

October 1, 2020

<u>A User Guide for the Changes</u> to the District of Maine Form Chapter 13 Plan

The existing form Chapter 13 Plan (Local Form 2) was adopted in the fall of 2017. At that time, there was an expectation that, following a period of use, the form might be revised based on collective experience with use of the form. To this end, the Court invited comments from the public and the bar in the early part of 2020. Additionally, the Court's Local Rules Committee formed a subcommittee charged with making recommendations for changes to the form plan.

The Court has considered the handful of public comments received, as well as the input from the subcommittee, and now proposes changing the plan form in a number of ways. This User Guide is intended to inform readers about the amendments to the existing plan that are likely to be adopted by the Court and required for any chapter 13 plan filed on or after December 1, 2020. This User Guide does not reflect certain minor revisions designed to improve formatting and consistency throughout the form. A redlined version of the form plan is attached to this User Guide.

Section 1.1

The phrase "secured creditor" is deleted. In its place, the phrase "holder of the claim" is added.

Section 2.1

This section is deleted.

Section 2.2

This section is now section 2.1.

Section 2.3

This section is now section 2.2. In the table below the text, a new column is added, the column titled "Number of months" is deleted, and the remaining columns are rearranged. When the columns are viewed from left to right, the first column is titled "Plan month number(s)." The

column titled "Beginning date" now serves as the second (or middle) column. And, the column titled "Monthly payment amount" now serves as the third column, closest to the right.

Section 2.4

This section is now section 2.3.

Section 2.5.

This section is now section 2.4.

Section 2.6

This section is now section 2.5.

Section 2.7

This section is now section 2.6. The text reflects the renumbering of the sections in Part 2.

Section 3.1

The text next to the second check box is altered as follows: in the penultimate sentence, a comma is added after the word "contrary" and a hyphen is added between the word "timely" and the word "filed."

In addition, the table is altered as follows: the column second from the right is retitled as "Amount and timing of payments on arrearage."

Section 3.2

The title of this section is changed in the following respects:

- The word "certain" is deleted, and the word "fully" is added in its place.
- In addition, the phrase "bifurcation of claims under 11 U.S.C. § 506(a)" is deleted, and the phrase "modification of undersecured claims" is added in its place.

The italicized warning under the first checkbox ("The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.") is deleted.

The table is altered as follows: the column second from the right is retitled as "Amount and timing of payments."

Section 3.3

In the text just above the table, the order of the ultimate and penultimate sentences is reversed.

In addition, the table is altered as follows: the column second from the right is retitled as "Amount and timing of payments."

Section 3.4

The italicized warning under the first checkbox ("The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.") is deleted.

In the text next to the second checkbox, the word "the" is replaced with the word "a" in two places.

Section 3.5

In the text next to the second checkbox, a new penultimate sentence now reads: "The debtor(s) also request, under 11 U.S.C. § 506(a) and Fed. R. Bankr. P. 3012(b), that the Court determine that the amount(s) of the secured claim(s) listed below correspond to the amount(s) in the column titled "Amount of secured claim."

The table below the second checkbox is deleted. In its place, a new table is added. From left to right, the columns are titled: (1) "Name and address of creditor"; (2) "Estimated amount of creditor's total claim; (3) "Collateral"; (4) "Value of collateral"; (5) "Amount of claims senior to creditor's claim; and (6) "Amount of secured claim."

Section 3.7

The first sentence no longer refers to §§ 3.3 or 3.4.

Section 4.3

The first sentence of the text is altered slightly to improve readability.

Section 4.4

The text to the right of the second checkbox formerly contained a single sentence, terminating with a blank space. A new sentence is added after that space that reads "This estimated total consists of the following estimated priority claims:" Underneath that sentence, a new table is added, with two columns. The left-hand column is titled "Name and address of creditor." The right-hand column is titled "Estimated amount of priority claim."

Section 5.1

The final paragraph, relating to "small claims," is deleted in its entirety.

Section 5.2

In the text next to the second checkbox, the final sentence is deleted.

Section 6.1

The second column of the table is now titled "Description of leased property or executory contract" rather than "Description of leased property or executory contracts."

Section 7.2

This section is deleted. The title of Part 7 is altered accordingly.

Section 7.3

This section is now section 7.2.

