IN THE UNITED STATES BANKRUPTCY COURT

FOR THE DISTRICT OF IDAHO

In Re: Martin Wayne Lewandowski and Sharon April Lewandowski, debtors.	))))))	Case No. 00-01480 Chapter 13 Plan and Related Motions

This plan, proposed by the debtor, contains provisions that may significantly affect your rights. It contains matters, which if not objected to, may be accepted by the court as true. Creditors cannot vote on this plan. A creditor who wishes to oppose the plan may do so by timely filing an objection to the plan. Any objection must be in writing and must be filed with the court and served upon the debtor, debtor's attorney and the chapter 13 trustee by the time set by the court for the first meeting of creditors, within five (5) days thereafter, or as otherwise allowed by law. Absent any such objection, the court may confirm this plan, accept the valuations and allegations herein, and grant the MOtions without further notice or hearing. You must appear at confirmation of the plan to asset your objection, or it may be denied without further notice or hearing. The provisions of the confirmed plan will bind the debtor and each creditor.

1. **Payments to Trustee.** Such portion of the projected future earnings and income of the debtor as is necessary for the execution of the plan is submitted to the supervision and control of the Chapter 13 Trustee for the duration of this plan, to wit:

(a) **Periodic Payments.** Debtor will pay to the Trustee for a term, not exceeding 36 months, the sum of $80.00 monthly.

(b) **Income Tax Refunds.** During the initial 36 months of the plan, if debtor is entitled to any income tax refunds, the debtor shall also surrender the refund for the benefit of creditors. At any time during the term of the plan, debtor shall be entitled to use a tax refund to pay taxes due any other taxing authority; however, the debtor shall remit any tax refund balance to the trustee. Upon the trustee's recommendation or upon notice and hearing, the court may enter an order entitling the debtor to retain, in

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whole or in part, tax refunds owing during the term of the plan to facilitate the terms of this plan or meet the other reasonable or other necessary needs of the debtor.

(c) **Early Payoff.** This plan may not be paid in less than thirty-six (36) months by debtor without notice to interested parties and an opportunity for hearing before the Court.

(d) **Wage Deduction Order.** Debtor acknowledges that if the debtor is ever more than thirty (30) days delinquent on any payment due under section 1(a) of this plan, upon request of the trustee, a wage deduction order to debtor's employer may immediately issue.

2. **Deferral of Payments for Cause.** The trustee for cause may defer not more than two monthly payments per calendar year without further notice to parties or hearing before the Court.

3. **Disbursements & Plan Treatment by Trustee.** From the payments so received, the trustee shall make disbursements as follows:

(a) **Provisions for Priority Creditors.** Full payment of allowed claims entitled to priority under 11 USC Section 507 in deferred cash payments as follows:

(1) **Trustee.** Fees to the trustee as provided by 28 USC Section 586.

(2) **Attorney.** Fees to the debtor's attorney in the total amount of $650.00 in equal monthly installments over the initial _13_ months.

(3) **Maintenance/Child Support.** Unless the holder of the claim agrees otherwise, upon confirmation of the plan and the filing of an allowed claim, allowed unsecured claims of a spouse, former spouse, or child of debtor, for delinquent maintenance or child support shall be paid in equal monthly installments over the term of the plan.

(4) **Taxes.** Unless the holder of the claim agrees otherwise upon confirmation of the plan and the filing of an allowed claim, allowed unsecured priority claims of governmental units shall be paid in equal monthly installments over the term of the plan.

(b) **Provisions for Creditors Holding Secured Claims.**

(1) **Modification of rights of holders of secured claims.** To each of the following named creditors, the full value of the allowed secured claim held by them, provided a timely allowed claim is filed. Any portion of the debt owed to a creditor in excess of the allowed value of the collateral will be treated in this plan as an unsecured claim. Each creditor holding an allowed secured claim shall retain its lien on the collateral securing that claim until the *allowed secured value* has been paid, at which time the

lien shall be released. The *allowed secured value* is defined as the lesser of the amount of a creditor's claim or the value of the creditor's collateral, as set forth in this plan, amortized at the rate of interest (simple interest, direct reducing), and over the number of payments as set forth in the plan as confirmed. Unless otherwise specified, no pre-confirmation interest shall be paid. Upon payment of the said allowed value of the secured claim, the secured creditor's lien shall be released, void of any further effect, including void of any further security interest. Unless otherwise ordered by the Court, payments shall commence upon filing of an allowable claim and pursuant the terms of the Order of Confirmation of the plan.
Secured creditor rights and claims will be modified in accordance with the values and terms provided for hereinafter by debtor. An order valuing the secured portion of a claim, at less than the total amount of the claim, voids the creditor's lien to the extent of the unsecured portion of the claim.
The debtor hereby moves the court for an order so fixing the value of the collateral as follows:

Creditor	Description of Collateral	Allowed Secured Value	Rate of Interest	Frequency of payments
Sears Roebuck and Co.	household goods	$1000.00	9%	36

If a secured creditor objects to this provision, debtor will nevertheless ask the Court, at the hearing on confirmation, to confirm the plan over such creditor's objection, pursuant to 11 USC Section 1325(a)(5)(B). In the event that any such secured creditor fails to timely file a secured claim, a late filed claims shall be allowed for purposes of distributing payments for the secured portion of its claim. In the event that such creditor may have an unsecured portion in its proof of claim, no distribution shall be allowed for the unsecured portion of the claim. At the discretion of the trustee, **allowed secured values** of $500. or less may have payment accelerated.

