

UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF WEST VIRGINIA

In re

Case No. _____
Chapter 13
Adjustments of Debts

Debtor(s)

CHAPTER 13 PLAN AND IF CHECKED,
 MOTION TO AVOID LIENS; MOTION TO VALUE SECURED PROPERTY

THIS PLAN CONTAINS EVIDENTIARY MATTER WHICH, IF NOT CONTROVERTED, MAY BE ACCEPTED BY THE COURT AS TRUE. THIS PLAN MAY BE CONFIRMED BASED ON THE INFORMATION AND VALUATIONS IT CONTAINS IF THERE IS NO OBJECTION FROM CREDITORS. CREDITORS MAY OBJECT TO ITS CONFIRMATION PURSUANT TO BANKRUPTCY CODE § 1324. ANY OBJECTIONS MUST BE IN WRITING AND MUST BE FILED NO LATER THAN TEN DAYS FOLLOWING THE FIRST DATE SET FOR THE § 341(a) MEETING OF CREDITORS. (THE DATE OF THE § 341 (a) MEETING OF CREDITORS CAN BE FOUND IN THE NOTICE OF FILING.) SECURED CREDITORS TAKE NOTE THAT YOUR COLLATERAL IS VALUED UNDER THE CLASS THREE CLAIMS PROVISION OF THIS PLAN. THE TRUSTEE WILL PAY HOLDERS OF SECURED CLAIMS ACCORDING TO THIS PLAN UNLESS AND UNTIL AN OBJECTION IS TIMELY FILED BY THE SECURED CLAIM HOLDER.

The Debtor proposes the following Chapter 13 Plan and makes the following declarations:

I. PROPERTIES AND FUTURE EARNINGS OR INCOME SUBJECT TO THE SUPERVISION AND CONTROL OF THE TRUSTEE:

The Debtor submits the following to the supervision and control of the Trustee:

1. Payments by the Debtor of \$ _____ for _____ months.
Pursuant to Local Rule 6.01:
 a Wage Withholding Order will be issued to the Debtor's employer.
 a motion to permit direct payment by the Debtor was filed with the petition.
2. Other Property: _____
(Specify property or indicate none)
3. Amounts necessary for the payment of post-petition claims allowed under Bankruptcy Code § 1305.

II. PLAN ANALYSIS - TOTAL PAYMENT PROVIDED FOR UNDER THE PLAN

(a) CLASS ONE			
(1) Unpaid attorney's fees.....		\$	_____
(2) Taxes.....		\$	_____
(3) Educational Benefit Overpayments or Loans.....		\$	_____
(4) Other.....		\$	_____
(b) CLASS TWO.....		\$	_____
(c) CLASS THREE.....		\$	_____
(d) CLASS FOUR.....		\$	_____
(e) CLASS FIVE.....		\$	_____
(f) SUB-TOTAL.....		\$	_____
(g) TRUSTEE'S FEES..(Estimated at 10% or the Court established rate of _____ %)		\$	_____

III. CLASSIFICATION AND TREATMENT OF CLAIMS; AND VALUATION OF SECURED PROPERTY

1. CLASS ONE - Allowed Unsecured Claims entitled to priority under Bankruptcy Code § 507. Debtor will pay Class One Claims in full in deferred payments, provided a proof of claim has been filed, as follows:

	PREPETITION PAYMENT TO ATTORNEY	AMOUNT OF PRIORITY CLAIM	MONTHLY PAYMENT	NUMBER OF PAYMENTS	TOTAL PAYMENT
a. Administrative Expenses					
(1) Trustee's Compensation			Not to exceed 10% of amounts disbursed		
(2) Attorney's Fees.....	\$ _____		Plus 4% of amounts disbursed		
b. Internal Revenue Service.....		\$ _____	\$ _____	# _____	\$ _____
c. West Virginia Dept. of Revenue		\$ _____	\$ _____	# _____	\$ _____
d. Educational Benefit Overpayment or Loan guaranteed by a governmental unit.....		\$ _____	\$ _____	# _____	\$ _____
e. Other: _____		\$ _____	\$ _____	# _____	\$ _____

2. CLASS TWO - Payments on Real Property that is the Debtor's PRINCIPAL RESIDENCE.

There are no CLASS TWO payments treated under this plan. Treatment of CLASS TWO claims are depicted on Page 3, attached to this plan. Debtor's mortgage is treated outside the plan.