Section 8.1

The italicized warning ("The following plan provisions will be effective only if the applicable box in Part 1 of this plan is checked.") is deleted.

| (Spou Debte | or 1 ise, if filing) or 2 | | (e.g., 1st, 2 | ed <u>plan</u> | | Deleted: Plan | | | |
|----------------|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------------------------|----------|-------------------|--|--|--|
| M | Maine Bankruptcy Form 2 | | | | | | | | |
| C | hapte | r 13 Plan | | 12/20 | Deleted | : 05/19 | | | |
| | | | | | | | | | |
| Part | 1: Not | ices | | | | | | | |
| To Del | btor(s): | This form sets out options that may be appropriate in some cases, but the presence of an is appropriate in your circumstances. Plans that do not comply with local rules and judicia | | | | | | | |
| | | In the table below, you must check each box that applies. | | | | | | | |
| To Cre | editors: | Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminate | ated. | | | | | | |
| | | You should read this plan carefully and discuss it with your attorney if you have one in thi you may wish to consult one. | is bankruptcy case. | If you do not have an attorney, | | | | | |
| | | If you oppose the plan's treatment of your claim or any provision of this plan, you or your the time specified in the notice of hearing to consider confirmation (which may be sent to this plan without further notice if no timely objection to confirmation is filed. | | | | | | | |
| | | ay be of particular importance to creditors. Debtor(s) must check only one box on each line are checked or if no boxes for an item are checked, the provision will be ineffective if set ou | | ed as "Not Included" or if both | | | | | |
| 1.1 | | the amount of a secured claim, set out in § 3.2, which may result in a partial or no payment at all to the <u>holder of the claim</u> . | C Included | C Not Included | Delotod | secured creditor. | | | |
| | | • • • • • | | | Deleted. | | | | |
| 1.2 | Avoidanc in § 3.4. | e of a judicial lien or nonpossessory, nonpurchase-money security interest, set out | CIncluded | CNot Included | | | | | |
| 1.3 | Nonstand | ard provisions, set out in Part 8. | OIncluded | ONot Included | | | | | |

