

CH 13 PLAN WORKSHEET - (Eastern District)		Date Revised:			
Staff Name:	Lastname/SSN:				
SURRENDER COLLATERAL (Plan § 5.4)					
Creditor	Item #	Description of Collateral	Where is it?		
EXECUTORY CONTRACTS and UNEXPIRED LEASES (Pay Outside/Arrears Inside) (Plan § 5)					
Lessor/Creditor	Asset #	Description of Collateral	Total Amt. Arrears	Term	Amount Per Month
			\$0	#####	\$0
			\$0	#####	\$0
			\$0	#####	\$0
			\$0	#####	\$0
AA_ChtPlan_(NW_ChtPlan_Et_(BridgedLgns)(Wth or Without MTG Mod)(222))					
JUDGMENTS WHICH CAN BE AVOIDED (Plan § 5.5)					
Creditor With Lien	Asset #	Description of Collateral	Payoff	Secured Amt. After Arrears	Equal Mo. Pmt.
				\$0.00	
				\$0.00	
				\$0.00	
				\$0.00	
UNSECURED JUNIOR MORTGAGES ON PRINCIPAL RESIDENCE TO STRIP OFF (Plan § 5.1)					
Creditor With Mortgage	Asset #	Description of Residence	Mtg. Payoff	Secured Amt. After Strip Off	Equal Mo. Pmt.
			\$0.00	\$0.00	
			\$0.00	\$0.00	
			\$0.00	\$0.00	
TO BE PAID OUTSIDE PLAN / PAY DIRECT (Plan § 5.2)					
Creditor	Asset #	New Pay Due Date	Payment Amount	Type of Collateral	Description of Collateral
1				Residence	
2				Residence	
3				Residence	
4					
5					
6					
7					
8					

Full name of client: _____
Full name of 2nd client (if joint): _____
(First / Middle / Last)

NOTE: This applies to judgments we can avoid.

NOTE: This applies to totally unsecured junior mortgages on the principal residence.

NEW

NEW

NOT A \$0 Money Down case
▼▼▼
We need to collect the money due up-front

Do the client(s) qualify for a \$0 Money Down plan?

NO

Is this the "refile" of a prior client(s) of ours?

Pick Yes or No: NO

If this is NOT a refile of a prior client, this box should read \$0

If this is NOT a refile of a prior client, this box should read \$0

\$0

Set length of proposed plan here.
NOTE: If A CP = 60, plan length must be set to 60 also.

NEW

Is the plan to modify a mortgage inside the Bankruptcy case?

Pick Yes or No: NO

If "Yes", must fill in P&I, Escrow and Total Arrearage Due on the current mortgage. If "No", leave blank ▼

Current Mtg Payment
P & I
x 80%
\$0
= \$0
Mod Mtg Payment
\$0
= \$0
Total average due = \$0

Normally, you would enter the mortgage payment and ▲▲ arrearage amounts to the left. However, for this 1 row, you must enter them here.

NEW

COMPUTING UNPAID ATTORNEY FEE

Bankruptcy Filing

Pick FILING TYPE: (Single or Joint): Joint Pick
Attorney Fee = \$6,450
Upfront Costs = \$393
Discount (If any) = \$0
Total = \$6,843

IF ABOVE: Median = \$6,450
IF BELOW: Median = \$5,450
IF ABOVE: Median (\$125/mo) = \$6,450
IF BELOW: Median (\$95/mo) = \$3,250

Without Mortgage Modification

Attorney Fee = \$0
Mtg Mod Costs = \$0
Total Mtg Mod Any Fee and Costs = \$0

Money Upfront For This NEW Filing = \$0

UNPAID Att'y Fee: \$0

How much are we requiring upfront before filing this case? (= the 'Upfront Costs' plus how much?)

Tax Rate means interest rate set by Treasury, or contract rate, whichever is lower.

TO BE PAID INSIDE PLAN		
Debtors	Residence	Interest Rate
# 1	above (Residence)	1.00%
# 2	above (Residence)	
# 3	above (Residence)	
# 4	above (Other)	
# 5	above (Other)	
# 6	above (Other)	
# 7	above (Other)	
# 8	above (Other)	
# 9	Below (Residence)	\$0
# 10	Below (Residence)	
# 11	Below (Residence)	
# 12	Below (Residence)	

Fee's Rate means interest rate set by Treasury, or contract rate, whichever is lower.

