

United States Bankruptcy Court, Southern District of Alabama  
Quarterly Bankruptcy Section Meeting  
August 16, 2022

1. Evan Parrott, Section Chair
2. Judges Oldshue and Callaway
  - New chapter 13 trustee appointment effective 10/1/22
  - New administrative orders 2022-06, -07, and -08 (attached)
    - Attorneys fees
    - Plan payment distribution
    - Increased limits on other items effective immediately
    - Amended plan, final plan summary forms will be effective 10/1/22
  - Chapter 13 confirmation process
    - Please resolve trustee objections to extent possible by Monday
    - Untimely final plan summaries and corrections
  - Administrative order no. 2022-04 re telephonic appearances -- not applicable to confirmations, limited to two or fewer matters at motion docket, must let chambers know by 2:00 p.m. day before.
  - Bankruptcy filing numbers -- slight upward trend? (See attached chart.)
  - Administrative Order 2022-05 -- Notice of payment change that is < \$25 waived for HELOC's
  - Reminder -- "wet signature" rule back in effect 8/1/22
  - COVID update -- masks required in public areas of both Campbell and Selma courthouses, discretionary in courtrooms
  - Campbell open house, Thursday 10/6, 4-6 p.m.
3. Andrea Redmon, Clerk of Court
4. Mark Zimlich, Bankruptcy Administrator
5. Danny O'Brien, Chapter 13 Trustee
6. Consumer and business committees -- chairs Stephen Klimjack and Danielle Mashburn-Myrick
  - Subchapter V mini-CLE
7. Open the floor
8. Next meeting Tuesday, November 15, 2022 -- tentatively planned for lunch in jury assembly room, second floor of Federal Courthouse, with Zoom component

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF ALABAMA

IN RE: )  
 )  
Order Regarding Chapter 13 ) Administrative Order No. 2022-06  
Attorney's Fees )  
 )

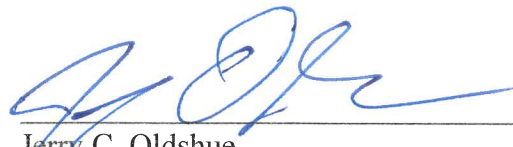
ORDER REGARDING CHAPTER 13 ATTORNEY'S FEES

In chapter 13 cases filed on or after October 1, 2022, the “no look” compensation for the debtor’s counsel in confirmed cases shall not exceed the lesser of \$4,500 or the amount proposed to be paid (including trustee’s commission) to creditors through the plan, with a floor of \$2,600 unless the court finds that the case was filed under chapter 13 primarily to finance attorney’s fees, in which case the cap is \$1,600. The “no look” compensation in cases dismissed or converted prior to confirmation shall not exceed \$1,100.

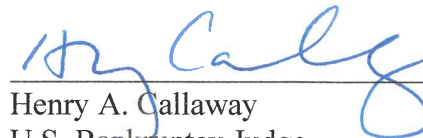
In addition, effective immediately, the court will generally allow a “no look” fee of \$550 or 10% of the net settlement (whichever is less) to the debtor’s counsel for substantial legal work associated with approval of tort claims and of \$550 for substantial legal work associated with sale of the debtor’s real property. When practicable, the court will order that these add-on fees be paid from the settlement proceeds or real estate sale proceeds rather than through the plan. Any add-on fees being paid through the plan shall be treated as non-DSO administrative expense claims.

The debtor’s counsel shall obtain the signature of the debtor on all initial fee applications in chapter 13 proceedings and shall indicate the amount of the fee and the method of payment. Any fee collected by an attorney prior to the filing of the chapter 13 petition shall be disclosed in the fee petition and that amount shall be deducted from the fee paid through the plan. The fee petition shall further disclose any fees and expenses charged or collected for any prepetition legal work performed by the counsel for the debtor within 1 year prior to filing bankruptcy. Unless said prepetition legal work is clearly delineated as unrelated to the chapter 13, the chapter 13 trustee shall deduct any such disclosed prepetition fees and expenses from the fees awarded in chapter 13.