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| | The app | ble <u>commitment period</u> . | | applicable commitment perio | | 0 months. | | Deleted: <#>Petition Date.¶ ¶ | |
|---|---------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|----------------------------------------------------------------------------------------|-------------------|---|---------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| | | blicable commitment period for th | | al Form 122C-1 and should be | e restated here. | | | This chapter 13 case started on \rightarrow . Insert to which the chapter 13 petition was filed or to which the case was converted to a chapter | ne date d |
| | | Plan month number(s) | Beginning date | Monthly payment am | ount. | | | Deleted: <#>Commitment Period | |
| | + | | | | | | | Moved down [1]: Monthly payment amount | nt |
| | | | | | | | | Moved (insertion) [2] | |
| | - | | | | | | | Deleted: Number of months | |
| | | than 60 months of payments are d in this plan. | e specified, additional monthly p | payments will be made to the | extent necessary to make | the distributions | | Moved (insertion) [1] | |
| | | r payments to the trustee will b | be made from future income i | in the following manner: | | |) | Moved up [2]: Beginning date | |
| | - | ll that apply. | | J J J J J J | | | | | |
| | | Debtor(s) will make payments di | irectly to thetrustee. | | | | | | |
| | _ | Debtor(s) will make payments to | the trustee nursuant to a navr | roll deduction order. Prior to th | a entry of a navroll deduc | tion order | | | |
| | | debtor(s) will make payments di | | | le entry of a payroli deduc | uon order, | | Deleted: <object></object> | |
| | | Other (specify method of payme | ent): | | | | | Deleted: the Debtor | |
| | | | | | | | | Deleted: <object>¶</object> | |
| | | | | | | | | | |
| | Income | tax refunds. | | | | | | | |
| | Check o | | | hutions all state and foderal i | noomo tox rofundo (in tho | aggrogato) in | | Deleted: Tax Refunds | |
| | Check o | ne. Debtor(s) will also pay to the tri excess of \$1,500 per year per of Debtor(s) will treat income tax r | debtor. All such excess tax refu | | | | | Deleted: Tax Refunds Deleted: <object>1</object> | |
| | Check o | Debtor(s) will also pay to the tru excess of \$1,500 per year per o | debtor. All such excess tax refu | | | | | | |
| А | dditiona | Debtor(s) will also pay to the tri excess of \$1,500 per year per of Debtor(s) will treat income tax r | debtor. All such excess tax refu | | | | | | |
| А | | Debtor(s) will also pay to the tri excess of \$1,500 per year per of Debtor(s) will treat income tax r | debtor. All such excess tax refu | | | | | Deleted: <object>¶</object> | |
| А | dditiona Check o | Debtor(s) will also pay to the tri excess of \$1,500 per year per of Debtor(s) will treat income tax r | debtor. All such excess tax refu refunds as follows: | unds must be paid to the trust | | | | Deleted: <object>¶</object> | |
| А | dditiona Check of | Debtor(s) will also pay to the tri excess of \$1,500 per year per of Debtor(s) will treat income tax r al payments. ne. | debtor. All such excess tax refu refunds as follows: rest of § 2, <u>€ need not be compl</u> ayments to the trustee from oth | unds must be paid to the trust | ee within 14 days after rec | | | Deleted: <object></object> | |
| А | dditiona Check of | Debtor(s) will also pay to the tri excess of \$1,500 per year per of Debtor(s) will treat income tax r al.payments. ne. None. If "None" is checked, the i Debtor(s) will make additional pe | debtor. All such excess tax refu refunds as follows: rest of § 25 need not be compl ayments to the trustee from oth pated payment. | unds must be paid to the trust | ee within 14 days after rec | | | Deleted: <object></object> | |
| А | dditiona Check of | Debtor(s) will also pay to the tri excess of \$1,500 per year per of Debtor(s) will treat income tax r al payments. ne. None. If "None" is checked, the i Debtor(s) will make additional pi amount, and date of each anticip | debtor. All such excess tax refu refunds as follows: rest of § 25 need not be compl ayments to the trustee from oth pated payment. | Inds must be paid to the trust | ee within 14 days after rec w. <i>Describe the source, es</i> Date of additional | | | Deleted: <object></object> | |
| A | dditiona Check of - | Debtor(s) will also pay to the tri excess of \$1,500 per year per of Debtor(s) will treat income tax r al payments. ne. None. If "None" is checked, the i Debtor(s) will make additional pi amount, and date of each anticip | debtor. All such excess tax refu | Inds must be paid to the trust Ieted. Ieted. Estimated amount | ee within 14 days after rec w. <i>Describe the source, es</i> Date of additional | | | Deleted: <object></object> | |
| A | dditiona Check of - | Debtor(s) will also pay to the tri excess of \$1,500 per year per d Debtor(s) will treat income tax r alpayments. ne. None. If "None" is checked, the r Debtor(s) will make additional pr amount, and date of each anticip Source | debtor. All such excess tax refu | Inds must be paid to the trust Ieted. Ieted. Estimated amount | ee within 14 days after rec w. <i>Describe the source, es</i> Date of additional | | | Deleted: <object>¶ Deleted: Payments Deleted: 6</object> | |

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Part 3: Treatment of Secured Claims

.

