

Debtor (H) _____

Debtor (W) _____

Chapter _____ Case Number _____

Date Filed _____ Phone Numbers _____

PETITION ROUTING SHEET

Pre-Filing Notes:	NOTIFY IMMEDIATELY
	Creditor: _____ Contact: _____ Ph: _____ Fx: _____
STOP GARNISHMENT	Acct #: _____
Employer: _____	Collateral: _____
Contact: _____	Info: _____
Ph: _____	
Fx: _____	
Next Payday: _____	Creditor: _____
Notes: _____	Contact: _____
	Ph: _____
	Fx: _____
	Acct #: _____
PENDING LAWSUITS	Collateral: _____
Creditor: _____	Info: _____
Attorney: _____	
Ph: _____	Creditor: _____
Fx: _____	Contact: _____
Venue _____	Ph: _____
Docket # _____	Fx: _____
Hearing: _____	Acct #: _____
Notes: _____	Collateral: _____
	Info: _____
Creditor: _____	
Attorney: _____	Creditor: _____
Ph: _____	Contact: _____
Fx: _____	Ph: _____
Venue _____	Fx: _____
Docket # _____	Acct #: _____
Hearing: _____	Collateral: _____
Notes: _____	Info: _____

HURST LAW FIRM, P.A.
2287 UNION AVE. MEMPHIS, TN 38104 (901) 725-1000

IMPORTANT THINGS YOU SHOULD KNOW ABOUT YOUR CHAPTER 13 CASE

1. Call our office on _____ and ask for your case number and trustee's name. Your payments begin immediately. Payments should be in the form of a **cashier's check** or **money order** (*no cash or personal checks*) made payable to one of the following Chapter 13 Trustees and mailed to their address.

!!!!!! Write your case number on all payments!!!!!!

George W. Stevenson
Chapter 13 Trustee
5350 Poplar Avenue, Suite 500
Memphis, TN 38119-3697

OR

Sylvia Ford Brown
Chapter 13 Trustee
P.O. Box 1924
Memphis, TN 38101-1924

2. Your payments are: \$ _____

This amount may be increased at the Meeting of Creditors due to negotiations with creditors, inclusion of vehicle premiums, recalculation by the Chapter 13 Trustee, etc.

3. Your first payment is due _____.

4. You are responsible for making your plan payments until your employer starts making payroll deductions.

5. If you are making monthly payments directly to your Trustee's office, please make sure your payments are in the Trustee's office no later than the 5th of each month (**cashier's check or money order only!**). Again, please make sure to put your case number on all payments.

6. You **MUST** attend the Meeting of Creditor's. This meeting will be held within **20 to 40 days** after your case has been filed. If you have not received notice of this meeting within **two weeks** after the filing of your case, you need to call our office. *Your case may be dismissed if you fail to attend this meeting!*

7. You **MUST** bring your automobile insurance policy (the declaration page) when you go to your Meeting of Creditors or auto insurance will be added to your Chapter 13 Plan. If you do not have a copy of your declaration page, please contact your insurance agent for a copy. You must have **full coverage** or the court will add auto insurance to your plan increasing your payment.

8. You **MUST** list all prior bankruptcy cases.

9. You **MUST** list all property and sources of income.

10. You **MUST** list all of the creditors that you owe in your bankruptcy case. This includes family members, credit unions, and anyone else that you may owe.

11. If you are paying toward an installment loan for an automobile at the time your Chapter 13 is filed, your automobile payment will be included in your plan payment. You will not make payments to the creditor for your automobile loan once your Chapter 13 is filed.

12. Please notify **our office** and the **Trustee's office** if you change your address or if you change jobs.

13. You may not buy anything on credit while you are in a Chapter 13 without the court's permission. Please notify this office in advance of making the purchase so that we may file a motion with the court to get permission. Often the court will increase your plan payments before giving such permission.