Residence Inside Plan	Asset #	Mortgage Payment	Fee's %	Est. Mo. Pmt.	Pmt. x 60	Description of Collateral
		\$0	n/a	\$0.00	\$0	
			n/a	\$0.00	\$0	
			n/a	\$0.00	\$0	
			n/a	\$0.00	\$0	
			n/a	\$0.00	\$0	
			n/a	\$0.00	\$0	
			n/a	\$0.00	\$0	

FMV ▼ = Value of collateral minus full amount of all senior liens

Secured Debts @ FMV (\$4.0)	Asset #	FMV ▼	Payoff	(%) ▲ AP Pay (1%)	Est. Mo. Pmt.	Pmt. x 60	Description of Collateral
					\$0.00	\$0	
					\$0.00	\$0	
					\$0.00	\$0	
					\$0.00	\$0	
					\$0.00	\$0	
					\$0.00	\$0	

Other possible PMI's & 522's

FMV	(%) ▲	n/a	Est. Mo. Pmt.	Pmt. x 60	Description of Collateral
			\$0.00	\$0	
			\$0.00	\$0	
			\$0.00	\$0	
			\$0.00	\$0	
			\$0.00	\$0	

DO NOT USE WO Atty Permission

Buffer per ITO	\$500	0.00	\$0.00	\$500	
----------------	-------	------	--------	-------	--

Secured Taxes (Property Retained)

Secured Amount	(%) ▲	n/a	Est. Mo. Pmt.	Pmt. x 60	Description of Collateral
			\$0.00	\$0	
			\$0.00	\$0	
			\$0.00	\$0	
			\$0.00	\$0	
			\$0.00	\$0	

IRS Tax Lien - Years:

Real Property Taxes (Total Owed)	8.00	n/a	\$0.00	\$0	
Real Property Taxes (Total Owed)	8.00	n/a	\$0.00	\$0	

Minimum Payment To Secured Debts (without unpaid attorney fee) = \$8

UNPAID Att'y Fee: \$6,843

Attorney Fee Pay Period:

18 n/a

Total Secured & Atty Fee = \$7,343

CHAPTER 13 PLAN

\$ 411 for 60 months.

Other Miscellaneous Provisions: (Plan Part 1 A2)

Adequate Protection payment formula: 1% of FMV of collateral, or 1% of payoff balance, whichever is less

Payment to Non-Priority Unsecured Creditors: (Plan Part 1 A2)

NET EAE = \$0 Fill out the EAE Worksheet (See blue tab below this value will automatically show up.)

Extra EAE (+ preference/fraud/transfers)

FILING WINDOW:

STOP! You must input Total Non-Priority Unsecured Debt Amount:

Total to Atty/Secureds = \$0

Interest to pay on EAE = \$0

File After: & Before:

Approximate total to pay = \$0

APN=Attic Protection payment (w/o interest) ACP=Applicable Commencement Period (Per Months Test)

Input Below Median Income Disposable Monthly Income Calculator

Plan Averaged over 36 Months = Over Median

Total Plan Base

Required Total Plan Base = \$7,930.44

Actual Total Plan Base = \$24,634.80

The numbers in green should be roughly equal. If not, then the Debtor(s) will pay too much to unsecureds.

in the amount of approximately: \$16,704 TRY TO DECREASE THIS NUMBER

To decrease, put payments to more creditors inside, increase up-front attorneys' fees, adjust the length of the plan, set the case in Time Matters for conversion in 60 mos

CAUTION: Only adjust payment period for attorney fees as a "LAST RESORT". The longer we stretch out the payment of attorney fees, the less likely we will get paid in full.

Click here for info on interest Click here for more info on interest

CO-SIGN PROTECT (or other separately classified Non-priority unsecured claims) / INSIDE PLAN (Part 5.2)

Creditor Basis for Classification Total Claim Rate Interest Estimated Total

Co-Sign Protect \$0 0% \$0 \$0

\$0 0% \$0 \$0

\$0 0% \$0 \$0

Approximate total to pay = \$0

Adequate Protection Rate: 1.00% As of 8/2020

Til Interest Rate for secured debts: 7.25%

Applicable Commencement Period: 60

Trustee Commencement Rate: YES

Federal Judgment Interest Rate: 3.40%

Max mos. to pay estuary fee: 18 Do not charge without checking with an attorney

Preference Payments and/or Fraudulent Transfers Reserve: \$0.00

CAUTION: Be careful. Do NOT blindly add interest. To add interest, client both must want to pay this debt with interest AND must be able to afford to do so. If not, leave the interest rate at 0. Even without interest, "consumer debts" are eligible for "co-sign protect", but simply risk an unlikely motion for relief from the co-sign protection.

Total Upfront Money Needed Before Filing = \$0

\$0

NEW

IMPORTANT NOTE:
This amounts assume that will waive our right to collect the \$2,000 attorney fee figured into this plan to pay for the mortgage modification.

months

months