| 3 | 5.1 | Check one | | s and cure of d | efault, if any, un | der 11 U.S.C. § | 1322(b)(5). | | | | | | | |
|------|-------------------------|------------------------|-----------------------------------------------------------------|------------------------------------------------------------|---------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------|------------------------------|---------------------------------------|----------------------------------------|------------------------------------------------|---|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | 1 | None. If "None" is | checked, the re | est of § 3.1 need | not be completed | d. | | | | | | | |
| | | | ······································ | | t contractual instand in conformity w | | | | | ···×·····×····· | | | De | leted: The debtor |
| | | | | | below. If debtor(s with the first suc | | | | | | | | De | leted: the trustee or by the |
| | | | | | prior to the filing | | | | | | · | | De | leted: the |
| | | | Any existing arrea | arage on a listed | claim will be paid | d in full through c | lisbursements by | the truste | ee, with interest, | if any, at the | rate stated. | | De | leted: the |
| | | | | | ly filed proof of cl | | | | | | | | De | leted: |
| | | | | | over any contrary | | | | | | | | | |
| | | | | | Current | | Interest | Tatala | An | ount and | Estimated total | | Dal | ted Marthly plan poyment on arreares |
| | | | and address creditor | Collateral | installment payment (including escrow) | Amount o arrearage (if any) | | interes | st (if any) | <u>ming of</u> ments on rearages | payments by <u>the t</u> rustee (if any) | | Den | ted: Monthly plan payment on arrearage |
| | + | | | | Disbursed by: Trustee Debtor(s) Clear | | | | | | | | | |
| | insert a 5. 2 | | ims as needed. for valuation of s | security, payme | ent of <u>fully</u> secu | red claims, and | modification of | underse | <u>cured</u> claims _e | | | | D | eleted: certain |
| | | Check one |). | | | | | | | | | | \succ | eleted: bifurcation |
| | | | None. If "None" is | s checked, the r | est of § 3.2 need | not be complete | d. | | | | | | D | eleted: under 11 U.S.C. § 506(a). |
| | | <u>(</u> | claim(s) listed bel | ow correspond t | C. § <u>506(a)</u> and F to the amount(s) i mental unit may b | in the column title | ed "Amount of se | cured cla | im". A request to | | | | | Deleted: The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.¶ <object>¶</object> |
| | | | f this plan is conf with interest at the he secured claim | irmed as filed ar e rate stated bel , such claim sha | nd the foregoing r low; and (ii) to the all be treated as u | equest is grante extent that the t insecured under | d, (i) the amount total amount of ea Part 5 of this pla | of each s ach claim n. | ecured claim list listed below exc | eeds the amo | ount of | | | |
| | | | | | der 11 U.S.C. § 5 proof of claim and | | | | tal amount of ea | ich claim liste | d below will | - | | |
| | | Name and | Estimated | | | Amount of | | | Total amount | Amount a | Estimated | | | 4. d. Manthly na mant # |
| | | address of creditor | amount of creditor's tota claim | l Collateral | Value of collateral | claims senior to creditor's claim | Amount of secured claim | Interest rate | of interest (if any) | timing o | of monthly | | Dele | ted: Monthly payment to creditors |
| | | | olum | | | oluliii | | | | | payments | | | |
| | + | | | | | | | | | | | | | |
| | - | | | | | | | | | | | | | |

 $\sum_{i=1}^{n}$

Insert additional claims as needed.

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

Check one.

I

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

The claims listed below were either:

(a) 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 <u>by</u> debtor(s), or

(b) 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 either by the trustee or by debtor(s) directly, as specified below. In the absence of a contrary, timely-filed proof of claim, the amounts stated below are controlling. Unless otherwise ordered by the Court, the claim amount stated on a timely-filed proof of claim controls over any contrary amount listed below.

| | <u>Name and address of</u> <u>creditor</u> | <u>Collateral</u> | Amount of claim | Interest rate | <u>Total amount of</u> <u>interest</u> (if any) | Amount and timing of payments | Estimated total payments by the trustee (if any) |
|--------|-----------------------------------------------|-------------------|-----------------|------------------|-------------------------------------------------------|----------------------------------------------------|-----------------------------------------------------------|
| ± = | | | | | | Disbursed by: C Trustee C Debtor(s) Clear | |

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. |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| The judicial liens or nonpossessory, non-purchase-money security interests securing the claims listed below impair exemptions to which 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(b) and Bankruptor Rule 4003(d). |

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

Deleted: of the

Deleted: the

Deleted: In the absence of a contrary, timely-filed proof of claim, the amounts stated below are controlling....

cobject>¶

<object>¶

Deleted: <object>

| | Information regarding judicial lien or security interest | Calculation of lien avoidance | | Treatment of remaining secured claim | |
|---|----------------------------------------------------------|-----------------------------------------------------------------------------------------|----------------------|---------------------------------------------------------------|------------------|
| + | 1. Creditor: Address: | a. Amount of lien | \$0.00 | Amount of secured claim after avoidance (line a minus line f) | |
| - | Address: | b. Amount of all other liens | \$0.00 | \$0.00 | |
| | Collateral | c. Value of claimed exemptions | \$0.00 | Interest rate (if applicable) | |
| | Lien identification (such as judgment date, | d. Total of lines a, $b_{\scriptscriptstyle \perp}$ and c | \$0.00 | 0.00% | |
| | date of lien recording, book and page number) | e. Value of <u>debtor(s)'</u> interest in property | | Total amount of interest (if any) | Deleted: debtors |
| | | f. Subtract line e from line d | \$0.00 | \$0.00 | |
| | | Extent of exemption impairment. | | Monthly payment of secured claim | |
| | | (Check applicable box): | | \$0.00 | |
| | | Line f is equal to or greater than line a The entire lien is avoided. (Do not comple | | Estimated total payments on secured claim | |
| | | C Line f is less than line a | | \$0.00 | |
| | | A portion of the lien is avoided. (Complete | e the next column.) | | |
| | | For each exemption asserted in the cal forth the statutory basis here: | Iculation above, set | | |
| | | | | | |
| | | | | | |