3. CLASS THREE and MOTION TO VALUE SECURED PROPERTY- Secured claims not secured solely by a security interest in the Debtor's principal residence which are paid in full under the plan.

There are no CLASS THREE payments treated under this plan. A motion to value secured property and treatment of CLASS THREE claims are depicted on Page 4, attached to this plan.

4. CLASS FOUR - Secured and Unsecured Claims for which the last payment is due after the final payment under the Plan is due.

There are no CLASS FOUR payments treated under this plan. Treatment of CLASS FOUR claims are depicted on Page 5, attached to this plan.

5. CLASS FIVE - Non-Priority Unsecured Claims. The Debtor estimates that non-priority general unsecured claims total the sum of \$. Class Five shall be paid as follows:

(Check one box only)

Class Five Claims (including allowed unsecured amounts from Class Three) are of one class and shall be paid (pro rata) at % of such claims.

Class Five Claims are divided into subclasses as depicted on the attached Exhibit and paid pro rata in each subclass as indicated therein. The Plan provides the same treatment for each claim within each subclass of Class Five. The claims of each subclass are substantially similar and the division into subclasses does not discriminate unfairly.

6. CLASS SIX - Post-Petition claims under Bankruptcy Code § 1305. Post-petition claims allowed under Bankruptcy Code §1305 shall be paid in full in equal monthly installments commencing no more than 30 days after entry of an order allowing such claims and concluding on the date of the last payment under the Plan, provided sufficient funds are available under this plan or an amended plan.

IV. COMPARISON TO CHAPTER 7 - The value as of the effective date of the Plan of property to be distributed under the Plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the Estate of the Debtor were liquidated under Bankruptcy Code Chapter 7 on such date. The percentage distribution to general unsecured creditors under Chapter 7 is estimated at %.

V. ENLARGEMENT OF TIME FOR PAYMENTS

The Plan provides for payment over a period of more than 36 months; cause exists as follows:

- 1. The Plan proposes to pay at least % of unsecured claims.
2. Other:

VI. DEBTOR'S ABILITY TO MAKE PAYMENTS AND COMPLY WITH THE BANKRUPTCY CODE:

Debtor will be able to make all payments and comply with all provisions of the Plan, based upon the availability to the Debtor of the income and property the Debtor proposes to use to complete the Plan.

This Plan complies with the provisions of Chapter 13 and all other applicable provisions of the Bankruptcy Code. Any fee, charge, or amount required to be paid under the United States Code or required by the Plan to be paid before confirmation has been paid or will be paid prior to confirmation. The Plan has been proposed in good faith and is not by any means forbidden by law.

VII. MOTION TO AVOID LIENS ON EXEMPT PROPERTY - There are no motions to avoid liens filed under this plan. Motions to avoid liens are attached to this plan on Page 6.

VIII. OTHER PROVISIONS- There are no other provisions to this plan. Other provisions are attached to this plan as page 7.

Dated: Attorney for Debtor

I declare under penalty of perjury that the foregoing is true and correct.

Debtor Joint Debtor

SECURED CREDITORS PLEASE NOTE IF MOTIONS ARE ATTACHED TO THIS PLAN.

THIS PLAN CONTAINS A TOTAL OF PAGES WHICH INCLUDE THE FOLLOWING PAGES AND CONTINUATION SHEETS (check if attached): MOTION TO AVOID LIENS - (attached page 6) MOTION TO VALUE SECURED PROPERTY - (attached page 4)

2. CLASS TWO - Payments on Real Property that is the Debtor's PRINCIPAL RESIDENCE.

- Payments to the lienholder(s) on the Debtor's principal residence are not in default. Future payments under the mortgage contract will be made outside the plan.
- Payments to the lienholder(s) on the Debtor's principal residence are not in default. Future payments under the mortgage contract will be made under the plan.
- Payments to the lienholder(s) on the Debtor's principal residence are in default. The arrearage will be cured as indicated below. Future payments under the mortgage contract will be made outside the plan.
- Payments to the lienholder(s) on the Debtor's principal residence are in default. The arrearage will be cured as indicated below. Future payments under the mortgage contract will be made under the plan.

