

Fill in this information to identify your case:

Debtor 1 _____
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Northern District of Georgia

Case number _____
(If known)

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

Northern District of Georgia

Form XXXX-XX

Chapter 13 Plan

12/17

NOTE: The United States Bankruptcy Court for the Northern District of Georgia has adopted this form plan for use in Chapter 13 cases in the District pursuant to Federal Rule of Bankruptcy Procedure 3015.1. See General Order No. 17-xxxx, available in the Clerk's Office and on the Bankruptcy Court's website, ganb.uscourts.gov.

This plan generally follows the format of Official Form 113, and many of its provisions use the same language as Official Form 113. A summary that identifies the differences between Official Form 113 and this plan is available in the Clerk's Office and on the Bankruptcy Court's website.

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 have one in this bankruptcy case. 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 may be of particular importance. **Debtor(s) 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," if both boxes are checked, or if no box is 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

Check if applicable:

☐ The plan provides for the payment of a domestic support obligation (as defined in 11 U.S.C. § 101(14A)), set out in Section 4.4.

Part 2: Plan Payments and Length of Plan; Disbursement of Funds by Trustee**2.1 Regular Payments to the trustee; applicable commitment period.**

The applicable commitment period for the debtor(s) as set forth in 11 U.S.C. § 1325(b)(4) is:

Check one: ☐ 36 months ☐ 60 months.

Debtor(s) will make regular payments ("Regular Payments") to the trustee as follows:

\$ _____ per _____ for _____ months or the applicable commitment period, whichever is longer.

Beginning on _____, the plan payment will change to \$ _____ per _____ for _____ months for the following reason:

and, beginning on _____, the plan payment will change to \$ _____ per _____ for _____ months for the following reason:

Insert additional lines if needed.

If fewer than 60 months of Regular Payments are specified, additional Regular Payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular Payments; method of payment.

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. If a deduction does not occur, the debtor(s) will pay to the trustee the amount that should have been deducted.
- ☐ Debtor(s) will make payments directly to the trustee.
- ☐ Other (specify method of payment): _____.

2.3 Income tax refunds.

Check one.

- ☐ Debtor(s) will retain any income tax refunds received during the plan term.
- ☐ Debtor(s) will (1) supply the trustee with a copy of each income tax return filed during the pendency of the case within 30 days of filing the return and (2) turn over to the trustee, within 30 days of the receipt of any income tax refund during the applicable commitment period for tax years _____, the amount by which the total of all of the income tax refunds received for each year exceeds \$ 2,000 ("Tax Refunds"), unless the court orders otherwise.
- ☐ Debtor(s) will treat tax refunds ("Tax Refunds") as follows:

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) ("Additional Payments") to the trustee from other sources as specified below. Describe the source, estimated amount, and date of each anticipated payment.

2.5 [Reserved.]**2.6 Disbursement of funds by trustee.**

- (a) The trustee will make preconfirmation adequate protection payments as set forth in §§ 3.2 and 3.3.
- (b) Upon confirmation, after payment of the trustee's statutory fee, the trustee will disburse Regular Payments, Additional Payments, and Tax Refunds that are available for disbursement as follows:

(1) Disbursement upon confirmation of preconfirmation Regular Payments.

In the first disbursement after confirmation, the trustee will disburse Regular Payments received on or before the date of confirmation of the plan in the following order:

- (A) To pay any unpaid preconfirmation adequate protection payments required by 11 U.S.C. § 1326(a)(1)(C) as set forth in § 3.2, § 3.3, and orders of the court;
- (B) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3; and
- (C) To make pro rata payments on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on nonpriority unsecured claims as set forth in § 5.2; and on executory contracts and unexpired leases as set forth in § 6.1;
- (D) To pay claims in the order set forth in § 2.6(b)(3).

(2) Disbursement after confirmation of postconfirmation Regular Payments.