14. You may not buy, sell, trade, or give away any real estate without permission from the Trustee and the Court.

CLIENT-

DATE

CLIENT -

DATE

MEETING OF CREDITORS INSTRUCTIONS

This is an example of the letter the Bankruptcy Court will mail you in one to two weeks. The shaded box indicates when you will need to appear for your meeting of creditors. Typically it will be set thirty to forty days after your case is filed. The hearings are usually complete within an hour's time so be sure to give your employer notice that you must attend. **It is a mandatory hearing and failure to appear will result in the dismissal of your case.** If you do not receive this letter within two weeks call our office.

EXAMPLE	EXAMPLE	EXAMPLE	EXAMPLE
U.S. Bankruptcy Court 200 Jefferson Avenue, Suite 413 Memphis, TN 38103 Telephone: (901) 328-3500		UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TENNESSEE	
NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 13 OF THE BANKRUPTCY CODE, MEETING OF CREDITORS, AND FIXING OF DATES			
CASE NUMBER: xx-xxxxx Date Filed (or Converted): 0/0/00		In re (NAME OF DEBTOR) Your Name, xxx-xx-xxxx	
NAME/ADDRESS OF ATTORNEY FOR DEBTOR Herbert D. Hurst Hurst Law Firm, P.A. P.O. Box 41497 Memphis, TN 38174-1497 Telephone Number: (901)725-1000		ADDRESS OF DEBTOR(s): 1234 Your Street Memphis, TN 38104	
NAME/ADDRESS OF STANDING CHAPTER 13 TRUSTEE Your Trustee's Name The Address for you to send your payments Memphis, TN 38104 Telephone Number: (901) xxx-xxxx			
DATE/TIME/LOCATION OF MEETING OF CREDITORS DATE & TIME OF YOUR MEETING OF CREDITORS 200 Jefferson Ave, Room 175, Memphis, TN 38103 DEBTORS ARE REQUIRED TO ATTEND THIS MEETING TO AVOID POSSIBLE DISMISSAL OF THEIR CASE.		DATE/TIME/LOCATION OF HEARING ON CONFIRMATION OF PLAN DATE & TIME OF CONFIRMATION HEARING 200 Jefferson Ave, Room 600, Memphis, TN 38103 DEBTORS NEED NOT ATTEND THIS HEARING UNLESS SPECIFICALLY INSTRUCTED TO DO SO BY THEIR ATTORNEY.	
DEADLINE TO FILE OBJECTIONS TO CONFIRMATION: 0/0/00 DEADLINE TO FILE A PROOF OF CLAIM: (See Explanation on Reverse Side) For Creditors Other Than Governmental Units: 0/0/00 For Governmental Units: 0/0/00 DEADLINE to Object to Exemptions: Thirty (30) days after the <i>conclusion</i> of the meeting of creditors. DEADLINE to File a Complaint to Determine Dischargeability of Certain Debts: 0/0/00 The debtor has filed a plan <input checked="" type="checkbox"/> A plan has not been filed as of this date <input type="checkbox"/>			
PURSUANT TO LOCAL STANDING ORDER NO. 05-0004, 11 U.S.C. § 105(a), AND THIS COURT'S INHERENT POWER AND DUTY TO MANAGE ITS DOCKETS, NOTICE IS HEREBY GIVEN THAT THE FAILURE OF ANY DEBTOR TO TIMELY FILE THE MAILING MATRIX WITHIN FIVE DAYS AFTER THE ENTRY OF THE ORDER FOR RELIEF, OR WITHIN ANY EXTENSION GRANTED BY THE COURT, AND/OR FAILURE OF ANY DEBTOR TO ATTEND THE MEETING OF CREDITORS, MAY RESULT IN THE DISMISSAL OF THE BANKRUPTCY CASE WITHOUT FURTHER NOTICE. IN ADDITION, FAILURE BY ANY DEBTOR IN A CASE UNDER CHAPTER 13 TO TIMELY FILE A PLAN OR TO TIMELY COMMENCE MAKING PAYMENTS MAY RESULT IN THE CONVERSION OR DISMISSAL OF THE BANKRUPTCY CASE WITHOUT FURTHER NOTICE.			
For the Court: Jed G. Weintraub Clerk of the Bankruptcy Court		0/0/00 Date	
(SEE REVERSE SIDE)			
EXAMPLE	EXAMPLE	EXAMPLE	EXAMPLE

If you are paying for a vehicle through your Chapter 13 plan you must bring a copy of your insurance policy when you go to your Meeting of Creditors, specifically the declaration page with your lien holder's name listed. Contact your insurance agent for a copy. You must have full coverage or the court will increase your payments to cover paying for the creditor's insurance. This insurance is expensive and **ONLY** covers the vehicle.