Claims Against the Debtor's Principal Residence - (If room to list more creditors is needed attach continuation sheet)

a.

Name of Lienholder		Account No.
Amount of monthly mortgage payment to lienholder	\$ _____ MONTHLY PAYMENT	
<input type="checkbox"/> Number and total amount of mortgage payments to be made under the plan <small>(Check this box and complete this line only if contract mortgage payments are to be made under the plan.)</small>		NUMBER OF PAYMENTS
<input type="checkbox"/> The default will be cured by monthly payments under the plan. The monthly payments reflect the present value of the arrearage computed at a discount rate		TOTAL CLASS TWO PAYMENTS
of _____ % per annum. <small>(Check this box and complete this line only if the mortgage is in default.)</small>	\$ _____ AMOUNT IN IN DEFAULT	\$ _____ MONTHLY PAYMENT TO CURE DEFAULT
		NUMBER OF PAYMENTS
		TOTAL CLASS TWO PAYMENTS

b.

Name of Lienholder		Account No.
Amount of monthly mortgage payment to lienholder	\$ _____ MONTHLY PAYMENT	
<input type="checkbox"/> Number and total amount of mortgage payments to be made under the plan <small>(Check this box and complete this line only if contract mortgage payments are to be made under the plan.)</small>		NUMBER OF PAYMENTS
<input type="checkbox"/> The default will be cured by monthly payments under the plan. The monthly payments reflect the present value of the arrearage computed at a discount rate		TOTAL CLASS TWO PAYMENTS
of _____ % per annum. <small>(Check this box and complete this line only if the mortgage is in default.)</small>	\$ _____ AMOUNT IN IN DEFAULT	\$ _____ MONTHLY PAYMENT TO CURE DEFAULT
		NUMBER OF PAYMENTS
		TOTAL CLASS TWO PAYMENTS

c.

Name of Lienholder		Account No.
Amount of monthly mortgage payment to lienholder	\$ _____ MONTHLY PAYMENT	
<input type="checkbox"/> Number and total amount of mortgage payments to be made under the plan <small>(Check this box and complete this line only if contract mortgage payments are to be made under the plan.)</small>		NUMBER OF PAYMENTS
<input type="checkbox"/> The default will be cured by monthly payments under the plan. The monthly payments reflect the present value of the arrearage computed at a discount rate		TOTAL CLASS TWO PAYMENTS
of _____ % per annum. <small>(Check this box and complete this line only if the mortgage is in default.)</small>	\$ _____ AMOUNT IN IN DEFAULT	\$ _____ MONTHLY PAYMENT TO CURE DEFAULT
		NUMBER OF PAYMENTS
		TOTAL CLASS TWO PAYMENTS

2. CLASS TWO - Payments on Real Property that is the Debtor's PRINCIPAL RESIDENCE.
d.

Name of Lienholder		Account No.		
Amount of monthly mortgage payment to lienholder	\$ _____			
	MONTHLY PAYMENT			
<input type="checkbox"/> Number and total amount of mortgage payments to be made under the plan <small>(Check this box and complete this line only if contract mortgage payments are to be made under the plan.)</small>			NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS TWO PAYMENTS
<input type="checkbox"/> The default will be cured by monthly payments under the plan. The monthly payments reflect the present value of the arrearage computed at a discount rate				
of _____ % per annum. <small>(Check this box and complete this line only if the mortgage is in default.)</small>	\$ _____	\$ _____	NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS TWO PAYMENTS
	AMOUNT IN IN DEFAULT	MONTHLY PAYMENT TO CURE DEFAULT		

e.