Dated: 8/15/22



Jerry C. Oldshue  
Chief U.S. Bankruptcy Judge



Henry A. Callaway  
U.S. Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF ALABAMA

IN RE: )  
)  
Order Regarding Application of Plan ) Administrative Order No. 2022-07  
Payments In Chapter 13 Cases )  
)

ORDER REGARDING APPLICATION OF PLAN PAYMENTS IN CHAPTER 13 CASES


Prior to confirmation, the chapter 13 trustee is directed to pay any filing fees being paid through the plan and adequate protection payments on secured claims, in that priority. Postconfirmation, the chapter 13 trustee is directed to pay in this order of priority:

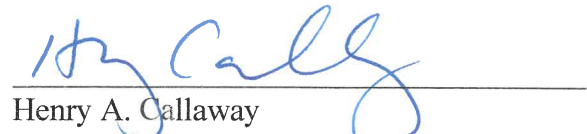
1. Debtor's attorney's fees being paid through the plan -- one-third payable upon confirmation and the remainder by a fixed monthly payment over the shorter of thirty months or the remaining plan term.
2. Prepetition domestic support obligations ("DSO") by a fixed monthly payment over the term of the plan.
3. Non-DSO priority claims (including administrative expenses) by a fixed monthly payment over the term of the plan.
4. Section 1325 payments on secured claims as provided by the plan.
5. Pro-rata secured claims (e.g., mortgage arrearages) paid over the term of the plan.
6. Unsecured claims.

If the proceeds from a previously unliquidated claim which was not included in the § 1325(a)(4) "best interest of creditors test" at confirmation (for example, a tort claim, life insurance proceeds, inheritance, or surplus automobile insurance proceeds) are delivered to the trustee for application to the case, the trustee is directed to apply those funds in the priority listed above with the fixed payments released, that is, to pay one category in full before applying funds to the next category.

This order is effective October 1, 2022.

Dated: 8/15/22

  
Jerry C. Oldshue  
Chief U.S. Bankruptcy Judge

  
Henry A. Callaway  
U.S. Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF ALABAMA

IN RE: )  
 )  
 Adjusted Dollar Limits in ) Administrative Order No. 2022-08  
 Chapter 13 Cases )  
 )

ADJUSTED DOLLAR LIMITS IN CHAPTER 13 CASES


Effective immediately, the judges generally will allow the following dollar limits on attorneys fees and other matters in chapter 13 cases:

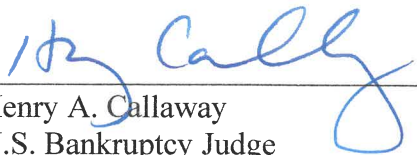
Creditor's attorney fee for stay relief motion -- \$750

Creditor's attorney fees (if provided by contract) for "plan review" and "preparing proof of claim" -- \$225 for either or \$450 combined

Postpetition automobile loan -- \$21,500 loan amount and \$550 monthly payment

Dated: 8/15/22

  
\_\_\_\_\_  
Jerry C. Oldshue  
Chief U.S. Bankruptcy Judge

  
\_\_\_\_\_  
Henry A. Callaway  
U.S. Bankruptcy Judge

effective 10/1/22

Rev (10/2022)

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF ALABAMA**

IN RE:

\_\_\_\_\_

Case No. \_\_\_\_\_

\_\_\_\_\_

Chapter 13

SSN: XXX-XX-\_\_\_\_\_

SSN: XXX-XX-\_\_\_\_\_

Date: \_\_\_\_\_

**CHAPTER 13 PLAN**

**Check if this is an Amended Plan**

**1. NOTICES**

**TO CREDITORS: YOUR RIGHTS MAY BE AFFECTED BY THIS PLAN. YOUR CLAIM MAY BE REDUCED, MODIFIED, OR ELIMINATED.**

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, your attorney or you must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the bankruptcy court. The bankruptcy court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

**To file an objection to confirmation.** Objections to confirmation may be filed electronically using the CM/ECF system or by mailing or delivering the objection to the court so that it is received before the deadline described above. The court's address is U.S. Bankruptcy Court, 113 St. Joseph Street, Mobile, Alabama 36602.

