Northern & Eastern District of Oklahoma Chapter 13 Plan Instructions

Debtor(s) Name will be entered in the Debtor(s) profile. From the Associated Parties page, click on the Debtors name to get to the Debtors profile.

Part 1: Notices

1.1 **This plan contains nonstandard provision(s), set out in Part 8:**
To check the "Included" box a nonstandard provision must be entered in the Plan Manager, Plan Provision tab. Click tab for Plan Provision and click New to add a provision. [See plan provision in Part 8.]

1.2 This Plan limits the amount of a secured claim in Part 3, Section 3.2.2 based on a valuation of the collateral for the claim that may result in a partial payment or no payment to the secured creditor.
To check the "Included" 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 Part3, Section 3.2.2)

1.3 This Plan avoids a security interest or lien in Part 3, Section 3.5
To check the "Include" 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 Part 3, Section 3.5]

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the Trustee as follow
The plan payments are what is listed in the Plan Manager Details tab under the ***Regular Monthly Plan Payment*s** section.

2.3 Additional Plan Payments
Additional plan payments can be added in the Plan Manager Detail tab under the ***Regular Monthly Plan Payments*** section.

Part 3: Treatment of Secured Claims

3.1 Maintenance of payments on claims secured only by principle residence of Debtor(s) and cure of default, if any.

Enter a Secured Creditor with attach collateral. Collateral will be Real Property Principle Residence. To check Trustee under monthly installment payments, you will select "Pay through Plan" in the Plan Options tab of the Creditor Menu. To check Debtor, you will select "Pay Outside of Plan (Direct Pay). The arrearage amount will be entered in the creditor menu in the details tab. The Plan Option tab will have a subtab for arrearages to select how they are to be paid out. The Gap payment (Post Petition

Arrearage) will automatically insert the correct amount using the contract payments, entered in the creditor detail menu, and Gap Payment selected in the Plan Manager Details Menu.

3.2 Payment of fully secured claims, requests for valuation of collateral, and modification of undersecured claims.

3.2.1 Payment of fully secured claims.

Secured Creditor with attached collateral. Plan Options you will select Pay Claim Amount. To print "*Yes"* in the column for adequate protection to be added, you will need to check the box for adequate protection in the Plan Option of the creditor. You can select either percentage of the value of the collateral or a fixed payment, by selecting manual amount.

3.2.2 Requests for valuation of collateral and modification of undersecured claims.

Secured claims subject to cramdown. The collateral value (FMV) and description of the property will be entered in the property schedule and attached to the creditor. In the creditor menu, Plan Options you will select *Lessor of*, *Asset Value,* or *Secured Amount*

3.3 Secured claims excluded from 11 U.S.C. § 506 by final paragraph of 11 U.S.C. § 1325(a)

Secured creditors **not** subject to cramdown. Attach the property and in Plan Option you will select *Claim Amount* under amount to be pay. Date of Claim will be within 910 days of purchase of vehicle or 1 year of secured creditor.

3.4 Other Long-Term Secured Debts

Secured creditor with attach collateral that will not be paid off within the plan term. In Plan Options, you will select pay through. Select Fixed Payments as Pay Method. Uncheck "last payment made within plan length".

3.5 Lien Avoidance

Secured creditor with collateral attached. Collateral would be entered in the Property schedule and exemption added. In Plan Options, in the secured creditor, under Secured Creditor Options, check *Claim Exempt & Avoid Lien.*

3.6 Surrender

Secured creditor with collateral attached. To mark the collateral surrender, you will check the Asset Surrender box in Schedule a/b in the details tab of the property, and in the creditor, you will select Surrender Asset in the Plan Options tab.

4.1 Domestic Support Obligations

Priority creditor with *Type of Creditor* listed as Domestic Support. Pay options found in *Plan Option* tab will be set to "Pay Through Plan".

4.2 All Other Claims Entitled to Priority Status [Including Fees of Counsel for the Debtor(s)]

Entered a Priority Creditor and select "Pay Through Plan".

Counsel for Debtor(s) has elected to file an application for allowance of attorney's fees and costs.

To check this box, Plan Manager| Details tab| Options button.

5.1 Separately classified nonpriority unsecured claims.

Unsecured creditor. In *Plan Option* tab check box "Specially Class Unsecured Creditor".

5.2 Nonpriority unsecured claims not separately classified.

All data will be autofill from the amounts listed in the schedules. To override these numbers, go to Plan Manager| Details tab| Plan Options button.

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.

Enter an Executory Contract, marked as assumed. All others will not be listed.

8. NON-STANDARD PROVISION

Enter the Non-Standard Provision (Special Provision) can be entered in the *Plan Manger* in Plan Provision tab.