

UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF WEST VIRGINIA

In re

Case No.

Debtor(s)

MOTION TO AVOID NONPOSSESSORY,
NONPURCHASE MONEY SECURITY INTEREST

This day come the Debtor(s), by counsel, pursuant to 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d), and move the Court for an order permitting avoidance of a nonpossessory, nonpurchase money security interest in household goods and furnishings maintained by the Debtor(s) for personal and family use.

The Creditor, who holds the nonpossessory, nonpurchase money security interest, is as follows:

(Name)
(Address)
(City, State, Zip Code)

The Debtor(s) further represent that the security interest held by the above-named Creditor impairs an exemption to which the Debtor(s) would be entitled under § 38-10-4, W.Va. Code Ann., and which is property of the type described under § 522(f) of Title 11, United States Code.

The lien attached after the ____ day of _____, 20__.

Wherefore, the Debtor(s) pray that the court enter an order permitting avoidance of the lien of the Creditor to the extent such lien impairs the exemption to which the Debtor(s) are entitled.

(Signature of Debtor's Attorney)