## IN THE UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF ILLINOIS

IN RE:		)	In Proceedings Under Chapter 13
DOUGLAS &	k MARNIE CORBETT	) ) )	BK. No.:
	Debtor(s).	)	
	<u>CHAPTI</u>	ER 13 P	<u>LAN</u>
Court as true. pursuant to B with the Cour Trustee on or	Creditors cannot vote on the ankruptcy Code §1324. Any t and served upon the debtor	is plan by objection, debtor stated in	t controverted, may be accepted by the out they may object to its confirmation must be in writing and must be filed is counsel (if any), and the Chapter 13 in the §341 meeting notice. Absent any 13 plan without a hearing.
The document	encing this case, nonconting	gent, liq	the date of the filing of the petition uidated and unsecured debts totaling \$157,807.00.
Debto	r(s) will apply the following:		
A.	Debtor's Net Monthly Income Monthly take home pay: Plus other income: Minus expenses: Surplus:	ne \$1,500 \$0.00 \$3,329 \$-1,82	9.00
В.	Payments Amount and frequency:	\$660.0	00
	X Monthly Bi-weekly		Semi-monthly Weekly
	Duration: 60 Months		
	_ * *		per extra to the Trustee agraph III(I)(3), for a total payment of

		Source		btor's employer irect payments from deb	otor(s)
		NAMI	E AND ADDRES	S OF PAYOR DESIGN	ATED ABOVE:
		520 Ea	s & Marnie Corb st C Street lle, IL 62220	ett	
	C.		Payments (For exage, tax refund)	ample, proceeds of sale,	recovery on
		Estima	ted Date	Estimated	
			eipt	Amount	Source
III.	PAYM Payme amoun claim	TENTS Tents to control amount	The "Instructions of the "Inst	for Chapter 13 Plans."  made only if a claim i ted are debtor's estimat	rustee in accordance with s filed and allowed. The e of claims. The allowed e payments received from ollowing order:
	A.	Admin	istrative Claims		
			Filing fee (unpaid Notice fees (\$0.5) name on matrix)	± /	\$ \$
		3.	/	See IIIA(3) Instructions	
			The debtor and d	ebtor's attorney have ele	ected:
			0 0	ption 1 ption 2 <u>X</u>	
			for the payment of Total fees reques	of attorney's fees. sted \$2,200.000,	

## from which the sum of \$300.00 shall be paid prior to the distribution to other creditors.

ttorney No ranting not dministrativ	icing fees, the	er an Order by t Trustee will pa	\$
ranting not Iministrativ	icing fees, the	-	les Count is se
real estate t as follows:	taxes: Past due	e real estate taxes	are owed on de
	Tax Deed		Estimated
Parcel	Case No.	Purchaser	Amount <sup>3</sup>
Number	(if sold)		to be paid
	idde projected	post-petition penal	ty and fees to d
The follo		es shall be paid b	
		es shall be paid b	y the Trustee ounty, Illinois
	Parcel Number	Tax Deed Parcel Case No.	Tax Deed

(3) The following such taxes shall be paid outside the plan by a co-owner of the real estate:

		Tax	Parcel		
		Year	Number	Co-	<u>owner</u>
	(4)	The following su	ach taxes shall be paid o	utside the plan by	the debtor(s):
		Tax Year	Parcel <u>Number</u>		
C.	<u>Home</u>		idential Mobile Homes: otor's residence shall be p		nts on mortgage(s)
		By the	Trustee.		
		claim i increas current	e debtor(s) directly to to s filed and allowed, in we see the plan payments be a mortgage payment and otor(s) will not object.	which case the Tr y an amount suf	rustee may move to fficient to pay the
		Creditor First Union Ed	Estimated Monthly Payment quity Bank \$1,009.00	<u>First Paym</u> At Filir	
		The Trustee w	ill pay 100% of arrearag	es plus interest at	the rate of 0 %:
			a with other secured claim I monthly installments for		
		First n	mount of arrearage is est nortgage \$d mortgage \$		
	D.	due after the f the terms of t	laims: The following clinal payment under the place original agreement. ents as follows:	plan is due will be	e paid according to
		Creditor		First Payment Due	Estimated Arrearage

_The Trustee will pay 100% of arrearages:
Pro-rata with other secured claimsIn equal monthly installments for months
<u>Current Child Support/Maintenance</u> : These payments will be paid pursuant to previous divorce court order or agreement:
By the Trustee By the debtor(s)
Recipient Estimated Monthly Payment First Payment Due
Executory Contracts and Leases: Debtor(s) assume(s) the following contracts and leases and reject(s) all others. Future contract and/or lease payments due to the other party will be paid:  By the Trustee
By the debtor(s)
Other party toEstimatedContract/LeaseMonthly PaymentFirst Payment Due
Defaults exist on the following contracts and/or leases and will be paid in full by the Trustee:
Prior to other claims and attorney fees Pro-rata with secured claims In equal monthly installments for months
Other Party to Contract/Lease Estimated Amount in Default

G.	Other	Secured	Claims:

Creditors who claim a security interest in the property of the debtor must show perfection of such a security interest. If perfection is not shown, such claim may be subject to an action by the Trustee to avoid the alleged lien under §544(a) of the Bankruptcy Code. Such an action may be brought by the Trustee at any time within the time allowed by law. Insurance will be maintained upon such collateral at the debtor's expense, in accordance with the terms of the contract and security agreement creating such security interest.