Name of Lienholder		Account No.		
Amount of monthly mortgage payment to lienholder	\$ _____			
	MONTHLY PAYMENT			
<input type="checkbox"/> Number and total amount of mortgage payments to be made under the plan <small>(Check this box and complete this line only if contract mortgage payments are to be made under the plan.)</small>			NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS TWO PAYMENTS
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of _____ % per annum. <small>(Check this box and complete this line only if the mortgage is in default.)</small>	\$ _____	\$ _____	NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS TWO PAYMENTS
	AMOUNT IN IN DEFAULT	MONTHLY PAYMENT TO		

f.

Name of Lienholder		Account No.		
Amount of monthly mortgage payment to lienholder	\$ _____			
	MONTHLY PAYMENT			
<input type="checkbox"/> Number and total amount of mortgage payments to be made under the plan <small>(Check this box and complete this line only if contract mortgage payments are to be made under the plan.)</small>			NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS TWO PAYMENTS
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of _____ % per annum. <small>(Check this box and complete this line only if the mortgage is in default.)</small>	\$ _____	\$ _____	NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS TWO PAYMENTS
	AMOUNT IN IN DEFAULT	MONTHLY PAYMENT TO		

g.

Name of Lienholder		Account No.		
Amount of monthly mortgage payment to lienholder	\$ _____			
	MONTHLY PAYMENT			
<input type="checkbox"/> Number and total amount of mortgage payments to be made under the plan <small>(Check this box and complete this line only if contract mortgage payments are to be made under the plan.)</small>			NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS TWO PAYMENTS
<input type="checkbox"/> The default will be cured by monthly payments under the plan. The monthly payments reflect the present value of the arrearage computed at a discount rate				
of _____ % per annum. <small>(Check this box and complete this line only if the mortgage is in default.)</small>	\$ _____	\$ _____	NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS TWO PAYMENTS
	AMOUNT IN IN DEFAULT	MONTHLY PAYMENT TO		

MOTION TO VALUE SECURED PROPERTY and Treatment of CLASS THREE Secured Claims

3. CLASS THREE - Secured claims not secured solely by a security interest in the Debtor's principal residence which are paid in full under the plan. Class Three claims shall be paid in monthly payments as set forth below. Each creditor shall retain its lien until the plan is completed. Where the Secured Claim exceeds the amount of the total claim, the payments reflect a present value computation using a discount rate of _____% per annum not to exceed the amount of the Secured Claim. Payment under this class is on the Secured Claim only. See Class Five for treatment of the unsecured portion of the claim. (If room to list more creditors is needed attach continuation sheet)

NOTICE OF HEARING TO VALUE SECURED PROPERTY

Notice is hereby given that pursuant to Bankruptcy Code § 506(a) the Debtor moves to value the Secured Property listed under Class Three of this plan. The Debtor is the owner of the property serving as collateral, is aware of its condition and believes its value is as set forth below under the heading "Secured Claim." If you object to the motion, you must file your objections within 10 days following the date first set for the § 341(a) Meeting of Creditors. A § 506(a) hearing to value secured property shall be held on the date and at the time set for confirmation of the plan.

a.

Name of Lienholder	Account No.				
Description of Property Secured by Lien The amount in the "SECURED CLAIM" column reflects the value the debtor places on this property.	\$ TOTAL CLAIM	\$ SECURED CLAIM (Debtor's Value)	\$ UNSECURED CLAIM	NUMBER OF PAYMENTS	\$ TOTAL CLASS THREE PAYMENTS

b.

Name of Lienholder	Account No.				
Description of Property Secured by Lien The amount in the "SECURED CLAIM" column reflects the value the debtor places on this property.	\$ TOTAL CLAIM	\$ SECURED CLAIM (Debtor's Value)	\$ UNSECURED CLAIM	NUMBER OF PAYMENTS	\$ TOTAL CLASS THREE PAYMENTS

c.

Name of Lienholder	Account No.				
Description of Property Secured by Lien The amount in the "SECURED CLAIM" column reflects the value the debtor places on this property.	\$ TOTAL CLAIM	\$ SECURED CLAIM (Debtor's Value)	\$ UNSECURED CLAIM	NUMBER OF PAYMENTS	\$ TOTAL CLASS THREE PAYMENTS

d.

