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U.S. COURT

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CLERK
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Attorney for Debtors

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF IDAHO

In re:)
)
) Case No. 02-40480
EDWARD HUERTA)
518-56-2957)
)
PEGGY LaRUE HUERTA)
a/k/a PEGGY LaRUE MARTINEZ)
519-86-8201,)
)
)
_____ Debtors.)

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

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than the amount that would be paid on such claim if the estate of the debtors were liquidated under 11 U.S.C. 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 hold of such claim retain 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.

5. The debtors 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 is confirmed and Related Motions are granted, incorporating the following modifications:

1. The Chapter 13 Plan payment shall be \$315.00 per month x 36 months.
2. The Chapter 13 Plan payment shall be due the 5th of each month, commencing May 5, 2002.

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
Idaho Housing & Finance Association	Residential real property	\$7,407.71 (Default)	N/A

C. Pursuant to the motion of debtors contained in debtors's plan and 11 U.S.C. §522(f)(1)(A), the judicial liens of the following creditors are avoided.

CREDITOR	DESCRIPTION OF JUDGMENT LIEN	COUNTY & INSTRUMENT NUMBER
None.		

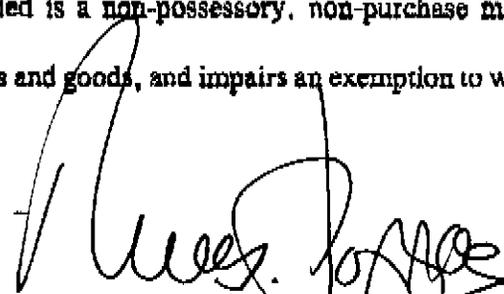
The court finds that the lien sought to be avoided impairs an exemption to which the debtors are entitled as a matter of law.

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

CREDITOR	DESCRIPTION OF EXEMPT PROPERTY
None.	

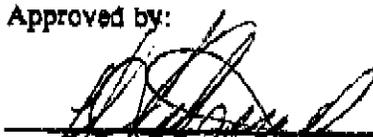
The court finds that the lien sought to be avoided is a non-possessory, non-purchase money security interest in debtors's household furnishings and goods, and impairs an exemption to which debtors are entitled as a matter of law.

DATED: 5/20/02



U. S. BANKRUPTCY JUDGE

Approved by:



L. D. FITZGERALD
Chapter 13 Trustee

CLERK'S CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on the 21 day of May, 2002, I served true and correct copies of this document upon the following, by the method indicated:

L. D. Fitzgerald, Trustee
P. O. Box 6199
Pocatello, ID 83205-6199

- U. S. Mail
Postage Prepaid
 Hand Delivery
 Courthouse Mail Box

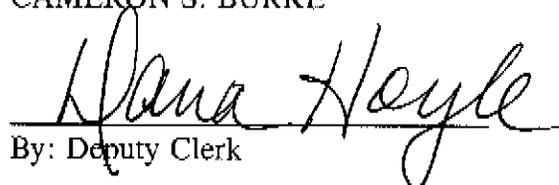
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CAMERON S. BURKE


By: Deputy Clerk