Name	_
Address	_
Telephone (FAX)	_ _
Email Address Attorney for Debtor State Bar No	
Debtor in Pro Se (Any reference to the singular shall include the plural in the	•
UNITED STATES BANKRI CENTRAL DISTRICT OF	
List all names (including trade names) used by the debtor within the last 8 years:	Chapter 13 Case No.:
last o yours.	CHAPTER 13 PLAN
	CREDITOR'S MEETING: Date: Time: Place:
	CONFIRMATION HEARING: Date:

NOTICE

Time: Place:

This Chapter 13 Plan is proposed by the above Debtor. The Debtor attests that the information stated in this Plan is accurate. Creditors cannot vote on this Plan. However, creditors may object to this Plan being confirmed pursuant to 11 U.S.C. §1324. Any objection must be in writing and must be filed with the court and served upon the Debtor, Debtor's attorney (if any), and the Chapter 13 Trustee not less than 8 days before the date set for the meeting of creditors. Unless an objection is filed and served, the court may confirm this Plan. The Plan, if confirmed, modifies the rights and duties of the Debtor and creditors to the treatment provided in the Plan as confirmed, with the following IMPORTANT EXCEPTIONS:

Unless otherwise provided by law, each creditor will retain its lien until the earlier of payment of the underlying debt determined under non-bankruptcy law or discharge under 11 U.S.C. §1328. If the case under this chapter is dismissed or converted without completion of the Plan, such lien shall also be retained by such holder to the extent recognized by applicable non-bankruptcy law.

Defaults will be cured using the interest rate set forth below in the Plan. Any ongoing obligation will be paid according to the terms of the Plan.

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HOLDERS OF SECURED CLAIMS AND CLASS 1 CLAIMANTS WILL BE PAID ACCORDING TO THIS PLAN AFTER CONFIRMATION UNLESS THE SECURED CREDITOR OR CLASS 1 CLAIMANT FILES A PROOF OF CLAIM IN A DIFFERENT AMOUNT THAN THAT PROVIDED IN THE PLAN. If a secured creditor or a class 1 creditor files a proof of claim, that creditor will be paid according to that creditor's proof of claim, unless the court orders otherwise.

HOLDERS OF ALL OTHER CLAIMS MUST TIMELY FILE PROOFS OF CLAIMS, IF THE CODE SO REQUIRES, OR THEY WILL NOT BE PAID ANY AMOUNT. A Debtor who confirms a Plan may be eligible thereafter to receive a discharge of debts to the extent specified in 11 U.S.C. § 1328.

The Debtor proposes the following Plan and makes the following declarations:

	СН	PROPERTY AND FUTURE EARNINGS OR INCOME SUBJECT TO THE SUPERVISION AND CONTROL OF THE CHAPTER 13 TRUSTEE					
	The	The Debtor submits the following to the supervision and control of the Chapter 13 Trustee:					
	A.	Payments by Debtor of \$date the petition was filed.	per month formonths	s. This monthly Plan Payment will	begin within 30 days of the		
	B.	The base plan amount is \$creditors. If that percentage is less or until the base plan amount is paccordingly.	which is estimated to pa than 100%, the Debtor will pay the paid in full, and the Chapter 13 Tr	y% of the allowed clain Plan Payment stated in this Plan ustee may increase the percenta	ns of nonpriority unsecured for the full term of the Plan age to be paid to creditors		
	C.	Amounts necessary for the payme	ent of post petition claims allowed u	under 11 U.S.C. §1305.			
	D.	whose allowed claim is impaired	ion payments for any creditor who e to the purchase of such property a I by the terms proposed in the p vill be paid to the Chapter 13 Trust	nd preconfirmation payments on lan. Preconfirmation adequate	eases of personal property protection payments and		
		Creditor/Lessor Name	Collateral Description	Last 4 Digits of Account #	Amount		
					\$		
					Ψ		
					\$		
					·		
	of the fron cred Trus prof	ch adequate protection payment or the case. The Chapter 13 Trustee ship the Debtor's Plan Payment and distor(s) at the next available disburstee's account. The Chapter 13 Trusteetion payments or preconfirmation. Other property: (specify property)	nall deduct the foregoing adequate paisburse the adequate protection passement or as soon as practicable austee will take his or her statutory for	orotection payment(s) and/or precayment or preconfirmation lease pafter the payment is received and ee on all disbursements made for	\$ day from the date of filing onfirmation lease payment to the secured(s) posted to the Chapter 13		
11.	of the front cred True profite.	ne case. The Chapter 13 Trustee ship the Debtor's Plan Payment and diditor(s) at the next available disburstee's account. The Chapter 13 Trustection payments or preconfirmation	nall deduct the foregoing adequate prisburse the adequate protection passement or as soon as practicable austee will take his or her statutory for lease payments. Yor indicate none) IFICATION AND TREATMENT	protection payment(s) and/or precayment or preconfirmation lease pafter the payment is received and ee on all disbursements made for	\$ day from the date of filing onfirmation lease payment to the secured(s) posted to the Chapter 13 preconfirmation adequate		
III.	of the front creater than the front creater t	ne case. The Chapter 13 Trustee ship the Debtor's Plan Payment and diditor(s) at the next available disburstee's account. The Chapter 13 Trusteetion payments or preconfirmation. Other property: (specify property): DER OF PAYMENTS; CLASS sept as otherwise provided in the Playments of the Debt of the Playments of the Debt of the Playments of t	nall deduct the foregoing adequate prisburse the adequate protection passement or as soon as practicable austee will take his or her statutory for lease payments. Yor indicate none) IFICATION AND TREATMENT	protection payment(s) and/or precayment or preconfirmation lease pafter the payment is received and ee on all disbursements made for	\$ day from the date of filing onfirmation lease payment to the secured(s) posted to the Chapter 13 preconfirmation adequate		
III.	of the front creater than the front creater t	ne case. The Chapter 13 Trustee ship the Debtor's Plan Payment and diditor(s) at the next available disburstee's account. The Chapter 13 Trusteetion payments or preconfirmation. Other property: (specify property): DER OF PAYMENTS; CLASS tept as otherwise provided in the Plalaims as follows: ORDER OF PAYMENTS:	nall deduct the foregoing adequate prisburse the adequate protection passement or as soon as practicable austee will take his or her statutory for lease payments. Yor indicate none) IFICATION AND TREATMENT	orotection payment(s) and/or precayment or preconfirmation lease pafter the payment is received and see on all disbursements made for OF CLAIMS: 3 Trustee shall disburse all availations.	\$ day from the date of filing onfirmation lease payment to the secured(s) posted to the Chapter 13 preconfirmation adequate		
III.	of the front creater than the front creater t	ne case. The Chapter 13 Trustee ship the Debtor's Plan Payment and diction and the Debtor's Plan Payment and diction are the chapter 13 Trustee's account. The Chapter 13 Trustee's account. The Chapter 13 Trusteetion payments or preconfirmation. Other property: (specify property property as otherwise provided in the Plalaims as follows: ORDER OF PAYMENTS: 1. If there are Domestic Support	nall deduct the foregoing adequate prisburse the adequate protection passement or as soon as practicable austee will take his or her statutory for lease payments. Y or indicate none) IFICATION AND TREATMENT an or by court order, the Chapter 1	protection payment(s) and/or precayment or preconfirmation lease pafter the payment is received and see on all disbursements made for OF CLAIMS: 3 Trustee shall disburse all availates the see on all disburse all availates.	\$ day from the date of filing onfirmation lease payment to the secured(s) posted to the Chapter 13 preconfirmation adequate		

This form is mandatory by Order of the United States Bankruptcy Court for the Central District of California.

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- 2. If there are no Domestic Support Obligations, the order of priority shall be the Chapter 13 Trustee's fee not exceeding the amount accrued on payments made to date, and administrative expenses (Class 1(a)) in an amount not exceeding _____ % of each Plan Payment until paid in full.
- 3. Notwithstanding 1 and 2 above, ongoing payments on secured debts that are to be made by the Chapter 13 Trustee from the Plan Payment; such secured debt may be paid by the Chapter 13 Trustee commencing with the inception of Plan Payments.
- 4. Subject to 1, 2, and 3 above, pro rata to all other claims except as otherwise provided in the Plan.
- 5. No payment shall be made on nonpriority unsecured claims until all secured and priority claims have been paid in full.

B. CLASSIFICATION AND TREATMENT OF CLAIMS:

CLASS 1 ALLOWED UNSECURED CLAIMS ENTITLED TO PRIORITY UNDER 11 U.S.C. §507 The Debtor will pay Class 1 claims in full; except the debtor may provide for less than full payment of Domestic Support Obligations pursuant to 11 U.S.C. §1322(a)(4). **AMOUNT OF** INTEREST MONTHLY **NUMBER OF TOTAL CATEGORY** PRIORITY CLAIM RATE, if any **PAYMENT** MONTHS **PAYMENT** a. Administrative Expenses (1) Chapter 13 Trustee's Fee – estimated at 11% of all payments to be made to all classes through this Plan. \$ \$ \$ (2) Attorney's Fees (3) Chapter 7 Trustee's Fees \$ \$ (Specify Trustee Name) \$ (4) Other \$ \$ b. Other Priority Claims (1) Internal Revenue Service \$ % \$ \$ (2) Franchise Tax Board \$ % \$ \$ (3) Domestic Support Obligation \$ % \$ \$ (4) Other \$ % \$ \$ c. Domestic Support Obligations that are not to be paid in full in the Plan (Specify Creditor Name): \$ % \$ \$

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CLASS 2

CLAIMS SECURED SOLELY BY PROPERTY THAT IS THE DEBTOR'S PRINCIPAL RESIDENCE ON WHICH OBLIGATION MATURES AFTER THE FINAL PLAN PAYMENT IS DUE

	ment will be made by the Chapter 13 Trustee from the Plan
2. The post-confirmation monthly mortgage payr	nent will be made by the Debtor directly to:
(name of creditor)	(last 4 digits of account number)
	(last 4 digits of account number)

The Debtor will cure all prepetition arrearages for the primary residence through the Plan Payment as set forth below.