Name of Lienholder	Account No.				
Description of Property Secured by Lien The amount in the "SECURED CLAIM" column reflects the value the debtor places on this property.	\$ TOTAL CLAIM	\$ SECURED CLAIM (Debtor's Value)	\$ UNSECURED CLAIM	NUMBER OF PAYMENTS	\$ TOTAL CLASS THREE PAYMENTS

e.

Name of Lienholder	Account No.				
Description of Property Secured by Lien The amount in the "SECURED CLAIM" column reflects the value the debtor places on this property.	\$ TOTAL CLAIM	\$ SECURED CLAIM (Debtor's Value)	\$ UNSECURED CLAIM	NUMBER OF PAYMENTS	\$ TOTAL CLASS THREE PAYMENTS

3. CLASS THREE - Secured claims not secured solely by a security interest in the Debtor's principal residence which are paid in full under the plan.

f.

Name of Lienholder	Account No.				
Description of Property Secured by Lien The amount in the "SECURED CLAIM" column reflects the value the debtor places on this property.	\$ _____ TOTAL CLAIM	\$ _____ SECURED CLAIM (Debtor's Value)	\$ _____ UNSECURED CLAIM	_____ NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS THREE PAYMENTS

g.

Name of Lienholder	Account No.				
Description of Property Secured by Lien The amount in the "SECURED CLAIM" column reflects the value the debtor places on this property.	\$ _____ TOTAL CLAIM	\$ _____ SECURED CLAIM (Debtor's Value)	\$ _____ UNSECURED CLAIM	_____ NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS THREE PAYMENTS

h.

Name of Lienholder	Account No.				
Description of Property Secured by Lien The amount in the "SECURED CLAIM" column reflects the value the debtor places on this property.	\$ _____ TOTAL CLAIM	\$ _____ SECURED CLAIM (Debtor's Value)	\$ _____ UNSECURED CLAIM	_____ NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS THREE PAYMENTS

i.

Name of Lienholder	Account No.				
Description of Property Secured by Lien The amount in the "SECURED CLAIM" column reflects the value the debtor places on this property.	\$ _____ TOTAL CLAIM	\$ _____ SECURED CLAIM (Debtor's Value)	\$ _____ UNSECURED CLAIM	_____ NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS THREE PAYMENTS

j.

Name of Lienholder	Account No.				
Description of Property Secured by Lien The amount in the "SECURED CLAIM" column reflects the value the debtor places on this property.	\$ _____ TOTAL CLAIM	\$ _____ SECURED CLAIM (Debtor's Value)	\$ _____ UNSECURED CLAIM	_____ NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS THREE PAYMENTS

k.

Name of Lienholder	Account No.				
Description of Property Secured by Lien The amount in the "SECURED CLAIM" column reflects the value the debtor places on this property.	\$ _____ TOTAL CLAIM	\$ _____ SECURED CLAIM (Debtor's Value)	\$ _____ UNSECURED CLAIM	_____ NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS THREE PAYMENTS

4. CLASS FOUR - Secured and Unsecured Claims for which the last payment is due after the final payment under the Plan is due. (If room to list more creditors is needed attach continuation sheet)

a.

Name of Creditor or Lienholder if Secured	Account No.																		
Description of Property if Secured Claim																			
<input type="checkbox"/> Number and total amount of CLASS FOUR payments to be made under the plan <small>(Check this box and complete this line only if this payment is to be made under the plan.)</small>	<table style="width:100%; border: none;"> <tr> <td style="width:25%; text-align: right;">\$ _____</td> <td style="width:25%; text-align: center;">NUMBER OF</td> <td style="width:25%; text-align: right;">\$ _____</td> </tr> <tr> <td style="text-align: center;">MONTHLY</td> <td style="text-align: center;">PAYMENTS</td> <td style="text-align: center;">TOTAL CLASS</td> </tr> <tr> <td style="text-align: center;">PAYMENTS</td> <td></td> <td style="text-align: center;">FOUR PAYMENTS</td> </tr> </table>	\$ _____	NUMBER OF	\$ _____	MONTHLY	PAYMENTS	TOTAL CLASS	PAYMENTS		FOUR PAYMENTS									
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b.