**Proofs of claim.** Creditors must file timely proofs of claim to be paid by the chapter 13 trustee pursuant to the plan. Proofs of claim may be filed using the Electronic Proof of Claim (ePOC) program located on the court's website at [www.alsb.uscourts.gov](http://www.alsb.uscourts.gov). You may also file a proof of claim by mailing or delivering it to the court at the address listed above so that it is received before the claims bar date.

Confirmation of this plan does not bar the debtor(s), trustee, or a party in interest from objecting to a claim. Confirmation of this plan does not constitute the allowance or disallowance of the amount of a creditor's claim, but it does control how the claim will be paid under the plan.

Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "not included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in § 7.1, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> INCLUDED	<input type="checkbox"/> NOT INCLUDED
1.2	Nonstandard provision, set out in § 12	<input type="checkbox"/> INCLUDED	<input type="checkbox"/> NOT INCLUDED
1.3	Avoidance of security interests or liens	NOT INCLUDED -- requires a separate motion or adversary proceeding in this district	

**2. PAYMENTS AND LENGTH OF PLAN**

For \_\_\_\_\_ months debtor(s) will make regular monthly payments to the trustee as follows:

\$ \_\_\_\_\_ per month for \_\_\_\_\_ months

and \$ \_\_\_\_\_ per month for \_\_\_\_\_ months. *Insert additional lines if needed.*

Plan payments shall be paid directly to the chapter 13 trustee at the following address: Chapter 13 Trustee, P.O. Box 1779, Memphis, TN 38101-1779. Debtor(s) shall commence plan payments within one month of the petition date. If the debtor(s) are eligible for a 36 month plan but the term set out above is greater, debtor(s) move the court to extend the plan term to the proposed period.

**3. PRECONFIRMATION ADEQUATE PROTECTION PAYMENTS TO SECURED CREDITORS**

The trustee shall make the following adequate protection payments to secured creditors prior to the confirmation of this plan pursuant to Bankruptcy Code § 1326(a)(1):

CREDITOR	COLLATERAL DESCRIPTION	MONTHLY PAYMENT

The trustee shall commence making such payments to creditors holding allowed secured claims consistent with the trustee's distribution process and only after the timely filing of a proof of claim by such creditor. Upon confirmation, the treatment of such claims will be governed by Section 7.

**4. ATTORNEY'S FEES FOR DEBTOR(S)' BANKRUPTCY COUNSEL**

The trustee shall pay the following attorney's fees pursuant to the applicable local rule or administrative order.

DEBTOR'S COUNSEL	FEE TO BE PAID THROUGH PLAN

**5. DOMESTIC SUPPORT OBLIGATIONS**

The trustee shall pay the following pre-petition domestic support obligations (DSO) in full, without interest, by fixed monthly payments over the term of the plan unless the claimant agrees or the court orders otherwise. The debtor(s) shall pay directly all domestic support obligations that become due after the filing of the petition. A DSO creditor must file a proof of claim for any prepetition DSO to be paid by the trustee. Unless otherwise ordered by the court or by express written consent of the creditor, the amount of a claim for prepetition DSO stated on a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. The monthly payment shall be determined at confirmation based upon the allowed claim and term of the plan.

DSO CREDITOR	SCHEDULED PREPETITION DSO	ESTIMATED MONTHLY PAYMENT

**6. PRIORITY CLAIMS (EXCLUDING DOMESTIC SUPPORT OBLIGATIONS)**

The trustee shall pay all non-DSO priority claims in full, without interest, by fixed monthly payments over the term of the plan. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. The monthly payment shall be determined at confirmation based upon the allowed claim and term of the plan.

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	ESTIMATED MONTHLY PAYMENT

**7. TREATMENT OF SECURED CLAIMS**

**7.1 Request for valuation of secured claims, payment of secured claims, and modification of undersecured claims**

This section is effective only if the applicable box in section 1.1 of this plan is checked.