		Cure of Default				
Name of Creditor	Last Four Digits of Account Number	AMOUNT OF ARREARAGE	INTEREST RATE	MONTHLY PAYMENT	NUMBER OF MONTHS	TOTAL PAYMENT
		\$	%	\$		\$
		\$	%	\$		\$

CLASS 3

CLAIMS SECURED BY REAL OR PERSONAL PROPERTY WHICH ARE PAID IN FULL DURING THE TERM OF THE PLAN

Name of Creditor	Last Four Digits of Account No.	CLAIM TOTAL	SECURED CLAIM AMOUNT	INTEREST RATE	Equal Monthly Payment	NUMBER OF MONTHS	TOTAL PAYMENT
		\$	\$	%	\$		\$
		\$	\$	%	\$		\$

CLASS 4							
OTHER SECURED CLAIMS ON WHICH THE LAST PAYMENT IS DUE AFTER THE DATE ON WHICH THE FINAL PAYMENT UNDER THE PLAN IS DUE							
Payment to:	tion monthly payment p	•	-	•	•		
2. ☐ The post-confirma	ation monthly payment p	ursuant to the prom	issory note wi	ll be made by th	ne Debtor directly t	0:	
(name o	of creditor)			(last 4 digits o	f account number)		
(name o	of creditor)			(last 4 digits o	f account number)		
The Debtor will cure all p	orepetition arrearage	s on these claim	s through th	ne Plan Paym	ent as set forth	below.	
				Cure of Defa	ult		
Name of Creditor	Last Four Digits of Account Number	AMOUNT OF ARREARAGE	INTEREST RATE	MONTHLY PAYMENT	NUMBER OF MONTHS	TOTAL PAYMENT	
		\$	%	\$	MONTHO	\$	
		\$	%	\$		\$	
		CLASS	5				
	NON-F	PRIORITY UNSEC	CURED CLA	IMS			
The Debtor estimates that no	on-priority unsecured clai	ims total the sum of	\$				
Class 5 claims will be paid as	s follows:						
(Check one box only.) Class 5 claims (including	allowed unsecured amo	unts from Class 3) a	are of one clas	s and will be pa	aid pro rata.		
OR							
Class 5 claims will be divided into subclasses as shown on the attached exhibit (which also shows the justification for the differentiation among the subclasses) and the creditors in each subclass will be paid pro rata.							
III. COMPARISON WITH	CHAPTER 7						
The value as of the effective da amount that would be paid on samount distributed to nonprior scheduled nonpriority unsecure	ate of the Plan of propert such claim if the estate of rity unsecured creditors	the Debtor were liq	uidated under	chapter 7 of the	Bankruptcy Code	on such date. The	

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IV. PLAN ANALYSIS

CLASS 1a	\$
CLASS 1b	\$
CLASS 1c	\$
CLASS 2	\$
CLASS 3	\$
CLASS 4	\$
CLASS 5	\$
SUB-TOTAL	\$
CHAPTER 13 TRUSTEE'S FEE (Estimated 11% unless advised otherwise)	\$
TOTAL PAYMENT	\$

A. The Debtor rejects the following executory contracts and unexpired leases.

V. OTHER PROVISIONS

	·
B.	The Debtor assumes the executory contracts or unexpired leases set forth in this section. As to each contract or lease assumed, any

B. The Debtor assumes the executory contracts or unexpired leases set forth in this section. As to each contract or lease assumed, any defaults therein and Debtor's proposal for cure of said default(s) is described in Class 4 of this Plan. The Debtor has a leasehold interest in personal property and will make all post-petition payments directly to the lessor(s):

C.	In addition to the payments specified in Class 2 and Class 4, the Debtor will make regular payments, including any preconfirmation
	payments, directly to the following:

D. The Debtor hereby surrenders the following personal or real property. (Identify property and creditor to which it is surrendered.)

E. The Debtor shall incur no debt greater than \$500.00 without prior court approval unless the debt is incurred in the ordinary course of business pursuant to 11 U.S.C. §1304(b) or for medical emergencies.

F. Miscellaneous provisions: (Use Attachment, if necessary)

G. The Chapter 13 Trustee is authorized to disburse funds after the date confirmation is announced in open court.

- H. The Debtor will pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they come due.
- I. The Debtor will pay all amounts required to be paid under a Domestic Support Obligation that first became payable after the date of the filing of the petition.

VI. REVESTING OF PROPERTY

Property of the estate shall not revest in the Debtor until such time as a discharge is granted or the case is dismissed or closed without discharge. Revestment shall be subject to all liens and encumbrances in existence when the case was filed, except those liens avoided by court order or extinguished by operation of law. In the event the case is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the Plan, the Chapter 13 Trustee shall have no further authority or fiduciary duty regarding use, sale, or refinance of property of the estate except to respond to any motion for proposed use, sale, or refinance as required by the Local Bankruptcy Rules. Prior to any discharge or dismissal, the Debtor must seek approval of the court to purchase, sell, or refinance real property.

Dated:		
	Attorney for Debtor	
	Debtor	
	Joint debtor	