IN THE UNITED STATES BANKRUPTCY COURT

FOR THE SOUTHERN DISTRICT OF ALABAMA

IN RE: )

 )

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, ) Case No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 )

 Debtor(s). )

COMBINED MOTION TO AVOID NONPOSSESSORY, NONPURCHASE-MONEY

SECURITY INTEREST, MOTION TO VALUE REMAINING COLLATERAL,

AND OBJECTION TO CLAIM

Motion to Avoid Security Interest

 Debtor(s) move the court, pursuant to Bankruptcy Code § 522(f), to avoid the nonpossessory, nonpurchase-money security interest of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (“the Lienholder”) in the following items because the Lienholder’s security interest impairs an exemption to which the debtor(s) would otherwise be entitled:

□ Household furnishings, wearing apparel, appliances, books, animals, crops, musical instruments, and jewelry held primarily for the personal, family, or household use of debtor(s) or a dependent of debtor(s). Description:

□ Personal effects of debtor and dependents (including toys and hobby equipment of minor dependent children). Description:

□ 1 television. Description:

□ 1 personal computer and related equipment. Description:

□ 1 VCR or DVD player. Description:

□ Implements, professional books, or tools used by debtor(s) or dependents in their trade. Description:

□ Clothing. Description:

□ Furniture. Description:

□ 1 radio. Description:

□ Linens, china, crockery, and kitchenware. Description:

□ Educational materials and educational equipment for minor dependent children. Description:

□ Medical equipment and supplies. Description:

□ Professionally prescribed health aids for debtor(s) or a dependent of debtor(s). Description:

□ Other. Description:

Motion for Valuation

 Debtor(s) move the court, pursuant to Bankruptcy Code § 506(a) and Bankruptcy Rule 3012, to determine the value of the Lienholder’s claim on any personal property of Debtor(s) as to which its lien has not been avoided. The debtor contends that the values for those items should be: .

Objection to Lienholder’s Claim

 Debtor(s) object to Lienholder’s claim no. \_\_\_\_ to the extent that the secured portion exceeds the value of its collateral as determined by the court. The claim should be reclassified as secured only to the extent of that value with the remainder of the claim treated as unsecured.

 Attorney for Debtor(s)

Declaration Under Penalty of Perjury\*

 I am a debtor in this case. I am familiar with the items listed below. In my opinion, the items listed below have the following replacement values taking into account their age and condition:

|  |  |  |
| --- | --- | --- |
| Item |  Value | Condition or Explanation |
| \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

Here is a list of any items I no longer have and a detailed explanation for their loss:

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

 Debtor

 Date:

\*May be signed electronically but counsel must retain original ink signature per Local Rule 1007(b)-1.

Certificate of Service

 I certify that I have served this pleading on the debtor(s), the trustee, and the creditor whose claim is the subject of the objection by the means and at the addresses described below:

 Debtor(s) by first class mail Trustee by first class mail

Creditor □ by first class mail

 □ by certified mail

 ­