Client -

Date

Client -

Date

TREATMENT OF CERTAIN DEBTS UNDER YOUR BANKRUPTCY

I, the undersigned client, after consulting with my attorney, hereby affirm that I understand that my bankruptcy payment to the Chapter 13 Trustee will **NOT** include payment for any ongoing debt initialed below, or for any debt that I may incur **AFTER** my case is filed. I understand that if a debt is not “discharged” by my bankruptcy, either under Chapter 7 or Chapter 13, it means that I will still have to pay that particular debt when my case is over with. **Additionally, by initialing the applicable line(s) below, I specifically affirm the following:**

_____ **Filing Requirements.** I understand that I am responsible for providing the Hurst Law Firm, P.A. with accurate names, addresses, and account numbers for all of my creditors. I further understand that if I fail to provide this information, those debts will **NOT** be discharged by my bankruptcy and I will be responsible for paying those debts when my case is finished. Finally, I understand that if I fail to provide this information, my bankruptcy case may **NOT** prevent my creditors from continuing collection activities, including, but not limited to foreclosure, repossession, eviction, law suits, phone calls, etc.

_____ **Mortgage.** I understand that my ongoing mortgage payment(s) must continue to be paid by me outside my Chapter 13 and that my Chapter 13 payment will **NOT** include my ongoing mortgage payment(s).

_____ **Tax Refund Interception.** I understand that, regardless of whether the debt is included in my bankruptcy, the filing of my bankruptcy case will **NOT** prevent the interception of my tax refund by a governmental entity for a debt I owe for taxes, child support, and/or a student loan. I have been advised by the Hurst Law Firm, P.A. to **NOT** file a “rapid refund” tax return since this is nothing more than a short-term loan and may increase the chances of any tax refund I may be owed being intercepted.

_____ **Taxes.** I understand that any taxes left unpaid in my Chapter 13 will **NOT** be discharged and I will be responsible for payment of said taxes after the conclusion of my Chapter 13.

_____ **Student Loan.** I understand that, if I opt not to pay my student loan in full within the life of my Chapter 13, the debt will **NOT** be discharged and will instead survive my bankruptcy and I will be required to pay it after the conclusion of my Chapter 13. I also understand that my student loan will continue to accrue interest while I am under my Chapter 13.

_____ **Child and Domestic Support** I understand that my ongoing child/domestic support payments must continue to be paid for directly by me outside of my Chapter 13 unless it has been included in my plan. Further, I understand that any child/domestic support arrearage left unpaid at the conclusion of my Chapter 13 will not be discharged. Finally, I understand that in order for my Chapter 13 plan to be confirmed, I must be current on my post-petition child/domestic support payments and in order for me to obtain a discharge at the end of my case, I must be current on my post-petition child/domestic support payments at that time. I understand that if my Chapter 13 is not confirmed, it will be dismissed.

_____ **Driver’s License.** I understand that my Ch. 7 or Ch. 13 bankruptcy does **NOT** protect my driver’s or other professional license from being administratively suspended or restricted pursuant to applicable state law, regardless of whether or not I have included a particular creditor in my Ch.7 or Ch. 13 Bankruptcy.

_____ **Post Petition Debts.** I understand that my bankruptcy will only include debts I have incurred PRIOR to the filing of my case and that any debt I may incur AFTER the filing of my case may not be added and will not be discharged. Specifically, I acknowledge that I cannot add a debt for utilities, rent or other ongoing lease payments if I “fall behind” on them after the filing of my case. Additionally, if I am responsible for paying my property taxes separately from my mortgage note, I understand that any property taxes that accrue AFTER the filing of my case are solely my responsibility and must be paid directly by me “outside” my bankruptcy.

