

UNITED STATES BANKRUPTCY COURT
DISTRICT OF IDAHO

IN RE:

**ADOPTION OF REVISED
CHAPTER 13 PLAN**

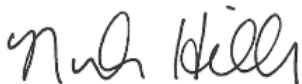
**Supersedes in part
General Order 459**

GENERAL ORDER NO. 473

After giving appropriate public notice and opportunity for comment on the Revised Chapter 13 Plan, and said comment period having expired;

IT IS HEREBY ORDERED that General Order 459, as it pertains to the Chapter 13 Plan, is superseded and the attached Chapter 13 Plan is hereby approved and adopted, and all Chapter 13 plans shall conform to the attached version with such alterations as may be appropriate, effective January 6, 2026.

Dated: January 6, 2026



Noah G. Hillen
Chief U.S. Bankruptcy Judge

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name
	First Name	Middle Name	Last Name
Debtor 2	First Name	Middle Name	Last Name
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the District of Idaho			
Case number (if known)	Case Number		

Check if this is an amended plan, and list below the sections of that plan that have been changed.

[Click or tap here to enter text.](#)

Idaho Chapter 13 Form Plan

1/2026

Part 1: Notices

To Debtors: **This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with local rules and judicial rulings may not be confirmable.**

In the following notice to creditors, you must check each box that applies.

To Creditors: **Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.**

You should read this plan carefully and discuss it with your attorney. If you do not have an attorney, you may wish to consult one.

If you oppose the plan’s treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the bankruptcy court. The bankruptcy court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters are of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as “Not included” or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input type="checkbox"/> Not included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase money security interest, set out in Section 3.4	<input type="checkbox"/> Included	<input type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 8	<input type="checkbox"/> Included	<input type="checkbox"/> Not included
1.4	Discharge: Debtor 1 is eligible for discharge of debts	<input type="checkbox"/> Eligible	<input type="checkbox"/> Not eligible
	Discharge: Debtor 2 is eligible for discharge of debts	<input type="checkbox"/> Eligible	<input type="checkbox"/> Not eligible

- 2.1 No later than thirty (30) days after the date the bankruptcy petition is filed or the case is converted to Chapter 13, the debtor(s) will commence making regular payments to the trustee as follows:**

\$ _____ per _____ for _____ months

The Applicable Commitment Period is _____ # _____ months. The debtor(s) may not pay off this plan in less than the term of the plan without notice to interested parties and an opportunity for hearing before the court unless the plan pays all allowed unsecured claims in full.

- 2.2 Regular payments to the trustee will be made from future income in the following manner:**

Check all that apply.

- Debtor(s) will make payments pursuant to a payroll deduction order.
 Debtor(s) will make payments directly to the trustee.

Debtor(s) acknowledge that if the debtor(s) is/are over more than thirty (30) days delinquent on any payment due under this Section 2.1, upon request of the trustee, or request of the debtor(s) at any time, a payroll deduction order to the debtor(s)' employer may immediately be issued

- 2.3 Income tax refunds**

Check one.

- Debtor(s) will retain any income tax refunds received during the plan term.
 Debtor(s) project income tax refunds during the term of this plan. During the Applicable Commitment Period, the debtor(s) will turn over to the trustee all net income tax refunds. At any time during the term of the plan, the debtor(s) shall be entitled to use a tax refund to pay taxes due any other income taxing authority and/or reasonable tax return preparation fees, unless already budgeted. Upon a stipulation between the trustee and the debtor(s), approved by an order of the court, the debtor(s) may retain, in whole or in part, certain net income tax refunds during the term of the plan to facilitate the terms of this plan or to meet other reasonable and necessary needs of the debtor(s).
 Debtor(s) will treat income tax refunds as follows:

[Click or tap here to enter text.](#)

- 2.4 Additional payments**

Check one.

- None.** *If "None" is checked, the rest of § 2.4 need not be completed or reproduced.*
 Debtor(s) will make additional payment(s) to the trustee from other sources, as specified below. Describe the source, estimated amount, and date of each anticipated payment.

