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 CAMERON S. BURKE
 CLERK IDAHO

Attorney for Debtor

IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE DISTRICT OF IDAHO

In re)	
)	
WOODS, JANICE,)	Case No. 99-00276
)	
)	SECOND AMENDED CHAPTER 13
Debtor)	PLAN AND RELATED MOTIONS
)	
)	
_____)	

This plan is proposed by the debtor. It contains provisions that may significantly effect 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 and related motions may do so by timely filing an objection to the plan. Any objection must e 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 fy 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 hearing. If a creditor files a timely written objection, that creditor must also appear at the hearing of confirmation of the plan to assert the 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 60 months the sum of \$88.00 monthly.

(b) **INCOME TAX REFUNDS.** (Check one)

 X Debtor projects no income tax refunds during the term of this plan. As a result, no income tax refunds will be turned over to the trustee; or

___ Debtor projects income tax refunds during the term of this plan. During the initial thirty six (36) months of the plan, the debtor will turn over to the trustee all income tax refunds. 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 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 the other necessary needs of the debtor.

(c) **EARLY PAY OFF.** 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 PAYMENT 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. **POST-CONFIRMATION RECOVERY OF PROPERTY.** Debtor elects as follows:

(Check one) ___ The trustee shall retain the right, post confirmation, to recover monies, to recover property, and avoid liens pursuant to 11 USC Section 541, et seq. Any such recovery or avoidance shall, when liquidated, be disbursed to creditors as additional disposable income, in accordance with 11 USC Section 1325(b); or

___X___ The debtor has calculated the right to recover monies, to recover property, and avoid liens pursuant to 11 USC Section 541 et. seq. in the plan payment. As a result, the trustee shall not retain such further rights, post-petition.

4. **DISBURSEMENT & PLAN TREATMENT BY TRUSTEE.** From the payments so received trustee shall make disbursements as follows:

(a) **PROVISIONS FOR PRIORITY CREDITORS:** Full payment of allowed claims entitled to priority under 11 USC § 507 in deferred cash payments as follows:

(1) **Trustee.** Fees to the Trustees as provided by 28 USC § 586.

(2) **Attorney.** Fees to the debtor's attorney in the total amount of \$.00, in equal monthly installments over the initial ten (10) 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:

(Check one) ___ during the initial ___ months of the plan;

___ in equal monthly installments over the term of the plan;

X not applicable.

(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:

IRS	1997 (1040)	\$ 198.44
	1998 (1040)	\$ 207.78
	1995 (104040)	\$1,517.03
State Of Idaho	1998	\$ 685.26

- during the initial months of the plan;
 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 - Secured Claims Paid by the Plan.

To each of the following named creditors, the full value of the allowed secured claim held, provided a timely allowed claim is filed. Each creditor holding an allowed secured claim shall retain its lien on the collateral securing the claim until the *allowed secured value* has been paid, at which time the lien will be released. *The allowed secured value is defined as the lesser of the amount of a creditors claim or the market value of the creditor's collateral, as set forth in the plan.* The allowed secured value shall be amortized at the rate of interest (simple interest, direct reducing) in equal monthly installments over the term of the plan, unless otherwise provided. No pre-confirmation interest shall be paid, unless otherwise provided. Upon payment of the allowed value of the secured claim, the secured creditors's lien shall be released, void of any further effect, including void of any further security interest. 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. Unless otherwise ordered by the Court, payments shall commence upon filing of an allowable claim and pursuant to the terms of the Order of Confirmation of this plan. *The projected total payments constitute the debtor's best estimate of the total of all payments made to the secured creditor on the secured portion of such creditor's claims. At the discretion of the trustee, allowed secured values of \$500 or less may have payment accelerated.*

The debtor hereby MOVES the court for an Order fixing the value of the collateral as follows:

<u>CREDITOR</u>	<u>DESC. OF COLLATERAL</u>	<u>VALUE OF COLLATERAL</u>	<u>RATE OF INTEREST</u>	<u>NUMBER OF PAYMENTS</u>	<u>PROJECTED TOTAL PAYMENT</u>
Key Bank	1991 Geo Metro	\$ 400.00	7%	58	\$472.70
Viking Credit	Sewing Machine	1,000.00	7%	58	1,181.46
Ada County	Property Taxes	779.43	12%	58	1,031.24

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 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 claim 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.

