006					
Creditor #: 1 National City Mortgage PO Box 1820 Dayton, OH 45401-1820		Mortgage 123 Main Street Anytown, Ohio 00000					
		Value \$ 174,000.00				174,000.00	0.00
Account No.		8/2004					
Creditor #: 2 US Bank PO Box 468002 Bedford, OH 44146		Loan for Vehicle 2005 Nissan Xterra Location: In Debtor's Possession					
		Value \$ 10,000.00				15,000.00	5,000.00
Account No.							
		Value \$					
Account No.							
		Value \$					
Subtotal (Total of this page)						189,000.00	5,000.00
Total (Report on Summary of Schedules)						189,000.00	5,000.00

0 continuation sheets attached

In re **John A Sample,
Mary B Sample**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **John A Sample,
Mary B Sample**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. Creditor #: 1 IRS Special Procedures PO Box 21126 Philadelphia, PA 19114-0326		J	2006 Income Tax				4,000.00	0.00
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal (Total of this page)							4,000.00	0.00
Total (Report on Summary of Schedules)							4,000.00	0.00

Canton Plan # 2; Akron Plan # 9

B6F (Official Form 6F) (12/07)

In re **John A Sample,
Mary B Sample**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A B, a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m) Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Creditor #: 1 American Education Services PO Box 2461 Harrisburg, PA 17105-2461		2005 Student Loan				6,800.00
Account No. Creditor #: 2 Bank of America PO Box 15026 Wilmington, DE 19850-5026		2002-2007 Credit Card				26,000.00
Account No. Creditor #: 3 Discover PO Box 15251 Wilmington, DE 19886-5251		2004-2006 Credit Card				5,800.00
Account No. Creditor #: 4 Old Navy PO Box 981064 El Paso, TX 79998-1064		2002-2007 Credit Card				488.00
Subtotal (Total of this page)						39,088.00

1 continuation sheets attached

In re **John A Sample,
Mary B Sample**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS, INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	D I S P U T E D	U N L I Q U I D A T E D	A M O U N T O F C L A I M
		H W J C			
Account No. Creditor #: 5 Wells Fargo PO Box 98751 Las Vegas, NV 89193		2006 Personal Loan			1,368.00
Account No.					
Account No.					
Account No.					
Account No.					

Sheet no. 1 of 1 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **1,368.00**

Total
(Report on Summary of Schedules) **40,456.00**

Canton Plan # 3 if keeping or #1 Special Provisions if NOT keeping
Akron Plan # 11 if keeping or #10 Property to be surrendered if NOT keeping

In re **John A Sample,
Mary B Sample**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
GMAC PO Box 9001951 Louisville, KY 40290	2004 Saturn ION Debtor is LESSEE
National City Auto Lease PO Box 56011 Louisville, KY 40285-6011	2008 Pontiac G6 Debtor is LESSEE

B6J (Official Form 6J) (12/07)

In re John A Sample
Mary B Sample

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>1,516.74</u>
a. Are real estate taxes included? Yes <u>X</u> No <u> </u>		
b. Is property insurance included? Yes <u>X</u> No <u> </u>		
2. Utilities:		
a. Electricity and heating fuel		\$ <u>235.00</u>
b. Water and sewer		\$ <u>36.00</u>
c. Telephone		\$ <u>40.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$ <u>195.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>95.00</u>
4. Food		\$ <u>750.00</u>
5. Clothing		\$ <u>175.00</u>
6. Laundry and dry cleaning		\$ <u>35.00</u>
7. Medical and dental expenses		\$ <u>130.00</u>
8. Transportation (not including car payments)		\$ <u>325.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>75.00</u>
10. Charitable contributions		\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <u>0.00</u>
b. Life		\$ <u>45.00</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>80.00</u>
e. Other _____		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>Self-employment Income Taxes</u>		\$ <u>552.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>0.00</u>
b. Other <u>Auto Lease</u>		\$ <u>375.00</u>
c. Other _____		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other <u>See Detailed Expense Attachment</u>		\$ <u>864.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>5,523.74</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>6,455.76</u>
b. Average monthly expenses from Line 18 above		\$ <u>5,523.74</u>
c. Monthly net income (a. minus b.)		\$ <u>932.02</u>

In re John A Sample
Mary B Sample

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

<u>Garbage</u>	\$	<u>20.00</u>
<u>Internet</u>	\$	<u>40.00</u>
<u>Cell Phone</u>	\$	<u>70.00</u>
<u>Cable</u>	\$	<u>65.00</u>
<u>Total Other Utility Expenditures</u>	\$	<u>195.00</u>

Other Expenditures:

<u>Auto Maintenance</u>	\$	<u>40.00</u>
<u>Child Care</u>	\$	<u>810.00</u>
<u>Professional fees for nursing license</u>	\$	<u>14.00</u>
<u>Total Other Expenditures</u>	\$	<u>864.00</u>

THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO

IN RE: _____

CHAPTER 13
CASE NUMBER _____

1%

5%

FINANCIAL SUMMARY
OF CHAPTER 13 PLAN

AMOUNT:

I. PRIORITY CREDITORS - 100%

1 NONE

2

3

4

(2006 IRS - NOT priority: 3yr rule -
2yr rule - 240 day rule - probably secured) 0

II. SECURED CREDITORS - PAID DIRECTLY BY DEBTOR(S)

1 NCB: lat mty conduit

2

3

4

Auto Lease: vehicle lease - pd outside

III. SECURED CREDITORS - PAID BY CHAPTER 13 TRUSTEE

		<u>SECURED</u> <u>AMOUNT</u>	<u>INTEREST</u> <u>AMOUNT</u>	<u>UNSECURED</u> <u>AMOUNT</u>
5.75	1 NCB - arrears	28000	4285	0
5.75	2 U.S. Bank (Nissan)	10000	1530	5000
	3 IRS (non-priority)	4000	1500	0
	4			
	5 GMAC (reject lease)	0	0	2000
	6			

SECURED PORTION + INTEREST TOTAL:
UNSECURED PORTION TOTAL:

<u>49315</u> @ 100.00%	<u>49315</u>	49315
<u>7000</u> @ 1%	<u>70</u>	350

IV. UNSECURED CREDITORS:

<u>41000</u> @ 1%	<u>410</u>	2050
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V. SPECIAL CLASS OF CREDITORS: (cosigned debt - long term debt)

<u>—</u>	<u>—</u>	
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VI. ATTORNEY FEES: TOTAL: 4000 PD DIRECT: 500

BALANCE THRU PLAN	<u>3500</u>	3500
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SUBTOTAL: 53295 55215

VII. TRUSTEE'S FEES AND EXPENSES: 10.0% 7

$- 57026 \div 60 = 950 + 1519 = 2469$

3731 3965

TOTAL I.-VII. 57026 59080

VIII. PAYMENTS FROM DEBTOR(S):

DEBTOR: _____ PER _____ MONTH FOR _____ YEARS
JT DEBTOR: _____ EVERY _____ MONTH FOR _____ YEARS

TOTAL VIII: _____ 985 + 1519 = 2504

THE TOTAL OF ITEM VIII MUST BE EQUAL TO OR GREATER THAN THE TOTAL OF ITEMS I, III, IV, V, VI AND VII.
THIS REPORT MUST BE SUBMITTED TO THE TRUSTEE PRIOR TO THE FIRST MEETING OF CREDITORS

In re John A Sample
Mary B Sample Debtor(s) Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

- (1518.74)
- 1. Rent or home mortgage payment (include lot rented for mobile home) \$ 0
 - a. Are real estate taxes included? Yes X No
 - b. Is property insurance included? Yes X No
 - 2. Utilities:
 - a. Electricity and heating fuel \$ 235.00
 - b. Water and sewer \$ 36.00
 - c. Telephone \$ 40.00
 - d. Other See Detailed Expense Attachment \$ 195.00
 - 3. Home maintenance (repairs and upkeep) \$ 95.00
 - 4. Food \$ X 750.00 - 700
 - 5. Clothing \$ X 175.00 - 150
 - 6. Laundry and dry cleaning \$ 35.00
 - 7. Medical and dental expenses \$ 130.00
 - 8. Transportation (not including car payments) \$ X 325.00 - 300
 - 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 75.00
 - 10. Charitable contributions \$ 0.00
 - 11. Insurance (not deducted from wages or included in home mortgage payments)
 - a. Homeowner's or renter's \$ 0.00
 - b. Life \$ 45.00
 - c. Health \$ 0.00
 - d. Auto \$ 80.00
 - e. Other \$ 0.00
 - 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 652.00
(Specify) Self-employment Income Taxes
 - 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)
 - a. Auto \$ 0.00
 - b. Other Auto Lease \$ 375.00
 - c. Other \$ 0.00
 - 14. Alimony, maintenance, and support paid to others \$ 0.00
 - 15. Payments for support of additional dependents not living at your home \$ 0.00
 - 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00
 - 17. Other See Detailed Expense Attachment \$ 884.00
 - 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ 4007 3907
 - 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

- a. Average monthly income from Line 15 of Schedule I \$ 6,455.76
- b. Average monthly expenses from Line 18 above \$ 4007 3907
- c. Monthly net income (a. minus b.) \$ 2448.76 2548.76

Fill in this information to identify your case:

Debtor 1

 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) _____
 First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of _____
 (State)

Case number _____
 (if known)

Check if this is an amended plan, and list below the sections of the plan that have been changed.