Debtor(s) request that the court determine the value(s) of the collateral and the amount(s) of the secured claim(s) listed below. For each listed claim, the amount of the secured claim will be paid in full with interest at the rate stated below.

For each non-governmental secured claim listed below, debtor(s) state that the amount of the secured claim should be the lesser of (a) the amount of the secured claim stated on the creditor’s proof of claim and (b) the amount set out in the column headed “Amount of Secured Claim.” If a claim listed below is filed as unsecured, it will be treated as unsecured under section 8 of the plan. If a non-governmental creditor timely objects to the proposed value of the creditor’s collateral or the proposed amount of the creditor’s secured claim, the confirmation hearing shall include a valuation hearing pursuant to 11 U.S.C. § 506 and Bankruptcy Rule 3012 unless otherwise ordered. If a non-governmental creditor whose claim is listed below fails to timely object, the creditor shall be deemed to have accepted the amount and treatment of the creditor’s secured claim set forth below.

For secured claims of governmental units, unless otherwise ordered, the amount of a secured claim stated on a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under section 8 of this plan.

CREDITOR	COLLATERAL DESCRIPTION	AMOUNT OF SECURED CLAIM	INTEREST RATE	§ 1325(a)(5) PLAN PAYMENT

**7.2 Secured claims excluded from valuation under Bankruptcy Code § 506**

The claims listed below were either: (a) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

The trustee shall pay these claims in full with interest at the rates stated below. Unless otherwise ordered by the court, the amount of a secured claim stated on a proof of claim filed in accordance



with the Bankruptcy Rules controls over any contrary amount listed below, but the interest rate is governed by the plan.

CREDITOR	COLLATERAL DESCRIPTION	SCHEDULED AMOUNT OF SECURED CLAIM	INTEREST RATE	§ 1325(a)(5) PLAN PAYMENT

**7.3 Curing defaults and maintaining direct payments on long-term secured debt**

Debtor(s) shall maintain the following monthly payments and pay them directly to creditor. The trustee shall pay allowed claims for arrearages at 100% pro rata through this plan without interest. A creditor must file a proof of claim for any arrearage amount in order to be paid by the trustee pursuant to the plan. Unless otherwise ordered by the court, the arrearage amount stated on a proof of claim filed in accordance with the Bankruptcy Rules governs over any contrary amount listed below.

CREDITOR	COLLATERAL DESCRIPTION	DIRECT PAYMENT	SCHEDULED ARREARAGE

**8. NONPRIORITY UNSECURED CLAIMS**

Allowed nonpriority unsecured claims shall be paid through the distribution of all available disposable income at a percentage to be determined at confirmation for the number of months set forth in Section 2. The confirmation order will specify the percentage, and unsecured creditors will have a supplemental opportunity at that time to object to any preconfirmation plan amendments which affected the treatment of unsecured claims. No interest shall be paid on general unsecured claims.

**9. SURRENDERED PROPERTY**

Debtor(s) propose to surrender the following collateral (or their interest, if there are other co-owners). Upon confirmation, the automatic stay shall terminate as to the surrendered collateral, the co-debtor stay shall terminate as to any debt listed below, and debtor(s) shall make any surrendered personal property reasonably available to the creditor. Unless otherwise specified in section 12, any secured claim submitted by the creditor will receive no distribution under the plan until the creditor files an amended proof of claim reflecting any deficiency after disposition of the collateral.

CREDITOR	COLLATERAL DESCRIPTION

**10. EXECUTORY CONTRACTS, INCLUDING UNEXPIRED LEASES OF REAL OR PERSONAL PROPERTY**

Debtor(s) assume or reject the following executory contracts (including any unexpired leases of real or personal property) as set out in the table below.