In the second disbursement after confirmation, and each month thereafter, the trustee will disburse postconfirmation Regular Payments in the following order:

- (A) To make concurrent monthly payments: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on nonpriority unsecured claims as set forth in § 5.2; and on executory contracts and unexpired leases as set forth in § 6.1;
- (B) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;
- (C) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and attorney's fees; and
- (D) To pay claims in the order set forth in § 2.6(b)(3).

(3) Disbursement of Additional Payments and Tax Refunds.

The trustee will disburse the Additional Payments and Tax Refunds in the following order:

- (A) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;
 - (B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and attorney's fees;
 - (C) To make pro rata payments on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on nonpriority unsecured claims as set forth in § 5.2; and on executory contracts and unexpired leases as set forth in § 6.1;
 - (D) To pay other allowed secured claims as set forth in § 3.6;
 - (E) To pay allowed claims entitled to priority under 11 U.S.C. § 507, other than administrative expenses and domestic support obligations; and
 - (F) To pay nonpriority unsecured claims not otherwise classified as set forth in § 5.1 ("Unclassified Claims") and to pay nonpriority unsecured claims separately classified as set forth in § 5.3 ("Classified Claims"). The trustee will estimate the total amounts to be disbursed during the plan term (1) to pay unclassified claims and (2) to pay classified claims. Funds available for disbursement on these claims will be allocated pro rata to each class, and the funds available for disbursement for each class will be paid pro rata to the creditors in the class.
- (4) Unless the debtor(s) timely advise(s) the trustee in writing, the trustee may treat and disburse any payments received from the debtor(s) as Regular Payments.

Part 3: Treatment of Secured Claims**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.

☐ Beginning with the first payment that is due after the filing date of the petition, 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 directly by the debtor(s). 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. 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 the arrearage. In the absence of a contrary timely filed proof of claim, the amounts of the arrearage 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.

If a creditor listed below does not timely file a proof of claim, the debtor(s) request(s) that the listing below constitute the filing of a proof of claim by the debtor(s) on behalf of such creditor, as Bankruptcy Rule 3004 permits. Confirmation of the plan will constitute the granting of the request, and the creditor's claim shall be deemed timely filed.

Name of creditor	Collateral	Amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage
_____	_____	\$_____	_____%	\$_____
_____	_____	\$_____	_____%	\$_____

Insert additional claims as needed.

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 remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

☐ The debtor(s) request(s) that the court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor(s) state(s) 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.

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.

If a creditor listed below does not timely file a proof of claim, the debtor(s) request(s) that the listing below constitute the filing of a proof of claim by the debtor(s) on behalf of such creditor, as Bankruptcy Rule 3004 permits. Confirmation of the plan will constitute the granting of the request, and the creditor's claim shall be deemed timely filed.

The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed "Monthly preconfirmation adequate protection payment to creditor." The General Order of the Bankruptcy Court with regard to preconfirmation adequate protection payments in Chapter 13 cases, available in the Clerk's Office and on the Bankruptcy Court's website, governs these payments.

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:

- payment of the underlying debt determined under nonbankruptcy law, or
- payment of the amount of the secured claim, with interest at the rate set forth below, and 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	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	Monthly pre-confirmation adequate protection payment	Monthly postconfirmation payment to creditor by trustee
_____	\$ _____	_____	\$ _____	\$ _____	\$ _____	____%	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	\$ _____	\$ _____	____%	\$ _____	\$ _____

Insert additional claims as needed.

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. These payments will be disbursed by the trustee. 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.

If a creditor listed below does not timely file a proof of claim, the debtor(s) request(s) that the listing below constitute the filing of a proof of claim by the debtor(s) on behalf of such creditor, as Bankruptcy Rule 3004 permits. Confirmation of the plan will constitute the granting of the request, and the creditor's claim shall be deemed timely filed.

The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed "Monthly preconfirmation adequate protection payment to creditor." The General Order of the Bankruptcy Court with regard to preconfirmation adequate protection payments in Chapter 13 cases, available in the Clerk's Office and on the Bankruptcy Court's website, governs these payments.