(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. The debtor will continue the regular monthly contract payments outside the plan. Each post-petition payment shall be paid by debtor as it comes due. The initial payments shall commence on the first full month following the filing of this bankruptcy petition by debtor. The periodic payments under this plan, shall be applied by creditor to the earliest payment for which any 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. Unless otherwise provided, the frequency of payments shall be in approximate equal monthly amounts, during the term of the plan. *The Total in Default*

provided hereinafter represents the debtor's projection of the total amount necessary to cure the default. In the event that creditor's allowed claim provides otherwise, the allowed claim shall control. Each such creditor shall further be entitled to receive interest on their claim, as allowed by law. Such interest rate shall be the non-default contract rate of interest provided in the promissory note between each creditor and the debtor.

<u>CREDITOR</u>	<u>REGULAR PAYMENT</u>	<u>TOTAL IN DEFAULT</u>
None		

(c) PROVISIONS FOR UNSECURED CLAIMS

(1) **Classification of Unsecured Claims.** Unless otherwise provided, 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.

	<u>Creditor</u>	<u>Amount to be paid</u>	<u>Frequency of Payments</u>
Class A - Co-signed obligations owing to:		none	
Class B - Student loans owing to:		none	
Class C - Other obligations owing to:		none	

(2) **Unclassified 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

5. **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:

<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>EST. BALANCE OWED</u>	<u>PMT. OUTSIDE PLAN</u>
Ada County	Property Taxes	unknown	
Washington Mutual	Mobile Home	25,800.00	\$237.27
Ada County	Medical Lien	26,000.00	pursuant to Stipulation

(b) **Surrender of Collateral.** The debtor will surrender debtor's interest in the 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 such creditor amends its secured claim to an unsecured claim for such deficiency. Upon the entrance of the order of confirmation of this plan, the automatic stay imposed by 11 USC Section 362(a) shall be terminated pursuant to 11 USC Section 362(d).

<u>CREDITOR</u>	<u>COLLATERAL TO BE SURRENDERED</u>
none	

(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.

<u>CREDITOR</u>	<u>DESCRIPTION OF LEASED PROPERTY</u>	<u>ASSUME OR REJECT</u>
	Mobile home space rent	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 a timely written objection from the creditor by the time set by the Court for the first meeting of creditors or within five (5) days thereafter, the order of confirmation will avoid its lien and its claim will be treated under section 4(c)(2) of this plan. Debtor asserts the property is exempt under I.C. Section 55-1001, et seq.

<u>CREDITOR</u>	<u>DESCRIPTION OF JUDGMENT LIEN</u>	<u>COUNTY AND INSTRUMENT NO.</u>
None		

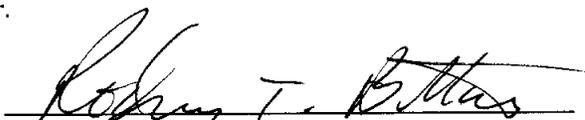
(e) **Other Lien Avoidance.** The debtor hereby MOVES, Pursuant to 11 USC section 522(f)(1)(B), to avoid the non-possessory, non-purchase money security interests of the following creditors. Absent a timely written objection from the creditor by the time set by the court for the first meeting of creditors or within five (5) days thereafter, the order of confirmation will avoid its lien, and its claim will be treated under section 4(c)(2) of this plan.

<u>CREDITOR</u>	<u>DESCRIPTION OF EXEMPT PROPERTY</u>	<u>EXEMPTION STATUTE</u>
none		

6. **VESTING OF PROPERTY OF THE ESTATE:** Subject only to the liens provided for in this plan and upon confirmation of this plan, all property of the estate:

- (Check one) X Shall vest in the debtor
 — Shall not vest in the debtor.

DATED: 6-15-99


 Rodney T. Buttar, Attorney for Debtor