

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF IDAHO

In Re:

CATHY J. STINGLEY

Debtor.

Case No. 99-00216

Rec'd U.S. Courts
Filed
APR 20 1999
Cameron S. Burke
Clerk, Idaho

ORDER CONFIRMING CHAPTER 13
PLAN AND GRANTING RELATED MOTIONS

IT HAVING BEEN DETERMINED AFTER NOTICE AND A HEARING THAT:

1. The Chapter 13 Plan and Related Motions comply with the provisions of this chapter and with other applicable provisions of this title;
2. The Chapter 13 Plan and Related Motions have been proposed in good faith and not by any means forbidden by law;
3. The value, as of the effective date of the Chapter 13 Plan and Related Motions, of property to be distributed under the plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the estate of the debtor were liquidated under 11 USC Chapter 7 on such date;
4. With respect to each allowed secured claim provided for by the plan---
 - a. The holder of such claim has accepted the plan; OR
 - b. The plan provides that (i) the holder of such claim retain the lien securing such claim; and (ii) the value, as of the effective date of the

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plan, of property to be distributed under the plan on account of such claim is not less than the *allowed secured value* of such claim.

5. The Debtor will be able to make all payments under the plan, and to comply with the plan.

NOW THEREFORE, IT IS HEREBY ORDERED THAT:

A. The Chapter 13 Plan and Related Motions plan is confirmed and granted, incorporating the following:

That the Debtor will pay 1 payment of \$162.00 and 53 payments of \$157.00.

CREDITOR	AMOUNT DUE	PAYMENTS
Idaho State Tax Comm.	\$385.43	54 @\$13.25 each
Internal Rev. Service	\$715.74	54 @ \$7.14 each

B. The value of collateral securing debts due holders of secured claims is fixed at the *Allowed Secured Values* as stated herein:

CREDITOR	DESCRIPTION OF COLLATERAL	ALLOWED SECURED VALUE	RATE OF INTEREST
NONE			

C. Pursuant to the motion of debtor contained in debtor's plan the following default amount for a secured claim will be paid inside the plan.

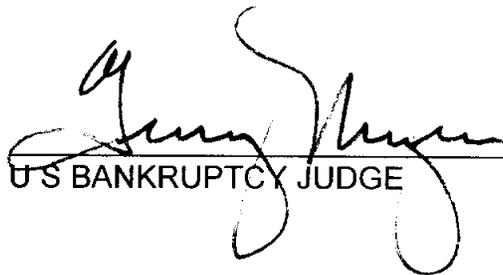
CREDITOR	AMOUNT IN DEFAULT		PAYMENTS
Washington Mutual	\$2729.82	7.25%	54 @\$58.40 each
Associates	\$415.96	23.97%	54 @ \$12.66 each
Ada County Property tax	\$1,137.06;	12%	54 payments @ \$27.35

D. Pursuant to the motion of debtor contained in debtor's plan and 11 USC §522(f)(1)(B), the non-possessory, non-purchase money security interests of the following creditors are avoided.

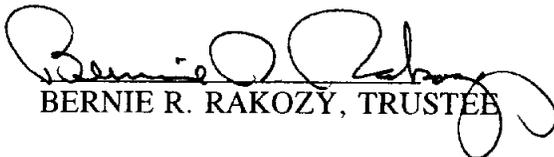
CREDITOR	DESCRIPTION OF EXEMPT PROPERTY
NONE	

The court finds that the lien sought to be avoided is a nonpossessory, nonpurchase-money security interest in debtor's household furnishings and goods as described in 11 USC 522(f) and that such lien impairs an exemption to which debtor would have been entitled as a matter of law.

DATED: *April 19, 1999*


U.S. BANKRUPTCY JUDGE

Approved as to content:


BERNIE R. RAKOZY, TRUSTEE

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Total notices mailed: 3

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Aty Churchill, Lance D POB 1926, Boise, ID 83701
Trustee Rakozy, Bernie R POB 1738, Boise, ID 83701