[Click or tap here to enter text.](#)

- 2.5** The trustee, for cause, may defer not more than two monthly payments per calendar year and not more than four payments over the term of the plan, without further notice to parties or a hearing before the court.

3.1 Maintenance of payments and cure of default, if any

Check one.

- None.** *If "None" is checked, the rest of § 3.1 need not be completed or reproduced.*
- The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated in equal monthly installments over the term of the plan. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.

Name of creditor	Collateral	Current installment payment (including escrow)	Estimated amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Estimated total payments by trustee
Name of Creditor	Collateral	\$ \$	\$ \$	% %	\$ \$
Disbursed by: <input type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)					

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims

Check one.

- None.** *If "None" is checked, the rest of § 3.2 need not be completed or reproduced.*
- The debtor(s) request that the court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor(s) state that the value of the secured claim should be as set out in the column headed *Amount of secured claim*. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below in equal monthly installments over the term of the plan.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor’s secured claim is listed below as having no value, the creditor’s allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor’s total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

The holder of any claim listed below as having value in the column headed *Amount of secured claim* will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) discharge of the underlying debt under 11 U.S.C. § 1328 (a), at which time the lien will terminate and be released by the creditor.

The debtor(s) shall serve notice on each creditor listed in this section, as may be required by Bankruptcy Rule 7004, and file proof of service with the court. Any request for valuation of security in which creditors hold an interest must be made consistent with Bankruptcy Rule 3012.

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Estimated total of monthly payments
Name of Creditor	Estimated Amount of claim	Collateral	Value of Collateral	Claims senior to Creditor's claim	Amount of Secured Claim	% %	Estimated total monthly payments

3.3 Secured claims excluded from 11 U.S.C. § 506

Check one.

None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

The claims listed below were either:

- (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or
- (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below in equal monthly installments over the term of the plan. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling.

The holder of any claim listed below will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of creditor	Collateral	Amount of claim	Date of contract	Interest rate	Estimated total payments by trustee
Name of Creditor	Collateral	\$ \$	Date	% %	\$ \$
Disbursed by:					
<input type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)					

3.4 Lien avoidance

Check one.

- None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.
- The judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the debtor(s) would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the court, a judicial lien or security interest securing a claim listed below will be avoided pursuant to § 522(f) and Bankruptcy Rule 4003(d) to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. **The debtor(s) shall serve notice on each creditor listed in this section, as may be required by Bankruptcy Rule 7004, and file proof of service with the court.**

Information regarding judicial lien or security interest	Calculation of lien avoidance		Treatment of remaining secured claim
Name of creditor Name of creditor	a. Amount of lien	Amount	Amount of secured claim after avoidance (line a minus line f)
	b. Amount of all other senior liens	Amount	
Collateral Collateral	c. Value of claimed exemptions	+ Value	Amount
	d. Total of adding lines a, b, and c	Total	Interest rate (if applicable)
Statutory basis of exemption Statutory basis	e. Value of debtor(s)' interest in property	- Value	% %
	f. Subtract line e from line d.	Total	Monthly payment on secured claim
Lien identification (such as judgment date, financing statement, date of lien recording, book and page number) Lien identification	Extent of exemption impairment (Check applicable box)		Amount
	<input type="checkbox"/> Line f is equal to or greater than line a. The entire lien is avoided (Do not complete the next column)		Estimated total payments on secured claim Total
	<input type="checkbox"/> Line f is less than line a. A portion of the lien is avoided (complete the next column)		

3.5 Surrender of collateral

Check one.

- None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.
- The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of creditor	Collateral
Name of creditor	Collateral

3.6 Post-petition real property tax payments

Check one.

- None.** If "None" is checked, the rest of § 3.6 need not be completed or reproduced.
- Real property taxes are paid through escrow by the debtor(s)' mortgage holder.
- Real property taxes are paid by the debtor(s).

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without post-petition interest.

4.2 Trustee's fees

Trustee's fees are governed and paid as provided by 28 U.S.C. § 586. Trustee's fees are governed by statute and may change during the course of the case.

