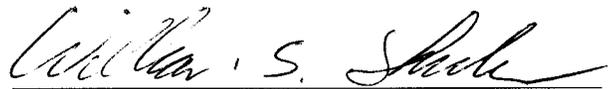


UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF ALABAMA

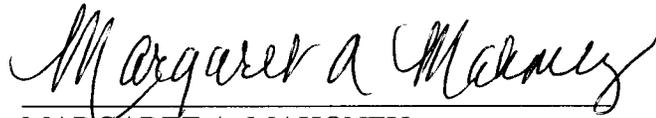
LOCAL GENERAL ORDER NO. 25

Effective in all cases filed on or after January 1, 2004, all secured claims will be filed using a net payoff balance as of the date of the filing of the bankruptcy case. No additional or unmatured interest shall be included in the balance of the proof of claim. Claims including unmatured interest shall be deemed defective and subject to disallowance on objection by a party in interest.

The Chapter 13 Trustee's office shall implement a system to pay the capitalized value of the allowed claim using the interest rate provided for in the confirmed plan.



WILLIAM S. SHULMAN  
CHIEF U.S. BANKRUPTCY JUDGE



MARGARET A. MAHONEY  
U.S. BANKRUPTCY JUDGE

Date: 10-29-03