Official Form 113
Chapter 13 Plan

12/17

Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

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 eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you 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 must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See 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 line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input type="checkbox"/> Not included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4	<input type="checkbox"/> Included	<input type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 8	<input type="checkbox"/> Included	<input type="checkbox"/> Not included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$ 2500 per mo for 60 months
 [and \$ _____ per _____ for _____ months.] Insert additional lines if needed.

*36 < median (pot plan)
 60 > "*

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

Debtor _____

Case number _____

2.2 Regular payments to the trustee will be made from future income in the following manner:

Check all that apply.

- Debtor(s) will make payments pursuant to a payroll deduction order.
- Debtor(s) will make payments directly to the trustee.
- Other (specify method of payment): _____

2.3 Income tax refunds.

Check one.

- Debtor(s) will retain any income tax refunds received during the plan term.
- Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- Debtor(s) will treat income tax refunds as follows:

OCP

2.4 Additional payments.

Check one.

- None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.
- Debtor(s) will make additional payment(s) to the trustee from other sources, as specified below. Describe the source, estimated amount, and date of each anticipated payment.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$ _____

Part 3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default, if any.

Check one.

- None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payments. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Additional order
17.2
18.5

UK or Till

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
NCB	House	\$ 1519	\$ 28000	%	\$ 500	\$ 29000

Disbursed by:
 Trustee
 Debtor(s)

Disbursed by:
 Trustee
 Debtor(s)

Insert additional claims as needed.

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 Amount of secured claim. 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 Amount of secured claim will retain the lien on the property interest 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	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor	Estimated total of monthly payments
IRS	\$ 4000	house	\$ _____	\$ _____	4000	%	\$ _____	\$ _____
USBank	\$ 15000	car	\$ 10000	\$ 0	10000	5.75	\$ _____	\$ _____

Fill amount

amount schedule

Insert additional claims as needed.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

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

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:					
<input type="checkbox"/> Trustee					
<input type="checkbox"/> Debtor(s)					
_____	_____	\$ _____	_____ %	\$ _____	\$ _____
Disbursed by:					
<input type="checkbox"/> Trustee					
<input type="checkbox"/> Debtor(s)					

Insert additional claims as needed.

3.4 Lien avoidance.

Check one.

None. If "None" is checked, the rest of § 3.4 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 judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the debtor(s) would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the court, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). *If more than one lien is to be avoided, provide the information separately for each lien.*

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) \$ _____
Collateral _____	b. Amount of all other liens \$ _____	Interest rate (if applicable) _____ %
Lien identification (such as judgment date, date of lien recording, book and page number) _____ _____	c. Value of claimed exemptions + \$ _____	Monthly payment on secured claim \$ _____
	d. Total of adding lines a, b, and c \$ _____	Estimated total payments on secured claim \$ _____
	e. Value of debtor(s)' interest in property - \$ _____	
	f. Subtract line e from line d. \$ _____	
	Extent of exemption impairment (Check applicable box): <input type="checkbox"/> Line f is equal to or greater than line a. The entire lien is avoided. (Do not complete the next column.) <input type="checkbox"/> Line f is less than line a. A portion of the lien is avoided. (Complete the next column.)	

Insert additional claims as needed.

3.5 Surrender of collateral.

Check one.

None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of creditor	Collateral
_____	_____
_____	_____

Insert additional claims as needed.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 10 % of plan payments; and during the plan term, they are estimated to total \$ _____

4.3 Attorney's fees

The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$ _____

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

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 _____.

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4). This plan provision 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.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply.

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 paid approximately \$ _____. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

Debtor _____

Case number

(Student loans)

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.

None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on which the last payment is due after the final plan payment. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of creditor	Current installment payment	Amount of arrearage to be paid	Estimated total payments by trustee
_____	\$ _____	\$ _____	\$ _____
	Disbursed by: <input type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)		
_____	\$ _____	\$ _____	\$ _____
	Disbursed by: <input type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)		

Insert additional claims as needed.

5.3 Other separately classified nonpriority unsecured claims. Check one.

None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

The nonpriority unsecured allowed claims listed below are separately classified and will be treated as follows

Name of creditor	Basis for separate classification and treatment	Amount to be paid on the claim	Interest rate (if applicable)	Estimated total amount of payments
_____	_____	\$ _____	_____%	\$ _____
_____	_____	\$ _____	_____%	\$ _____

Insert additional claims as needed.

Part 6: Executory Contracts and Unexpired 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 number _____

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
_____	_____	\$ _____ Disbursed by: <input type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	\$ _____	_____	\$ _____
_____	_____	\$ _____ Disbursed by: <input type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	\$ _____	_____	\$ _____

Insert additional contracts or leases as needed.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon

Check the applicable box:

- plan confirmation.
- entry of discharge.
- other: _____

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.