4.3 Attorney's fees

Check one.

Model Retention Agreement Cases

Debtor(s)' attorney has elected to charge a fixed fee pursuant to the Model Retention Agreement required under LBR 2016-2(a)(1) of \$ \$ (not to exceed the amount established by General Order), inclusive of all costs and expenses except filing fees. Said attorney has received \$ \$ prior to filing hereof and is to be paid the remaining amount in monthly payments over the initial months months of distribution or in such longer period as is required to allow the trustee to make the set monthly installments as set forth in this plan.

Non Model Retention Agreement Cases

Fees and costs to the debtor(s)' attorney in an amount to be proven and allowed by the court not to exceed amount .

This is in addition to the fee retainer paid pre-petition in the amount of amount .

- a) payable in equal monthly installments over the initial months months of distribution, or in such longer period as is required to allow the trustee to make the set monthly installments.
- b) payable as funds become available.

4.4 Priority claims other than attorney's fees and those treated in § 4.5

Check one.

- None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.
- The debtor(s) estimate the total amount of other priority claims to be \$ \$ payable in equal monthly installments over the term of the plan.
- The debtor(s) estimate the total amount of other priority claims to be \$ \$ payable as funds become available after set monthly installments pursuant to the plan are made.

4.5 Domestic support obligations

Check one.

- None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.
- The debtor(s) is/are current on domestic support obligations and will continue to make post-petition payments pursuant to the support order.
- Unsecured claims for domestic support obligations allowed under 11 U.S.C. § 507(a)(1)(A), which are estimated to be \$ \$ shall be paid in equal monthly installments over the term of the plan. The debtor(s) will continue to make post-petition payments pursuant to the support order.
- Unsecured claims for domestic support obligations allowed under 11 U.S.C. § 507(a)(1)(B) shall be paid in equal monthly installments over the term of the plan. The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4). *This plan provision requires that payments in § 2.1 be for a term of 60 months; see 11 U.S.C. § 1322(a)(4).*

Name of creditor	Amount of claim to be paid
Name of creditor	\$ \$

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata from, the funds remaining after disbursements have been made to all other creditors provided for in this plan.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims

Check one.

- None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.
- The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on which the last payment is due after the final plan payment. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of creditor	Current installment payment	Amount of arrearage to be paid	Estimated total payments by trustee
Name of creditor	\$ \$	\$ \$	\$ \$
Disbursed by: <input type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)			

5.3 Other separately classified nonpriority unsecured claims

Check one.

- None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.
- The nonpriority unsecured allowed claims listed below are separately classified and will be treated as follows.

Name of creditor	Basis for separate classification and treatment	Amount to be paid on the claim	Interest rate (if applicable)	Estimated total amount of payments
Name of creditor	Basis	\$ \$	% %	\$ \$

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected

Check one.

- None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.
- Assumed items.** Current installment payments will be disbursed either by the trustee or directly by the debtor(s), as specified below, subject to any contrary court order. Arrearage payments will be disbursed by the trustee.

Name of creditor	Description of leased property or executory contract	Current installment payment	Estimated amount of arrearage to be paid	Treatment of arrearage (Refer to other plan section if applicable)	Estimated total payment by trustee
Name of creditor	Description	\$ \$	\$ \$	Treatment	\$ \$
Disbursed by: <input type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)					

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon

Check the applicable box:

- plan confirmation.
- entry of discharge.
- other: Other

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

None. *If "None is checked, the rest of Part 8 need not be completed or reproduced.*

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Idaho Chapter 13 Form Plan or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective unless noted in this Part 8.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

Plan provisions _____

Part 9: Signatures

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

X _____

Signature of Debtor 1

Date Date

X _____

Signature of Debtor 2

Date Date

X _____

Signature of Debtor(s) Attorney

Date Date

By filing this document, Debtor(s), if not represented by an attorney, or Debtor(s)' Attorney also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Idaho Chapter 13 Form Plan, other than any nonstandard provisions included in Part 8.