_____ **Credit Union.** I understand that any funds I have deposited with a credit union at the time of the filing of my bankruptcy case may be seized by that credit union if I owe it for any type of debt and I will not be able to recover those funds.

_____ **Pay Day Loan.** I understand that any outstanding checks that I have made payable to a delayed presentment service provider (also known as a “pay day loan” or “check advance”) will be deposited by that creditor once it receives notice of my bankruptcy filing and I will not be able to recover those funds.

Client: _____

Date: _____

Client: _____

Date: _____

POWER OF ATTORNEY

KNOW ALL BY THESE PRESENTS, that I, _____
have retained HURST LAW FIRM, P.A. to represent me in my case. I hereby authorize HURST LAW FIRM, P.A. to undertake whatever actions are legal and necessary for the prosecution of my cause of action or to defend me from any cause of action that may arise during the representation. I accordingly grant HURST LAW FIRM, P.A. power of attorney for the purpose of performing said actions. I specifically authorize HURST LAW FIRM, P.A. to discuss my financial affairs with my creditors and the agents/employees/representatives/attorneys of or for my creditors.

Date: _____

POWER OF ATTORNEY

KNOW ALL BY THESE PRESENTS, that I, _____
have retained HURST LAW FIRM, P.A. to represent me in my case. I hereby authorize HURST LAW FIRM, P.A. to undertake whatever actions are legal and necessary for the prosecution of my cause of action or to defend me from any cause of action that may arise during the representation. I accordingly grant HURST LAW FIRM, P.A. power of attorney for the purpose of performing said actions. I specifically authorize HURST LAW FIRM, P.A. to discuss my financial affairs with my creditors and the agents/employees/representatives/attorneys of or for my creditors.

Date: _____

**AGREEMENT TO RETAIN HURST LAW FIRM, P.A.
AS MY ATTORNEY IN FACT AND FEE AGREEMENT CONTRACT**

This Agreement is made between the undersigned _____ and _____ (client/s) and Hurst Law Firm, P.A. operating as an attorney representing client(s) interested in bankruptcy protection and as a debt relief agency as defined in Code § 101 (12a). The purpose of this agreement is to describe as clearly and simply as possible the rights and duties agreed to between both client(s) and attorney for services and fees for such services.

Under the Bankruptcy Reform Act of 2005 (Bankruptcy Abuse Prevention and Consumer Protection Act of 2005), attorney is obligated to make certain written disclosures which client(s) agree(s) to read and sign including but not limited to the following:

- a. That a person that knowingly and fraudulently conceals assets, debts or makes a false statement in connection with a bankruptcy case is subject to fine, imprisonment, or both.
- b. That all information that client(s) are required to provide with a bankruptcy petition and thereafter during a bankruptcy case is required to be complete, accurate and truthful.
- c. That all assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence a bankruptcy case, and the replacement value of each asset as defined in Section 506 must be stated in those documents as requested after reasonable inquiry to establish such value.
- d. That current monthly income, the amounts specified in Section 707(b)(2) and, in a case under Chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with Section 707(b)(2), are required to be stated after reasonable inquiry, and
- e. Information that client(s) provide(s) during his/her/their case may be audited pursuant to this title (Bankruptcy Code) and that failure to provide such information may result in dismissal of the case under this title (Bankruptcy Code) or other sanctions, including criminal sanctions.

Client(s) acknowledge(s) that this attorney participates only in Chapter 7 cases (straight bankruptcy) and Chapter 13 (Wage-Earner) cases.

CREDIT COUNSELING BRIEFING REQUIRED

In all cases, the Reform Act requires that the debtor(s) receive(s) a credit counseling briefing as a precondition of being allowed to file a bankruptcy matter. Any fees required for such counseling by a counseling agency must be paid in advance of all other fees and costs and are non-refundable. These fees vary but shall not exceed \$50.00 unless agreed to in writing between the debtor and credit counseling agency.