**Assumed executory contracts.** Debtor(s) shall make directly to the creditor all contractual payments which become due between the petition date and confirmation. Upon confirmation, the executory contract shall be deemed to be assumed by the debtor(s) -- not the trustee or bankruptcy estate. Debtor(s) shall make directly to the creditor all contractual payments which become due after confirmation. Unless otherwise provided in section 12, debtor(s) shall cure any prepetition default by making supplemental equal monthly payments directly to the creditor within the shorter of 6 months from confirmation or the remaining term of the contract.

**Rejected executory contracts.** Upon confirmation, the automatic stay shall terminate as to any property which is the subject of a rejected executory contract, the co-debtor stay shall terminate as to rejected executory contracts, and debtor(s) shall make any personal property which is the subject of a rejected executory contract reasonably available to the creditor. Any claim submitted by a creditor whose executory contract has been rejected will receive no distribution under this plan until the creditor files an amended proof of claim reflecting any deficiency balance remaining following rejection.

CREDITOR	PROPERTY DESCRIPTION	ASSUME	REJECT

**11. OTHER PLAN PROVISIONS**

**11.1 Vesting of property of the estate**

Property of the bankruptcy estate shall not vest in the debtor(s) until discharge or dismissal of the case. Notwithstanding the foregoing, any claims or causes of action which have not been liquidated and collected by the trustee by the time of discharge remain property of the estate pending further order of the court.

**11.2 Monthly bills by secured creditors or lessors being paid directly**

Secured creditors and lessors to be paid directly by the debtor(s) and/or co-debtor(s) may continue to mail customary monthly notices or coupons notwithstanding the automatic stay.

**11.3 Payment of filing fee**

Unless otherwise provided in section 12, the trustee will pay the filing fee in a lump sum as an administrative expense after sufficient funds are on hand and before any other case disbursements.

**11.4 Lien retention**

The holder of any secured claim listed in sections 7.1 or 7.2 will retain the lien on its collateral until the earlier of: (a) payment of the underlying debt determined under nonbankruptcy law or (b) discharge of the underlying debt under Bankruptcy Code § 1328, at which time the lien will terminate and must be released by the creditor.

**12. NONSTANDARD PLAN PROVISIONS**

Under Bankruptcy Rule 3015(c), any nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this district’s Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are void. The following plan provisions will be effective only if there is a check in the box “Included” in section 1.2.

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\_\_\_\_\_  
DEBTOR’S SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
DEBTOR’S SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
DEBTOR’S COUNSEL’S SIGNATURE

\_\_\_\_\_  
DATE

**By filing this document, the attorney for debtor(s) (or debtor(s), if unrepresented) certifies that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the model plan for the Southern District of Alabama, other than any nonstandard provisions included in Section 13.**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF ALABAMA**

IN RE:

\_\_\_\_\_

Case No. \_\_\_\_\_

\_\_\_\_\_

Chapter 13

SSN: XXX-XX-\_\_\_\_\_

SSN: XXX-XX-\_\_\_\_\_

Date: \_\_\_\_\_

**CHAPTER 13 PLAN**

**Check if this is an Amended Plan**

**1. NOTICES**

**TO CREDITORS: YOUR RIGHTS MAY BE AFFECTED BY THIS PLAN. YOUR CLAIM MAY BE REDUCED, MODIFIED, OR ELIMINATED.**

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, your attorney or you must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the bankruptcy court. The bankruptcy court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

**To file an objection to confirmation.** Objections to confirmation may be filed electronically using the CM/ECF system or by mailing or delivering the objection to the court so that it is received before the deadline described above. The court's address is U.S. Bankruptcy Court, 113 St. Joseph Street, Mobile, Alabama 36602.

**Proofs of claim.** Creditors must file timely proofs of claim to be paid by the chapter 13 trustee pursuant to the plan. Proofs of claim may be filed using the Electronic Proof of Claim (ePOC) program located on the court's website at [www.alsb.uscourts.gov](http://www.alsb.uscourts.gov). You may also file a proof of claim by mailing or delivering it to the court at the address listed above so that it is received before the claims bar date.

