

Suggestions for Plan Part 8: Nonstandard Plan Provisions

No boilerplate entries allowed. Period.

Only include provisions in Part 8 that apply to the debtor's specific facts.

Do **Not** use Part 8 if you can use any of Parts 1 through 7:

Tax refunds are provided for in 2.3.

Periodic bonus payments are provided for in 2.4.

Proceeds from any cause of action (PI cases etc.) are provided for in 2.4.

Provide for direct pay vehicles in Part 3.1 or 3.3.

Unsecured junior mortgages are provided for in Part 3.2.

Value liens using §506 and Rule 3012 in Part 3.2. If you also file a motion, use the court's order.

Avoid liens using §522 in Part 3.4.

Surrender collateral (specify the collateral) to a creditor (name the creditor) in Part 3.5.

Pay student loans directly in Part 5.2 (name each creditor and specify the monthly payment).

Assume or reject leases in Part 6.1.

If § 13225(a)(4) requires the debtor to pay interest to unsecured creditors, use the following language:

Interest shall be paid on unsecured claims, including priority and specially classified claims, at an annual percentage rate of X.XX%.