Name of creditor	Collateral	Purchase date	Amount of claim	Interest rate	Monthly pre-confirmation adequate protection payment	Monthly post-confirmation payment to creditor by trustee
_____	_____	_____	\$ _____	____%	\$ _____	\$ _____
_____	_____	_____	\$ _____	____%	\$ _____	\$ _____

Insert additional claims as needed.

3.4 Lien avoidance.

Check one.

☐ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

- ☐ 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 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. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). *If more than one lien is to be avoided, provide the information separately for each lien.*

If a creditor listed below does not timely file a proof of claim, the debtor(s) request(s) that the listing below constitute the filing of a proof of claim by the debtor(s) on behalf of such creditor, as Bankruptcy Rule 3004 permits. Confirmation of the plan will constitute the granting of the request, and the creditor's claim shall be deemed timely filed.

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

Insert additional claims as needed.

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(s) to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request(s) 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. Confirmation of the plan results in termination of such stays. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below. No payments as to the collateral will be made, and all secured claims based on the collateral will not otherwise be treated by the plan.

Name of creditor	Collateral
_____	_____
_____	_____

*Insert additional claims as needed.***3.6 Other Allowed Secured Claims.**

A proof of claim that is filed and allowed as a secured claim, but is not treated as a secured claim in this plan, shall be paid with interest at the rate of __ %. Payments will commence as set forth in § 2.6. Notwithstanding the foregoing, the debtor(s), and any other party in interest, may: object to allowance of the claim; request that the court determine the value of the secured claim if modification of the claim is permissible and if 11 U.S.C. § 506 is applicable; or request that the court avoid the creditor's lien pursuant to 11 U.S.C. § 522(f), if applicable.

If the court determines the value of the secured claim, 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.

The holder of the 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) payment of the amount of the secured claim, with interest at the rate set forth above, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Part 4:

Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims will be paid in full without postpetition interest. An allowed priority claim will be paid in full regardless of whether it is listed in § 4.4.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

4.3 Attorney's fees

(1) The balance of the fees, expenses, and costs owed to the attorney for the debtor(s) in connection with legal representation in this case is estimated to be \$ _____.

(2) Upon confirmation of the plan, the balance set forth above shall be allowed as an administrative expense under 11 U.S.C. § 503(b) to the extent set forth in the General Order of this Court with regard to compensation of attorneys for debtors in Chapter 13 cases, available in the Clerk's Office and on the court's website, unless the court orders otherwise. The allowed amount of the balance will be paid as set forth in § 2.6.

(3) The court may allow additional fees, expenses, and costs to the attorney for the debtor(s) in excess of the amount allowed as set forth in (1) above upon application of the attorney and after notice and a hearing. Any allowed amount will be paid as set forth in § 2.6.

(4) If the case is converted before confirmation of the plan, the debtor(s) direct(s) the trustee to pay to the attorney for the debtor(s) the amount of \$ _____, not to exceed the maximum amount that the General Order permits. If the debtor(s)'s attorney has complied with the applicable provisions of the General Order, the trustee will deliver, from the funds available, the stated amount or the maximum amount to the attorney, whichever is less.

(5) If the case is dismissed before confirmation of the plan, fees, expenses, and costs of the attorney for the debtor(s) in the amount of \$ _____, not to exceed the maximum amount that the General Order permits, will be allowed to the extent set forth in the General Order. The attorney may file an application for fees, expenses, and costs in excess of the maximum amount within ten days from entry of the order of dismissal. If the debtor(s)'s attorney has complied with the applicable provisions of the General Order, the trustee will deliver, from the funds available, the allowed amount to the attorney.

(6) If the case is converted after confirmation of the plan, the debtor(s) direct(s) the trustee to deliver to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.

(7) If the case is dismissed after confirmation of the plan, the trustee will pay to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.

4.4 Priority claims other than attorney's fees.

☐ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

(a) Check one:

☐ The debtor(s) does/do not have any domestic support obligations. If this box is checked, the rest of § 4.4(a) need not be completed or reproduced.