FEES

Chapter 13

Client(s) agree(s) to pay attorney \$ _____ plus court costs in advance for filing Chapter 13 case and the balance of \$ _____ shall be paid through the administration of the Chapter 13 case and be paid in full as required by discharge. In the event a Chapter 13 case is dismissed prior to discharge, client(s) remain(s) liable for any unpaid balance due attorney. The maximum presumptive pre-approved attorney fee for a Chapter 13 case filed in the Western District of Tennessee is \$3,000.00.

Chapter 7

Client(s) agree(s) to pay attorney \$ _____ plus court costs for representing client(s) in a Chapter 7 case. Client(s) shall pay all these fees and court costs before filing the bankruptcy case provided, however, attorney may elect to file if less than all the fees and costs are paid in his absolute discretion. Client(s) agree(s) to be directly responsible for any court costs involved in the filing of Chapter 7 or Chapter 13 including initial filing costs, costs for any amendments, Motions, Complaints or any other costs ordered by the US Bankruptcy Court or the US Bankruptcy Court Clerk's Office. If a case is converted from one chapter to another or dismissed for any reason, client(s) agree(s) to be responsible for the total fees for both Chapter 7 and Chapter 13. For Chapter 7 cases, the fees stated above specifically do NOT include representation of client in any adversary proceeding or dischargeability complaints. These actions require a written Supplemental Attorney-Client Retainer Agreement covering the matter and including additional attorneys fees.

Fee Provisions Applicable in Both Chapter 13 and Chapter 7 Cases

The fee quoted in the above paragraph(s) herein may be increased upon application and approval by the Court. The Hurst Law Firm, P.A. may request additional fees in the event the billable time invested in a client(s)' case exceeds the fee quoted in the paragraph(s) above herein. Attorneys' time is billed at a rate of \$200.00 per hour. Paralegal time is billed at a rate of \$60.00 per hour. Time for all other staff is billed at a rate of \$30.00 per hour. Hourly rates are billed in quarter-hour increments. Costs incurred for postage and copies (\$0.25 per page) will also be billed against the retainer quoted above. No additional fees will be requested until the retainer fee quoted in the paragraph(s) herein above is exhausted.

ATTORNEY DUTIES

Attorney agrees to the following obligations and duties in representing you in bankruptcy:

- a. Advise you of your choices and options as it relates to your financial situation under both Chapter 7 and Chapter 13.
- b. Prepare and timely file all required documents necessary for the initial filing of your case.
- c. Timely request Reaffirmation Agreements, lien avoidances and redemption Motions or Complaints as set out in client(s) declaration of intentions in Chapter 7.
- d. Appear at your scheduled court dates and appearances. Client(s) acknowledges that the Hurst Law Firm, P.A. employs more than one attorney and any attorney employed by the Hurst Law Firm, P.A. may represent them and perform any of the duties described in this Contract at the sole discretion of the Hurst Law Firm, P.A. Further, client(s) specifically allow(s) attorney to temporarily appoint other licensed counsel to appear on his and/or your behalf in the event an attorney from the Hurst Law Firm, P.A. is temporarily incapacitated by sickness, injury or other events or circumstances which would make it impossible for an attorney from the Hurst Law Firm, P.A. to appear.
- e. Reasonably investigate the circumstances and facts giving rise to your bankruptcy, determine the filing is grounded in facts and is warranted under existing law.

