



Western District of Tennessee Chapter 13 Plan Instructions

Debtors(s) Name and **ADDRESS** will be entered in the Debtor(s) profile. You can access the debtors profile from the Associated Parties page.

Plan Payments:

Debtor (1) and **Debtor (2)**: To enter the amount & frequency go to Plan Manager, Pay Order tab.

1. THIS PLAN [Rule 1015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19]

To check the "YES" box to include nonstandard provisions you must have entered a Plan Provision in the Plan Manager. Click tab for Plan Provision and click New to add a provision. [See plan provision in Section 19.]

(B) LIMIT THE AMOUNT OF SECURED CLAIM BASED ON VALUATION OF THE COLLATERAL FOR THE CLAIM [See Plan Provision #12]

To check the "YES" box to include *Limits on the amount of secured claim* you must have a secured creditor, with attached property, subject to 11.S.C.sec 506. [See plan provision in Section #7 and #8.]

(C) AVOIDS A SECURITY INTEREST OR LIEN [See Plan Provisions#12]

To check the "YES" box to include *avoidance of Judicial lien or security interest* you must have a secured creditor with attached property, in Plan Option tab check the box for Claim as Exempt & Avoid Lien. [See plan provision in Section #12]

3. AUTO INSURANCE - In Plan Manager/Pan Options check box "3. Auto Insurance".

4. DOMESTIC SUPPORT - Priority creditor with *Type of Creditor* listed as Domestic Support. Pay options found in *Plan Option* tab. To check *Debtors(s) Directly* select "Pay Outside of Plan (Direct Pay)". To Check *Wage Assignment*, select Pay Outside of Plan (Direct Page) and check the box next to Wage Assignment under Additional Option in Plan Option tab. To check *Trustee*, select "Pay Through Plan" in Plan Options.

5. PRIORITY CLAIMS – Entered a Priority Creditor and select "Pay Through Plan".

6. **HOME MORTGAGE CLAIMS** – Enter a Secured Creditor with attached collateral. Collateral will be Real Property Principal Residence.
7. **SECURED CLAIMS** – Secured Creditor with attached collateral
8. **SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILINGS:** Secured Creditor with attached collateral. Date (within 910 from date of filing) of incurred debt can be entered in Details of Creditor. Plan Options you will select Pay Claim Amount.
9. **SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL:** - Secured creditor with collateral marked as surrendered in the property schedule. In Plan Option tab select Surrender Asst.
10. **SPECIAL CLASS UNSECURED CLAIMS** – Unsecured creditor. In *Plan Option* tab check box Specially Class Unsecured Creditor.
11. **STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:** Unsecured creditor with Type of NonPriority Claim selected as Student Loan. To select *Not provided for*, go to *Plan Option* tab, under Plan Intentions, select Pay Outside of Plan (Direct Pay). To select General Unsecured Creditor, select Pay through plan.
12. **THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C.§522(f):** - Secured creditor, with attach collateral, go to Plan Options, under Secured Creditor Options, check Claim Exemption & Avoid Lien.
13. **ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.**
14. **ESTIMATED TOTAL GENERAL UNSECURED CLAIMS** – The amount will be entered from the plan calculator. To override this amount, go to Plan Manager, Plan Options and enter the amount to unsecured in number 14. Override Amount
15. **THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS-** the percentage to unsecured will be automatically entered by the plan calculator. If you want to override the percentage, go to Plan Summary, Plan Options to select Override Percentage amount and enter the percentage. To check option for Trustee to determine, check corresponding box in the Plan Options.
16. **THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:** Enter an executory contact and select Assume or Reject and the corresponding box will be selected.
17. **COMPLETION OF PLAN** - Number of months will default from Plan Calculator.
18. **FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.**
19. **NON-STANDARD PROVISION** – Enter the Non-Standard Provision (Special Provision) can be entered in the *Plan Manger* in Plan Provision tab.