Confirmation of this plan does not bar the debtor(s), trustee, or a party in interest from objecting to a claim. Confirmation of this plan does not constitute the allowance or disallowance of the amount of a creditor's claim, but it does control how the claim will be paid under the plan.

Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "not included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in § 7.1, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> INCLUDED	<input type="checkbox"/> NOT INCLUDED
1.2	Nonstandard provision, set out in § <del>13</del> 12	<input type="checkbox"/> INCLUDED	<input type="checkbox"/> NOT INCLUDED
1.3	Avoidance of security interests or liens	NOT INCLUDED -- requires a separate motion or adversary proceeding in this district	

**2. PAYMENTS AND LENGTH OF PLAN**

For \_\_\_\_\_ months debtor(s) will make regular monthly payments to the trustee as follows:

\$ \_\_\_\_\_ per month for \_\_\_\_\_ months

and \$ \_\_\_\_\_ per month for \_\_\_\_\_ months. *Insert additional lines if needed.*

Plan payments shall be paid directly to the chapter 13 trustee at the following address: Chapter 13 Trustee, P.O. Box 1779, Memphis, TN 38101-1779. Debtor(s) shall commence plan payments within one month of the petition date. If the debtor(s) are eligible for a 36 month plan but the term set out above is greater, debtor(s) move the court to extend the plan term to the proposed period.

**3. PRECONFIRMATION ADEQUATE PROTECTION PAYMENTS TO SECURED CREDITORS**

The trustee shall make the following adequate protection payments to secured creditors prior to the confirmation of this plan pursuant to Bankruptcy Code § 1326(a)(1):

CREDITOR	COLLATERAL DESCRIPTION	<del>AMOUNT OF</del> MONTHLY PAYMENT

The trustee shall commence making such payments to creditors holding allowed secured claims consistent with the trustee's distribution process and only after the timely filing of a proof of claim by such creditor. Upon confirmation, the treatment of such claims will be governed by ~~Sections 4 and~~ Section 7.

**4. POST-CONFIRMATION ALTERNATE MONTHLY PAYMENTS TO SECURED CREDITORS**

~~The trustee shall make the following Alternate Monthly Payments (AMP) beginning on the first distribution after entry of a confirmation order and until the attorney's fees provided for in Section 5 are paid in accordance with the applicable local rule or administrative order.~~

CREDITOR	COLLATERAL DESCRIPTION	AMOUNT OF AMP PAYMENT

**5.4. ATTORNEY'S FEES FOR DEBTOR(S)' BANKRUPTCY COUNSEL**

The trustee shall pay the following attorney's fees pursuant to the applicable local rule or administrative order.

DEBTOR'S COUNSEL	FEE TO BE PAID THROUGH PLAN

**6.5. DOMESTIC SUPPORT OBLIGATIONS**

~~The trustee shall pay the following pre-petition domestic support obligations (DSO) pursuant to Bankruptcy Code § 507(a)(1) in full, without interest, by fixed monthly payments over the term of the plan unless the claimant agrees or the court orders otherwise. Each DSO creditor shall receive the proposed Alternative Monthly Payments (AMP) along with the payments to secured creditors described in Section 4. Once the attorney's fees are paid in full, the DSO creditor shall be paid the proposed preference payment along with the payments described in Sections 7 and 8.~~ The debtor(s) shall pay directly ~~pay~~ all domestic support obligations that become due after the filing of the petition. A DSO creditor must file a proof of claim for any prepetition DSO to be paid by the trustee. Unless otherwise ordered by the court or by express written consent of the creditor, the amount of a claim for prepetition DSO stated on a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. The monthly payment shall be determined at confirmation based upon the allowed claim and term of the plan.

DSO CREDITOR	SCHEDULED PREPETITION DSO	AMOUNT OF AMPESTIMATED	PREFERENCE PAYMENT

		<u>MONTHLY PAYMENT</u>	

**6. PRIORITY CLAIMS (EXCLUDING DOMESTIC SUPPORT OBLIGATIONS)**

The trustee shall pay all non-DSO priority claims in full, without interest, by fixed monthly payments over the term of the plan. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. The monthly payment shall be determined at confirmation based upon the allowed claim and term of the plan.