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	PAYMENT TO																		
	CURE DEFAULT																		

4. CLASS FOUR - Secured and Unsecured Claims for which the last payment is due after the final payment under the Plan is due.

e.

Name of Creditor or Lienholder if Secured		Account No.		
Description of Property if Secured Claim				
<input type="checkbox"/>	Number and total amount of CLASS FOUR payments to be made under the plan <small>(Check this box and complete this line only if this payment is to be made under the plan.)</small>	\$ _____ MONTHLY PAYMENTS	_____ NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS FOUR PAYMENTS
<input type="checkbox"/>	The default will be cured by monthly payments under the plan. The monthly payments reflect the present value of the arrearage computed at a discount rate			
of _____	% per annum. <small>(Check this box and complete this line only if this claim is in default.)</small>	\$ _____ AMOUNT IN IN DEFAULT	\$ _____ MONTHLY PAYMENT TO CURE DEFAULT	_____ NUMBER OF PAYMENTS
				\$ _____ TOTAL CLASS FOUR PAYMENTS

f.

Name of Creditor or Lienholder if Secured		Account No.		
Description of Property if Secured Claim				
<input type="checkbox"/>	Number and total amount of CLASS FOUR payments to be made under the plan <small>(Check this box and complete this line only if this payment is to be made under the plan.)</small>	\$ _____ MONTHLY PAYMENTS	_____ NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS FOUR PAYMENTS
<input type="checkbox"/>	The default will be cured by monthly payments under the plan. The monthly payments reflect the present value of the arrearage computed at a discount rate			
of _____	% per annum. <small>(Check this box and complete this line only if this claim is in default.)</small>	\$ _____ AMOUNT IN IN DEFAULT	\$ _____ MONTHLY PAYMENT TO CURE DEFAULT	_____ NUMBER OF PAYMENTS
				\$ _____ TOTAL CLASS FOUR PAYMENTS

g.

Name of Creditor or Lienholder if Secured		Account No.		
Description of Property if Secured Claim				
<input type="checkbox"/>	Number and total amount of CLASS FOUR payments to be made under the plan <small>(Check this box and complete this line only if this payment is to be made under the plan.)</small>	\$ _____ MONTHLY PAYMENTS	_____ NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS FOUR PAYMENTS
<input type="checkbox"/>	The default will be cured by monthly payments under the plan. The monthly payments reflect the present value of the arrearage computed at a discount rate			
of _____	% per annum. <small>(Check this box and complete this line only if this claim is in default.)</small>	\$ _____ AMOUNT IN IN DEFAULT	\$ _____ MONTHLY PAYMENT TO CURE DEFAULT	_____ NUMBER OF PAYMENTS
				\$ _____ TOTAL CLASS FOUR PAYMENTS

h.

Name of Creditor or Lienholder if Secured		Account No.		
Description of Property if Secured Claim				
<input type="checkbox"/>	Number and total amount of CLASS FOUR payments to be made under the plan <small>(Check this box and complete this line only if this payment is to be made under the plan.)</small>	\$ _____ MONTHLY PAYMENTS	_____ NUMBER OF PAYMENTS	\$ _____ TOTAL CLASS FOUR PAYMENTS
<input type="checkbox"/>	The default will be cured by monthly payments under the plan. The monthly payments reflect the present value of the arrearage computed at a discount rate			
of _____	% per annum. <small>(Check this box and complete this line only if this claim is in default.)</small>	\$ _____ AMOUNT IN IN DEFAULT	\$ _____ MONTHLY PAYMENT TO CURE DEFAULT	_____ NUMBER OF PAYMENTS
				\$ _____ TOTAL CLASS FOUR PAYMENTS

VII. MOTION TO AVOID LIENS ON EXEMPT PROPERTY

Notice is hereby given that the Debtor moves to avoid the following liens on exempt property pursuant to Bankruptcy Code § 522(f), and to treat such creditors as unsecured creditors only. The Debtor represents that the security interest held by the creditors in the property listed below impairs an exemption to which the Debtor would be entitled under West Virginia Code § 38-10-4 and that the property is the type described under Bankruptcy Code § 522(f). If you object to the motion, you must file your objections within 10 days following the first date set for the § 341(a) Meeting of Creditors. Any objection to the motion will be heard on the date and at the time set for confirmation of the plan.

a.

