

PLAN PROVISIONS REGARDING LIEN STRIPPING

(To replace section 6(B) on page 5 of the Chapter 13 Plan Form)

(B). Claims Secured by Real Property Which Debtor Intends to Retain. Debtor will make all post-petition mortgage payments directly to [NAME OF HOLDER OF FIRST PRIORITY SECURITY DEED]. These regular monthly mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter, unless this Plan provides otherwise. Trustee may pay each allowed arrearage claim at the monthly rate indicated below until paid in full. Trustee will pay interest on the mortgage arrearage if the creditor requests interest, unless an objection to the claim is filed and an order is entered disallowing the requested interest.

Debtor has a filed/will file a Motion to Determine the Secured Status of [NAME OF HOLDER OF SECOND PRIORITY SECURITY DEED] and to Strip Lien Effective upon Discharge. If the Court grants this Motion, [NAME OF HOLDER OF SECOND PRIORITY SECURITY DEED]'s claim will be deemed wholly unsecured and the lien securing [NAME OF HOLDER OF SECOND PRIORITY SECURITY DEED]'s claim will be voided upon discharge. Accordingly, the Plan will treat [NAME OF HOLDER OF SECOND PRIORITY SECURITY DEED]'s claim as a general unsecured claim, governed by paragraph 7 of this plan, and Debtor will make no direct payments to [NAME OF HOLDER OF SECOND PRIORITY SECURITY DEED].