nsert additional claims as needed.

| 3.5 | | urrender of collateral. Check one. | | | | | | | Deleted: Collateral |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|--------------------------------------------------------|-------------------------|--------------------------|---------------------------------------------------|----------------------------|----------------------------------------------------------|----------------------------|
| | None. If "None" is checked, the rest of § 3.5 need not be completed. | | | | | | | | |
| | Debtor(s) elect to surrender the collateral identified below. Debtor(s) request that the stays under 11 U.S.C. § 362(a) and 11, U.S.C. § 1301 be terminated as to that collateral, with the termination of such stays being effective immediately upon confirmation of the plan. Debtor(s) also request, under 11 U.S.C. § 506(a) and Fed. R. Bankr. P. 3012(b), that the Court | | | | | | | Deleted: <object>The debtor Deleted: The debtor</object> | |
| | <u>d</u> | etermine that the amount | nt(s) of the secured claim ved unsecured claim resi | (s) listed below corres | pond to the amount(s) in | n the column titled "Amo | ount of | | Deleted: |
| * | <u>Name and</u> | address of creditor | Estimated amount of creditor's total claim | <u>Collateral</u> | Value of collateral | Amount of claims senior to creditor's claim | Amount of secured claim | | Deleted: <object></object> |
| <u>+</u> = | additional aloi | | | | | | | | |

Insert additional claims as needed.

| 3.6 | Relief fr | om <u>"stay</u> . | | | (| Deleted: Stay |
|------------------|-------------------|---------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|-------------------------------|-----------------------------------|--------------------------------------|
| | | rom the automatic stay imposed by 11 U.S.C. § 362(a) | | | | |
| 1 | | therwise ordered by the Court, when relief from the au I will cease, and all secured claims based on that colla | n as to that | (| Deleted: the | |
| 3.7 | Lien | ention. | | (| Deleted:Section Break (Next Page) | |
| 1 | | der of any allowed secured claim provided for by the pl | rest(s) of the | (| Deleted: Retention | |
| 1 | | s) or the estate(s) until the earlier of: | an ing o zawin retain the holder's lients) on an property line | esi(s) of the | | Deleted: §§ |
| | (a) | payment in full of the underlying debt determined un | der non-bankruptcy law, or | | Ľ | Deleted: , 3.3, or 3.4 |
| | (b) | discharge of the underlying debt under 11 U.S.C. § 1 creditor. | 328, at which time the lien will terminate and be released by | the | | |
| | | on, if this chapter 13 case is dismissed or converted w of such liens to the extent recognized by applicable no | ed by the | | | |
| Part 4 | 4: Tre General | atment of Fees and Priority Claims | | | | |
| 1 | | s fees and all allowed expenses and allowed claims have a stated in $\$ 4.5, will be paid by the trustee in full without | aving priority under 11 U.S.C. § 507(a), including domestic s post-petition interest. | upport obligations other than | | |
| 4.2 | Trustee | | | | Deleted: Fees | |
| 1 | | s fees may change during the course of the case but a nated to total | re estimated to be of plan payments. During t | ne plan term, they | | |
| 4.3 | Attorne | y <u>fees</u> . | | | (| Deleted: Fees |
| | | mate of the total attorney fees and expenses for <u>repres</u> ne beginning of the chapter 13 case, the attorney recei | | (| Deleted: the | |
| | differen | be between the estimate and the payments and/or the r be included in the Exhibit to this plan. | | \sim (| Deleted: for | |
| 4.4 | Check of | claims other than attorney fees and those in § 4.5. ne. None. If "None" is checked, the rest of § 4.4 need not | | (| Deleted: <object></object> | |
| | | | exclusive of attorney fees and expenses and domestic supp total consists of the following estimated priority claims. | ort obligations treated | (| Deleted: <object>The debtor</object> |
| ļ | | Name and address of creditor | Estimated amount of priority claims | | | |
| | ± | | | | | |
| 4.5 | | ic support obligations assigned or owed to a gove | rnmental unit and paid less than full amount. | | | |
| 1 | Check o | ne. None . If "None" is checked, the rest of § 4.5 need not | be completed | | | |
| | | The priority claims listed below are based on a domes | stic support obligation that has been assigned to or is owed laim under 11 U.S.C. § 1322(a)(4). This plan provision requ | | | Deleted: <object></object> |
| | | Name and address of creditor | Amount of claim to be paid | | | |
| | <u>+</u> | | | | | |
| l | = | | | | | |
| √ nsert a | dditional cl | aims as needed. | - | | (| Deleted: <object></object> |
| | | | | | | Deleted: 1 |
| | | | | | | <pre>cobject></pre> |
| | | | | | | |