MISCELLANEOUS PROVISIONS

- f. Client(s) understand(s) that he/she/they may not dismiss a Chapter 7 case or dismiss a Chapter 13 case if it has been previously converted as a matter of right and dismissal is discretionary with the court for cause and after notice and a hearing.
- g. Client(s) acknowledge(s) by his/her/their signature(s) upon any petitions, pleadings or other documents that he/she/they has/have read and understood the contents thereof and that client(s) assume(s) full responsibility, holding attorney harmless, that the information contained in said petition, pleadings, and other documents are complete and correct. Client(s) understand(s) that notice to any creditor(s) who is not listed in the petition and schedules with it's full and correct name and full and correct address (including the complete address at which the creditor has requested to receive correspondence if provided to you), could be ineffective and failure to use this address requested by creditor might result in that debt not being discharged and/or the loss of property and/or your protection under the Bankruptcy laws, all of which client(s) assume(s) responsibility. Client(s) understand(s) that many debts are not discharged in bankruptcy and client(s) acknowledge(s) that attorney has advised him/her/them concerning the dischargeability as to each particular debt.
- h. Client(s) hereby appoint(s) Herbert Hurst as his/her/their attorney in fact and authorize Herbert Hurst to endorse client's(s') name(s) on any checks, drafts, instruments, pleadings orders and/or other documents.
- i. Attorney is hereby authorized to accept service of any summons, complaint or other process, pleading, motion, etc. and to compromise and/or settle any matters that may arise in the bankruptcy case or in any adversary proceeding, in attorney's absolute discretion without prior approval from client(s).
- j. Client(s) acknowledge(s) and represent(s) that attorney has not counseled or advised me/us to make a statement in any documents filed in any case or proceeding that is untrue and/or misleading and has counseled me/us against making any untrue and/or misleading statements.
- k. Client(s) acknowledge(s) and represent(s) that attorney has advised me/us as to the services he will provide and the benefits and risks that may result if I/we file a bankruptcy case.
- l. Client(s) acknowledge(s) and represent(s) that attorney has not advised me/us to incur more debt in contemplation of filing a bankruptcy case.
- m. Client(s) acknowledge(s) receiving a copy of this fully executed and completed contract. Client(s) also acknowledge(s) receiving from attorney within (3) business days after the first date on which attorney first offered to provide any bankruptcy assistance services a statement entitled "IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER". Client(s) also acknowledge(s) that he/she/they was/were aware that attorney is a debt relief agency and that he helps people file for bankruptcy relief under the Bankruptcy Code prior to attorney first offering to provide bankruptcy assistance or legal advice regarding client(s)' financial situation. Client(s) also acknowledge(s) receiving from attorney a statement entitled "DISCLOSURE AND REPRESENTATION".

CREDIT REPORTS

- n. Client(s) hereby acknowledges and understands that the Hurst Law Firm, P.A. provides NO services that relate in any way to the accurate reporting or correction of errors that may appear on client(s) credit report(s) before, during, or after the representation of client(s) in client(s) Chapter 13 or Chapter 7 bankruptcy case.

Date:

Client

Client

**Client's Declaration Concerning Accuracy of Information
Contained In Bankruptcy Petition**

1. I/We hereby swear and affirm that I/we have read and reviewed each and every page of my/our Bankruptcy Petition with my/our attorney, as evidenced by my/our signature(s) or initials on each page.
2. I/We hereby swear and affirm that all of the information contained in my/our Bankruptcy Petition is true and correct to the best of my/our knowledge, information, and belief.
3. In addition to all other information contained therein, I/we specifically swear and affirm that I/we have listed in my Bankruptcy Petition everything that I/we own and everyone that I/we owe.
4. I/We understand that my/our Bankruptcy Petition is subject to random audit by the U.S. Trustee, a branch of the United States government charged with the responsibility of policing Bankruptcy filers such as myself/ourselves. If my/our case is audited, I/we understand that I/we may be required to provide proof as to the truth and accuracy of all information contained in my/our Bankruptcy Petition.
5. I/We understand that I/we have signed my/our Bankruptcy Petition under penalty of perjury. It has been explained to me/us that perjury is a criminal offense punishable by fine, imprisonment, or both.