☐ The debtor(s) has/have domestic support obligations as set forth below. If a creditor listed below does not timely file a proof of claim, the debtor(s) request(s) that the listing below constitute the filing of a proof of claim by the debtor(s) on behalf of such creditor, as Bankruptcy Rule 3004 permits. Confirmation of the plan will constitute the granting of the request, and the creditor's claim shall be deemed timely filed.

Name and Address of Creditor

**Name and Address of Child
Support Enforcement Agency
Entitled to § 1302(d)(1) Notice**

**Estimated
Amount of Claim**

**Monthly Plan
Payment**

Insert additional lines as needed

(b) The debtor(s) has/have priority claims other than attorney's fees and domestic support obligations as set forth below:

Name of Creditor

Estimated Amount of Claim

Insert additional lines as needed

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, as set forth in § 2.6. Holders of these claims will receive:

Check one:

- ☐ The larger of the sum of \$____, which the debtor(s) estimate(s) is approximately ____% of the total amount of these claims, and the funds remaining after disbursements have been made to all other creditors provided for in this plan.
- ☐ 100% of the total amount of these claims.

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 directly by the debtor(s). The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee.

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 a creditor listed below does not timely file a proof of claim, the debtor(s) request(s) that the listing below constitute the filing of a proof of claim by the debtor(s) on behalf of such creditor, as Bankruptcy Rule 3004 permits. Confirmation of the plan will constitute the granting of the request, and the creditor's claim shall be deemed timely filed.

Name of creditor	Amount of arrearage to be paid
_____	\$ _____
_____	\$ _____

Insert additional claims as needed.

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. Each claim will receive pro rata payments as set forth in § 2.6. The unpaid balance will be paid in full, including interest at the rate stated below, if applicable.

If a creditor listed below does not timely file a proof of claim, the debtor(s) request(s) that the listing below constitute the filing of a proof of claim by the debtor(s) on behalf of such creditor, as Bankruptcy Rule 3004 permits. Confirmation of the plan will constitute the granting of the request, and the creditor's claim shall be deemed timely filed.

Name of creditor	Basis for separate classification	Amount to be Paid on Claim	Interest rate (if applicable)
_____	_____	\$ _____	_____%
_____	_____	\$ _____	_____%

Insert additional claims as needed.

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 directly by the debtor(s). Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

If a creditor listed below does not timely file a proof of claim, the debtor(s) request(s) that the listing below constitute the filing of a proof of claim by the debtor(s) on behalf of such creditor, as Bankruptcy Rule 3004 permits. Confirmation of the plan will constitute the granting of the request, and the creditor's claim shall be deemed timely filed.

Name of creditor	Description of leased property or executory contract	Amount of arrearage to be paid	Monthly postconfirmation payment to cure arrearage
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____

Insert additional contracts or leases as needed.

Part 7: Vesting of Property of the Estate

7.1 Unless the court orders otherwise, property of the estate shall not vest in the debtor(s) until: (1) discharge of the debtor(s); (2) dismissal of the case; or (3) closing of the case without a discharge upon the completion of payments by the debtor(s), whichever is the earliest to occur.

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 this N.D. Ga. Local Form xx-xxxx or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

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

Part 9: Signature(s):**9.1 Signatures of Debtor(s) and Debtor(s)'s Attorney**

The debtor(s) must sign below. The attorney for the debtor(s), if any, must sign below.

x_____
Signature of debtor 1Executed on _____
MM / DD / YYYY**x**_____
Signature of debtor 2Executed on _____
MM / DD / YYYY**x**_____
Signature of attorney for debtor(s)

Date

MM / DD / YYYY

By filing this document, the debtor(s), if not represented by an attorney, or the attorney for debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the form for Chapter 13 plans that the Bankruptcy Court for the Northern District of Georgia has prescribed, N.D. Ga. Form xx-xxxxx, other than any nonstandard provisions included in Part 8.