(2) **Curing of Default in Long Term Secured Claims.** To each of the below named creditors, the debtor does not propose to pay, in full, their allowed secured claim during the term of this Plan. Each creditor shall retain its lien on the collateral securing the claim until the allowed secured claim is paid in full. Each post-petition payment shall be paid by debtor as it comes due, the initial payment shall commence on the first full month following the filing

of this bankruptcy by debtor. The periodic payments under this plan, shall be applied by creditor to the earliest payment for which a portion of the payment is due. Payments shall commence upon filing of an allowable claim and pursuant to the terms of the Order of Confirmation of the plan.

Creditor	Regular Payment	Total in Default	Frequency of Payments to Cure
none			

(3) **Provision for all personal and property taxes due a County Treasurer**

All pre-petition taxes due and owing a County Treasurer shall be payable as follows:

(a) _____ All property taxes will be paid by the debtor's mortgage company outside the plan.

(b) _____ Property taxes will be paid by the debtor outside the plan.

(c) _____ Pre-petition taxes due and owing the County Treasurer will be paid by the trustee in the debtor's plan.

(d) _____ Property subject to the County's tax lien will be surrendered.

(e) xxx__ Debtor does not own any real property or personal property subject to being taxed.

(c) **Provisions for Unsecured Claims.**

(1) **Classification of Unsecured Claims.** The following unsecured claims, if any, will receive the indicated dollar amounts, in equal monthly installments during the term hereof, on their allowed claim. Payments shall commence upon confirmation of this Plan and filing of an allowed claim.

Creditor	amount to be paid
Class "A"--Co-signed obligations owing to:	none
Class "B"--Student loans owing to:	none
Class "C"--Other obligations owing to:	none

(2) **General Unsecured Claims.** Upon confirmation, and at times consistent with the other provisions of this plan, the Trustee will, from funds available after payment of priority and secured claims, pay pro-rata dividends to all creditors who have filed timely allowed unsecured claims.

4. **Disbursements & Plan Treatment by Debtor.** Debtor shall make disbursements directly to creditors as follows:

(a) **Long Term Secured Claims not in Default and not Included in this Plan.** To secured creditors to whom the last payments are due beyond the term of the plan, whose rights are *not* being modified pursuant to 11 USC Section 1322(b)(2) and are not otherwise impaired, the secured claim of each shall be paid directly by debtor according to the terms of the outstanding agreements with each creditor. EAch of the following named secured creditors shall retain their lien on the collateral securing the debt until their allowed claim is paid in full. The debtor will pay these creditors directly as follows:

Creditor	Collateral Description	Estimated Balance Owing	Monthly Payment
Keybank	'95 Oldsmobile Acheiva	$5,000.00	$225.00

(b) **Surrender of Collateral.** The debtor will surrender debtor's interest it he following collateral securing each allowed secured claim filed by the following creditors. After surrender of the collateral such creditor's deficiency, if any, after liquidation of the collateral, will be paid as an unsecured claim under the provisions for general unsecured creditors if said creditor amends its secured claim to an unsecured claim for such deficiency.

Creditor	Collateral to be Surrendered
US Bank	Safari Van

(c) **Assumption or rejection of Unexpired Lease or Executory Contracts.** The debtor assumes or rejects the following unexpired leases and/or executory contract in accordance with 11 USC Section 365.

Creditor	Description of Leased Property	Assume or Reject
Felco	2000 GMC Seira Pickup	will assume

(d) **Judicial Lien Avoidance.** The debtor hereby MOVES, pursuant to 11 USC Section 522(f)(1)(A), to avoid the judicial liens of the following creditors. Absent an objection from the creditor, filed prior to the first date set for the confirmation hearing on this plan, the order of confirmation will avoid its lien, and its claim will be treated under section 3(c)(1) of this plan.

Creditor	Description of Judgment Lien	County and Instrument Number
none		

(e) **Other Lien Avoidance.** The debtor hereby MOVES, pursuant to 11 USC Section 522(f)(1)(B), to avoid the nonpossessory nonpurchasemoney security interests of the following creditors. Absent an objection from the creditor, filed prior to the first date set for the confirmation hearing on this plan, the order of confirmation will avoid its lien, and its claim will be treated under section 3(c)(1) of this plan.

Creditor	Description of Exempt Property	Exemption Statute
none		

5. **Vesting of Property of the Estate:** Subject only to the liens provided for in this plan and upon confirmation if this plan, all property of the estate:

_xx_ shall vest in the debtor; or

____ shall not vest in the debtor.

Dated this 12th day of June, 2000.

Martin W. Lewandowski
debtor

Sharon A. Lewandowski
debtor