Date:

CMI Calculation Worksheet

(use before June 1st)

Year to Date Gross Income From _____ = \$ _____ (A)

A / Number of Actual Months Of Pay = \$ _____ (B)

B * Number of Completed Months Current Year = \$ _____ (C)

Gross Income From _____ Previous Year = \$ _____ (D)

D / 12 = \$ _____ (E)

6 - Number of Completed Months Current Year = \$ _____ (F)

E * F = \$ _____ (G)

G + C = \$ _____ (H)

H / 6 = \$ _____ 6 Month Average From _____

(use after June 1st)

Year to Date Gross Income From _____ = \$ _____ (A)

A / Number of Actual Months Of Pay = \$ _____ (B)

B * Number of Completed Months Current Year = \$ _____ (C)

C / 6 = \$ _____ 6 Month Average From _____

(use before June 1st)

Year to Date Gross Income From _____ = \$ _____ (A)

A / Number of Actual Months Of Pay = \$ _____ (B)

B * Number of Completed Months Current Year = \$ _____ (C)

Gross Income From _____ Previous Year = \$ _____ (D)

D / 12 = \$ _____ (E)

6 - Number of Completed Months Current Year = \$ _____ (F)

E * F = \$ _____ (G)

G + C = \$ _____ (H)

H / 6 = \$ _____ 6 Month Average From _____

(use after June 1st)

Year to Date Gross Income From _____ = \$ _____ (A)

A / Number of Actual Months Of Pay = \$ _____ (B)

B * Number of Completed Months Current Year = \$ _____ (C)

C / 6 = \$ _____ 6 Month Average From _____

Plan Calculation

TOTAL UNSECURED, NON-PRIORITY DEBT: (is there any unexempt equity in real or personal property?)
 \$ _____ * (.10 = 10% - 1.0 = 100%) = \$ _____ /57 \$ _____ (A)

<u>Pet/Plan – Creditor Type</u>	<u>Amount</u>	<u>Int/Mo.</u>	<u>Monthly Payment</u>
D/S - MORTGAGE:ARREARAGE:	\$ _____	0.00% /50	\$ _____
D/S – 2 nd MORTGAGE:ARREARAGE:	\$ _____	0.00% /50	\$ _____
D/S- CAR LOAN	\$ _____	YES% /57	\$ _____
D/S- FURNITURE/HHG	\$ _____	YES% /57	\$ _____
F/C1 - RENT ARREARAGE	\$ _____	YES% /57	\$ _____
F/C1- STUDENT LOAN	\$ _____	YES% /57	\$ _____
E/P - IRS (less than 3 years old)	\$ _____	0.00 % /57	\$ _____
E/P - TICKETS / FINES	\$ _____	0.00% /57	\$ _____
E/P - CHILD SUPPORT ARREARAGE	\$ _____	0.00% /57	\$ _____
E/S- CITY TAXES	\$ _____	12.0% /57	\$ _____
E/S- COUNTY TAXES	\$ _____	12.0% /57	\$ _____
_____	\$ _____	_____ %	\$ _____
_____	\$ _____	_____ %	\$ _____
_____	\$ _____	_____ %	\$ _____
_____	\$ _____	_____ %	\$ _____
_____	\$ _____	_____ %	\$ _____
MONTHLY PAYMENTS SUBTOTAL			\$ _____ (B)

A + B + \$47.00 = _____ (1)* .046 (2) 1+2= \$ _____ (C)

ONGOING CHILD SUPPORT:	_____	0.00% /0	\$ _____
ONGOING HOME MORTGAGE:	_____	0.00% /0	\$ _____
ONGOING SECOND MORTGAGE	_____	0.00% /0	\$ _____
ONGOING PAYMENTS SUBTOTAL			\$ _____ (D)

C + D = \$ _____ (MPP)

How often is client paid?

Weekly = MPP*12/52=WPP

Bi-Weekly = MPP*12/26= BWPP

Bi-Weekly (Summer Skip) = MPP*12/19=BWSSPP

Semi-Monthly (Summer Skip) = MPP*12/20=SMPP

Semi-Monthly = MPP*12/24=SMPP

Monthly = MPP

PLAN PAYMENT: \$ _____

[Weekly Bi-Weekly Bi-Weekly(Summer Skip) Semi-Monthly (Summer Skip) Semi -Monthly Monthly]