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Treatment of Nonpriority Unsecured Claims Nonpriority unsecured claims not separately classified. 5.1 If the estate(s) of debtor(s) was/were liquidated under chapter 7 on the effective date of this plan, the value of property that would be distributed to the holders of allowed nonpriority unsecured claims would be approximately ______. Deleted: <object> Deleted: the Allowed nonpriority unsecured claims that are not separately classified will be paid pro rata shares of the sum of (a) and (b) any funds remaining after all other disbursements provided by this plan have been made 5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Deleted: Notwithstanding the foregoing, the holder of a "small claim" may be paid promptly at the discretion of trustee. The term "small claim" Check one. None. If "None" is checked, the rest of § 5.2 need not be completed. \square means (i) any allowed nonpriority unsecured claim that is \$50.00 or less; or (ii) any allowed nonpriority unsecured claim greater than \$50.00 for which the Debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on pro rata dividend under this § 5.1 would be less which the last payment is due after the final plan payment. These payments will be disbursed either by the trustee or by debtor(s) directly, as specified below. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee _q than \$50.00. With respect to (i), the trustee may pay all such small claims in full. With respect to (ii), the trustee is authorized to pay a dividend of \$50.00 to each such small claim. . [1] Estimated total Current installment Amount of arrearage Name and address of creditor payments by the trustee (if any) Deleted: <object>The debtor payment to be paid Deleted: the <u>+</u> Deleted: The final column includes only payments disbursed by the trustee rather than Disbursed by: ÷. by the debtor(s). Trustee Deleted: <object> Debtor(s) Clear Insert additional claims as needed. 53 Other separately classified nonpriority unsecured claims. Check one. None. If "None" is checked, the rest of § 5.3 need not be completed. The nonpriority unsecured claims listed below are also separately classified and will be treated as follows: Deleted: <object> Basis for separate Interest Total amount of Amount to be paid Estimated total Name and address of creditor classification and rate (if interest on the claim nount of payments (if applicable) treatment pplicable ± 12 Insert additional claims as needed. **Executory Contracts and Unexpired Leases** Part 6: 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.

Assumed items. Current installment payments will be disbursed either by the trustee or by the debtor(s) directly, as specified below, subject to any contrary Court order or rule. Arrearage payments will be disbursed by the trustee.