<u>CREDITOR</u>	<u>TYPE OF PRIORITY</u>	<u>SCHEDULED AMOUNT</u>	<u>ESTIMATED MONTHLY PAYMENT</u>

**7. TREATMENT OF SECURED CLAIMS**

**7.1 Request for valuation of secured claims, payment of secured claims, and modification of undersecured claims**

This section is effective only if the applicable box in section 1.1 of this plan is checked.

Debtor(s) request that the court determine the value(s) of the collateral and the amount(s) of the secured claim(s) listed below. For each listed claim, the amount of the secured claim will be paid in full with interest at the rate stated below.

For each non-governmental secured claim listed below, debtor(s) state that the amount of the secured claim should be the lesser of (a) the amount of the secured claim stated on the creditor's proof of claim and (b) the amount set out in the column headed "Amount of Secured Claim." If a claim listed below is filed as unsecured, it will be treated as unsecured under section 8 of the plan. If a non-governmental creditor timely objects to the proposed value of the creditor's collateral or the proposed amount of the creditor's secured claim, the confirmation hearing shall include a valuation hearing pursuant to 11 U.S.C. § 506 and Bankruptcy Rule 3012 unless otherwise ordered. If a non-governmental creditor whose claim is listed below fails to timely object, the creditor shall be deemed to have accepted the amount and treatment of the creditor's secured claim set forth below.

For secured claims of governmental units, unless otherwise ordered, the amount of a secured claim stated on a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under section 98 of this plan.

CREDITOR	COLLATERAL DESCRIPTION	AMOUNT OF SECURED CLAIM	INTEREST RATE	§ 1325(a)(5) PLAN PAYMENT



**7.2 Secured claims excluded from valuation under Bankruptcy Code § 506**

The claims listed below were either: (a) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

The trustee shall pay these claims in full with interest at the rates stated below. Unless otherwise ordered by the court, the amount of a secured claim stated on a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below, but the interest rate is governed by the plan.

CREDITOR	COLLATERAL DESCRIPTION	SCHEDULED AMOUNT OF SECURED CLAIM	INTEREST RATE	§ 1325(a)(5) PLAN PAYMENT

**7.3 Curing defaults and maintaining direct payments on long-term secured debt**

Debtor(s) shall maintain the following monthly payments and pay them directly to creditor. The trustee shall pay allowed claims for arrearages at 100% pro rata through this plan without interest ~~after payments set forth in sections 6, 7.1, and 7.2.~~ A creditor must file a proof of claim for any arrearage amount in order to be paid by the trustee pursuant to the plan. Unless otherwise ordered by the court, the arrearage amount stated on a proof of claim filed in accordance with the Bankruptcy Rules governs over any contrary amount listed below.

CREDITOR	COLLATERAL DESCRIPTION	DIRECT PAYMENT	SCHEDULED ARREARAGE

~~**8.1. PRIORITY CLAIMS (EXCLUDING DOMESTIC SUPPORT OBLIGATIONS)**~~

~~The trustee shall pay all priority claims pursuant to § 1322(a)(2) in full, pro rata. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below.~~

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT

#### **9.8. NONPRIORITY UNSECURED CLAIMS**

Allowed nonpriority unsecured claims shall be paid through the distribution of all available disposable income at a percentage to be determined at confirmation for the number of months set forth in Section 2. The confirmation order will specify the percentage, and unsecured creditors will have a supplemental opportunity at that time to object to any preconfirmation plan amendments which affected the treatment of unsecured claims. No interest shall be paid on general unsecured claims.

#### **10.9. SURRENDERED PROPERTY**

Debtor(s) propose to surrender the following collateral (or their interest, if there are other co-owners). Upon confirmation, the automatic stay shall terminate as to the surrendered collateral, the co-debtor stay shall terminate as to any debt listed below, and debtor(s) shall make any surrendered personal property reasonably available to the creditor. ~~Any~~Unless otherwise specified in section 12, any secured claim submitted by the creditor will receive no distribution under the plan until the creditor files an amended proof of claim reflecting any deficiency after disposition of the collateral.