Name of Creditor: _____

Description of Property: _____

Amount claimed as exempt on Schedule C: \$ _____

Estimated market value of Property: \$ _____

Amount of Lien: \$ _____ Date Recorded: _____ County _____

Type of Lien: Judicial Lien Nonpossessory, Nonpurchase-money Security Interest

b.

Name of Creditor: _____

Description of Property: _____

Amount claimed as exempt on Schedule C: \$ _____

Estimated market value of Property: \$ _____

Amount of Lien: \$ _____ Date Recorded: _____ County _____

Type of Lien: Judicial Lien Nonpossessory, Nonpurchase-money Security Interest

c.

Name of Creditor: _____

Description of Property: _____

Amount claimed as exempt on Schedule C: \$ _____

Estimated market value of Property: \$ _____

Amount of Lien: \$ _____ Date Recorded: _____ County _____

Type of Lien: Judicial Lien Nonpossessory, Nonpurchase-money Security Interest

d.

Name of Creditor: _____

Description of Property: _____

Amount claimed as exempt on Schedule C: \$ _____

Estimated market value of Property: \$ _____

Amount of Lien: \$ _____ Date Recorded: _____ County _____

Type of Lien: Judicial Lien Nonpossessory, Nonpurchase-money Security Interest

e.

Name of Creditor: _____

Description of Property: _____

Amount claimed as exempt on Schedule C: \$ _____

Estimated market value of Property: \$ _____

Amount of Lien: \$ _____ Date Recorded: _____ County _____

Type of Lien: Judicial Lien Nonpossessory, Nonpurchase-money Security Interest

VII. MOTION TO AVOID LIENS ON EXEMPT PROPERTY

f.

Name of Creditor: _____
Description of Property: _____
Amount claimed as exempt on Schedule C: \$ _____
Estimated market value of Property: \$ _____
Amount of Lien: \$ _____ Date Recorded: _____ County _____
Type of Lien: Judicial Lien Nonpossessory, Nonpurchase-money Security Interest

g.

Name of Creditor: _____
Description of Property: _____
Amount claimed as exempt on Schedule C: \$ _____
Estimated market value of Property: \$ _____
Amount of Lien: \$ _____ Date Recorded: _____ County _____
Type of Lien: Judicial Lien Nonpossessory, Nonpurchase-money Security Interest

h.

Name of Creditor: _____
Description of Property: _____
Amount claimed as exempt on Schedule C: \$ _____
Estimated market value of Property: \$ _____
Amount of Lien: \$ _____ Date Recorded: _____ County _____
Type of Lien: Judicial Lien Nonpossessory, Nonpurchase-money Security Interest

i.

Name of Creditor: _____
Description of Property: _____
Amount claimed as exempt on Schedule C: \$ _____
Estimated market value of Property: \$ _____
Amount of Lien: \$ _____ Date Recorded: _____ County _____
Type of Lien: Judicial Lien Nonpossessory, Nonpurchase-money Security Interest

j.

Name of Creditor: _____
Description of Property: _____
Amount claimed as exempt on Schedule C: \$ _____
Estimated market value of Property: \$ _____
Amount of Lien: \$ _____ Date Recorded: _____ County _____
Type of Lien: Judicial Lien Nonpossessory, Nonpurchase-money Security Interest

VIII. OTHER PROVISIONS

- 1. **The following executory contracts and unexpired leases are rejected:**

- 2. **Debtor assumes the following executory contracts and unexpired leases:**

- 3. **Debtor shall make regular monthly payments directly to the following:**

- 4. **Debtor hereby abandons the following personal or real property:**

- 5. **Miscellaneous Provisions (specify):**