

UNITED STATES COURT  
DISTRICT OF IDAHO

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DEC 06 1999

*IP* M. REC'D  
LODGED FILED *[Signature]*

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF IDAHO

In re:	)	Case No. 99-20601
	)	
NORMAN KENNETH SPENCER,	)	ORDER CONFIRMING
dba NorBon's Copy Cabin,	)	AMENDED CHAPTER 13 PLAN
	)	DATED 25 OCTOBER 1999 AND
Debtor.	)	GRANTING RELATED MOTIONS

IT HAVING BEEN DETERMINED AFTER NOTICE AND A HEARING THAT:

1. The debtor's AMENDED CHAPTER 13 PLAN DATED 30 SEPTEMBER 1999 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 retains the lien securing such claim; and (ii) the value, as of the effective date of the 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.

ORDER CONFIRMING CHAPTER 13 PLAN  
DATED 25 OCTOBER 1999 AND GRANTING RELATED MOTIONS -1-

*36*

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 said amended Chapter 13 Plan is confirmed and Related Motions are granted, incorporating the following modifications: None.

B. The value of collateral securing debts due holders of secured claims is fixed at the *Allowed Secured Values* as stated herein: None.

C. Pursuant to the motion of debtor contained in debtor's plan and 11 USC 522(f)(1)(A), the judicial liens of the following creditors are avoided: None.

The court finds that the lien sought to be avoided impairs an exemption to which the debtor is entitled as a matter of law.

D. Pursuant to the motion of debtor contained in debtor's plan and 11 USC 522(f)(1)(B), the nonpossessory, nonpurchase money security interests of the following creditors are avoided: None.

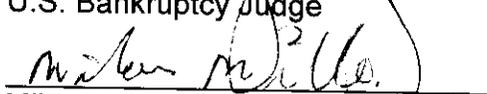
The court finds that the lien sought to be avoided is a nonpossessory, nonpurchase money security interest in debtor's household furnishings and goods, and impairs an exemption to which debtor is entitled as a matter of law.

Attorney fees and costs in addition to those paid prepetition and allowed in prior orders are allowed in the sum of \$ 2450.

DATED this 6th day of December, 1999.

Approved:   
Barry Zimmermann, Trustee

and

  
U.S. Bankruptcy Judge  
  
Milan Miller, Attorney for Bonnie Spencer

ORDER CONFIRMING CHAPTER 13 PLAN  
DATED 25 OCTOBER 1999 AND GRANTING RELATED MOTIONS -2-

Certificate of Mailing

I hereby certify that on the 6<sup>th</sup> day of July, 1999, I mailed a true and correct copy of the foregoing by first class mail, postage prepaid, to the following:

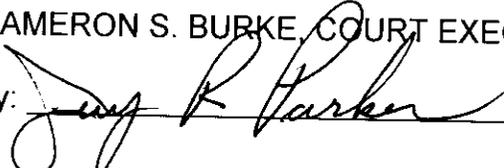
Barry Zimmerman, Trustee  
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CAMERON S. BURKE, COURT EXECUTIVE

by:  Deputy