| | + | Name and address of creditor | Description of leased property or executory <u>contract</u> | Current installment payments Disbursed by: (Trustee (Debtor(s) Clear | Amount of arrearage to be paid | Treatment of arrearage (refer to other plan section if applicable) | Estimated total payments by <u>the</u> trustee _r (if any) | | (| Deleted: Deleted: contracts |
|----------------|-----------------------|-----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|----------------------------------------------------------------------------------------|--------------------------------------|--------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-------------|---------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Insert add | litional co | ontracts or leases as neede | d. | | | | | 1 | | |
| Part 7: | | tion 1326 Payments, ts under 11 U.S.C. § 1326 | | nation Borrowin | g | | | | (| Deleted: , Vesting, |
| 7.1 | | None. If "None" is checked | | d not be completed | | | | | | |
| | | None. Il None is checker | | a noi be completed. | | | | | | |
| | | The estimated payments d payments under 11 U.S.C. | | | | | | | | Deleted: 7 |
| | | authorized by local rule or payments or adequate pro | other order of the Cou | rt, the trustee will, pri | | | | | | |
| | | | | | | Amount of le | | | | |
| | | Plan section | Name and | address of creditor | r | adequate protectio | | | | |
| Insert add | + - itional pro | ovisions as needed. | | | | | | | | |
| 7.2 | Post-co | nfirmation borrowing by 🕻 | <u>debtor(s).</u> | | | | | | | Deleted: <#>Vesting of Property of the Estate. |
| | written co | firmation of the plan _w debto onsent of the trustee. If the g is necessary. Nothing in t | prior written consent of | f the trustee is obtain | ed for the debt, no | o order of the Court with | h respect to the | | | Property of the estate will vest in the debtor(s) upon entry of a discharge under 11 U.S.C. § 1328, unless otherwise specified in Part 8 below.¶ |
| | | | | | | | | / | | Deleted: <#>Confirmation Borrowing |
| <u>Part 8:</u> | Non | standard Plan Provi | sions | | | | | \ | //// | Deleted: <#>Debtor |
| 8.1 | Nonstan | dard <u>plan provisions</u> . | | | | | | | ///(| Deleted: the |
| | | None. If "None" is check | ked, the rest of § 8.1 ne | ed not be completed | | | | \setminus | , //(| Deleted: 3 |
| | | | | | | | | | \mathbb{N} | Deleted: the |
| | from or | ankruptcy Rule 3015(c), r not otherwise included in | | | | | | | $\langle \rangle \langle$ | Deleted: <object><object> Deleted: Plan Provisions</object></object> |
| | ineffecti | ve. | | | | | | | γ | Deleted: |
| | | | | | | | | | | |
| | + | | | | | | | | | Deleted: The following plan provisions will be effective only if the applicable box in Part 1 of this plan is checked.¶ ¶ <object><object>¶</object></object> |

| Part 9: Signature(s) 9.1 Signatures of <u>debtor(s)</u> and <u>attorney</u> . The signatures of <u>debtor(s)</u> and the attorney, if any, must appear below | И. | Deleted: Debtor Deleted: Attorney Deleted: the |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| Signature of Debtor 1 | Signature of Debtor 2 | |
| Date: | Date: | |
| × | _ | |
| Signature of Attorney for Debtor(s) | | |
| Date: | | |
| | n attorney, or the attorney for debtor(s) certify, or certifies, that the n are identical to those contained in Maine Bankruptcy Form 2, other | Deleted: the |

EXHIBIT: Estimated Payments by Debtor(s) and Estimated Disbursements by Trustee

| | The sum of the estimated payments by debtor(s) under this plan to the trustee, excluding tax refunds, is: | | | | | | | | |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|
| | The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control. | | | | | | | | |
| a. | Maintenance and cure payments on secured claims (Part 3, \S 3.1 total) | | | | | | | | |
| b. | Modified secured claims (Part 3, § 3.2 total) | | | | | | | | |
| c. | Secured claims excluded from 11 U.S.C. § 506 (Part 3, § 3.3 total) | | | | | | | | |
| d. | Judicial liens or security interests partially avoided (Part 3, \S 3.4 total) | | | | | | | | |
| e. | Trustee's fees (Part 4, § 4.2 total) | | | | | | | | |
| f. | Attorney fees (Part 4, § 4.3 last amount specified) | | | | | | | | |
| g | Priority claims (Part 4, § 4.4 total) | | | | | | | | |
| h. | Domestic support obligations owed or assigned to government (Part 4, § 4.5 total) | | | | | | | | |
| i. | Nonpriority unsecured claims (Part 5, § 5.1, amount of payments) | | | | | | | | |
| j. | Maintenance and cure payments on unsecured claims (Part 5, 5.2 total) | | | | | | | | |
| k. | Separately classified unsecured claims (Part 5, § 5.3 total) | | | | | | | | |
| I. | Executory contracts and unexpired leases (Part 6, § 6.1 total) | | | | | | | | |
| m. | Nonstandard plan provisions (Part 8) | | | | | | | | |
| | Total of Lines a - m | | | | | | | | |

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Author