IN THE UNITED STATES BANKRUPTCY COURT

FOR THE SOUTHERN DISTRICT OF ALABAMA

IN RE: )

)

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

)

Debtor(s). )

ORDER ON COMBINED MOTION TO AVOID NONPOSSESSORY,

NONPURCHASE-MONEY SECURITY INTEREST, MOTION FOR VALUATION,

AND OBJECTION TO CLAIM

This case is before the court on the combined motion by debtor(s) to avoid the nonpossessory, nonpurchase-money security interest of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (“the Lienholder”), motion for valuation, and objection to Lienholder’s claim no. \_\_\_.

Lien Avoidance

The court has reviewed the schedules filed by debtor(s) and finds that the Lienholder’s security interest impairs an exemption to which the debtor(s) would otherwise be entitled. The motion is thus granted to the extent set out below.

1. The security interest of the Lienholder is avoided pursuant to Bankruptcy Code § 522(f) as to the following items:

□ 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:

1. Upon the discharge of debtor(s) in this bankruptcy case, the security interest of the Lienholder shall be extinguished against the above-described personal property of debtor(s) and shall not survive the bankruptcy or affix to or remain enforceable against said items.
2. The motion to avoid lien is denied as to any item not listed above.

Valuation of Collateral

Pursuant to Bankruptcy Code § 506(a) and Bankruptcy Rule 3012, the court values the Lienholder’s collateral as to which its security interest has not been avoided at $\_\_\_\_\_\_\_\_\_\_.

Claim Objection

The court sustains the objection by Debtor(s) to the Lienholder’s claim no. \_\_\_\_ to the following extent:

□ The claim is allowed as secured in the amount of $\_\_\_\_\_\_\_\_\_\_\_, with any remaining amount to be treated as unsecured.

□ The claim is allowed in full but as unsecured.

□ The claim is allowed as unsecured in the amount of $\_\_\_\_\_\_\_\_\_\_\_.