(1) The Trustee will pay 100% of the following claims, in contract installments, at contract rate of interest, as follows:

	Estimated	Estimated
	Amount	Monthly
Creditors	Claimed	Payment

The Trustee will pay 100% of arrearages:

\_\_\_\_\_ Pro-rata with other secured claims

\_\_\_\_ In equal monthly installments for \_\_\_\_ months

The amount of the arrearage is estimated to be \$\_\_\_\_\_

(2) All other claims secured by collateral shall be paid the value of their collateral with the balance treated as an unsecured claim. These secured claims shall be paid with interest at the rate of 6.75% per annum. The debtor believes the following claims fall within this category:

	Estimated	Alleged	Method of
	Amount	Value of	Valuation
Creditor	Claimed	Collateral	
Chrysler Financial	\$13,648.00	\$19,000.00	NADA
Greentree	\$26,832.00	\$0.00	FMV

(3)	<u>Property to be Surrendered</u> : Debtor(s) will surrender the collateral
	securing the claims of the following creditors:

(a)	: G.11	antiafontian	a £ 41a a	.1
(a)	in Iuii	satisfaction	or the	ciaims:

	Creditor	Estimat <u>Amount C</u>		Property <a href="Description">Description</a>
	(b) in sati allowed claims. such creditors' cla unsecured claims	To the extent the	at the collateral	does not satisfy
		Estimated Amount <u>Claimed</u>	Alleged Value of <u>Collateral</u>	Method of <u>Valuation</u>
Н.	Priority Claims: The Triority under 11 U.S.C.  Creditor			
	Debtor does not seek to tax returns were filed.	discharge any ta	xes for those ye	ears for which no
I.	Separately Classified Cla	<u>aims</u>		
	1. <u>Claims with Co-</u> with interest at th			-
	By the Tru By the Co-			
	<u>Creditor</u> <u>C</u>	Co-debtor(s) Am	nount Claimed	Interest Rate

2.	Priority Child Support/Maintenance Arrearage: Claims of this kind will be paid in full by the Trustee with interest at the rate of% pro-rata with secured claims:
	Recipient Estimated Amount Claimed
3.	Other: Other claims of this kind will be paid in full by the Trustee, as follows: (Additional money is being paid into the plan to enable these payments to be made without affecting other claims):  In monthly payments equal to the additional money to be
	paid into the plan, net of Trustee's fees.
	Pro-rata with secured claims.
	Other:
	<u>Creditor</u> <u>Nature of Claim</u> <u>Estimated Amount</u> <u>Claimed</u>

- J. <u>General Unsecured Claims</u>: All other unsecured claims including the undersecured or deficiency portions of secured claims, will be paid by the Trustee as follows: Unsecured creditors to share in pro-rata distribution of all remaining funds. In the event that the number of unsecured creditors filing proofs of claim is less than the number of unsecured creditors listed in Schedule F, the Trustee will distribute all of the proceeds of the debtor's plan to those creditors whose claims have been filed and allowed, but not to exceed 100% of the amount of any claim.
- K. <u>Post-Petition Claims</u>: Post-petition claims filed and allowed under 11 U.S.C. Sec. 1305 may be paid through the plan. The total base will be increased accordingly. Such payments will be funded either by increasing the duration of the plan or increasing plan payments.
- L. <u>Secured Claims</u>: Except as otherwise ordered by the Court, holders of secured claims will retain their liens until completion of the plan.
- M. <u>Objections to Claims</u>: Any objection to a timely filed unsecured claim will be filed within thirty (30) days following the expiration of the claims bar date for that claim. Objections to secured and/or amended claims will be

filed	within	thirty	(30)	days f	rom	the	claims	s bar	date	OR	within	thirty	(30)
days	from the	he filin	g of t	he cla	aim,	whi	chever	is la	iter.				

- N. Other Provisions:
- IV. <u>REVESTMENT</u>: All property shall revest in the debtor upon confirmation except the debtor's post-petition income which shall not revest in the debtor(s) until such time as a discharge is granted or the case is dismissed. The debtor(s) shall have the right to the possession and use of all income not needed to fund this plan.

DATE	/s/Douglas Corbett DEBTOR	
DATE	/s/Marnie Corbett DEBTOR	