CREDITOR	COLLATERAL DESCRIPTION

**11.10. EXECUTORY CONTRACTS, INCLUDING UNEXPIRED LEASES OF REAL OR PERSONAL PROPERTY**

Debtor(s) assume or reject the following executory contracts (including any unexpired leases of real or personal property) as set out in the table below.

**Assumed executory contracts.** Debtor(s) shall make directly to the creditor all contractual payments which become due between the petition date and confirmation. Upon confirmation, the executory contract shall be deemed to be assumed by the debtor(s) -- not the trustee or bankruptcy estate. Debtor(s) shall make directly to the creditor all contractual payments which become due after confirmation. Unless otherwise provided in section ~~13~~12, debtor(s) shall cure any prepetition default by making supplemental equal monthly payments directly to the creditor within the shorter of 6 months from confirmation or the remaining term of the contract.

**Rejected executory contracts.** Upon confirmation, the automatic stay shall terminate as to any property which is the subject of a rejected executory contract, the co-debtor stay shall terminate as to rejected executory contracts, and debtor(s) shall make any personal property which is the subject of a rejected executory contract reasonably available to the creditor. Any claim submitted by a creditor whose executory contract has been rejected will receive no distribution under this plan until the creditor files an amended proof of claim reflecting any deficiency balance remaining following rejection.

CREDITOR	PROPERTY DESCRIPTION	ASSUME	REJECT

**12.11. OTHER PLAN PROVISIONS**

**12.111.1 Property Vesting of property of the estate**

Property of the bankruptcy estate shall not vest in the debtor(s) until discharge or dismissal of the case. Notwithstanding the foregoing, any claims or causes of action which have not been liquidated and collected by the trustee by the time of discharge remain property of the estate pending further order of the court.

**12.211.2 Monthly bills by secured creditors or lessors being paid directly**

Secured creditors and lessors to be paid directly by the debtor(s) and/or co-debtor(s) may continue to mail customary monthly notices or coupons notwithstanding the automatic stay.

### **12.3 — Exemption limitations**

~~The debtor(s)' exemptions in real and personal property are specifically limited to those allowed under applicable state and federal laws. To the extent that debtor(s)' asset values exceed allowable exemption limits, the non-exempt portions are property of the estate and subject to distribution by the trustee. The terms of this provision shall not be construed to limit or abrogate the rights of parties in interest to object to exemptions pursuant to the Bankruptcy Code or in any way limit the debtor(s)' rights regarding the postpetition equity accrual of assets.~~

#### **12.411.3 Payment of filing fee**

Unless otherwise provided in section ~~13.12~~, the trustee will pay the filing fee in a lump sum as an administrative expense after sufficient funds are on hand and before any other case disbursements.

#### **12.511.4 Lien retention**

The holder of any secured claim listed in sections 7.1 or 7.2 will retain the lien on its collateral until the earlier of: (a) payment of the underlying debt determined under nonbankruptcy law or (b) discharge of the underlying debt under Bankruptcy Code § 1328, at which time the lien will terminate and must be released by the creditor.

**13.12. NONSTANDARD PLAN PROVISIONS**

Under Bankruptcy Rule 3015(c), any nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this district’s Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are void. The following plan provisions will be effective only if there is a check in the box “Included” in section 1.2.

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DEBTOR’S SIGNATURE

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DATE

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DEBTOR’S SIGNATURE

\_\_\_\_\_  
DATE

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DEBTOR’S COUNSEL’S SIGNATURE

\_\_\_\_\_  
DATE

**By filing this document, the attorney for debtor(s) (or debtor(s), if unrepresented) certifies that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the model plan for the Southern District of Alabama, other than any nonstandard provisions included in Section 13.**

# Monthly bankruptcy filings in the Southern District of Alabama since January 2019

