

Preferred Proposed Order Language

**Regarding Refinance**

All net proceeds from debtor's refinance shall be tendered directly to Glenn Stearns Chapter 13 Trustee, PO Box 2368, Memphis TN 38101-2368.

**Regarding Sale**

All net non-exempt proceeds from the sale shall be tendered directly to Glenn Stearns Chapter 13 Trustee, PO Box 2368, Memphis TN 38101-2368.

**Refinance or Sale with a Chapter 13 Payoff Letter in hand, attach the payoff letter to the motion and use this proposed order language:**

Proceeds sufficient to payoff the plan shall be tendered directly to Glenn Stearns Chapter 13 Trustee, PO Box 2368, Memphis TN 38101-2368.

**Regarding Post Confirmation Plan Amendments**

The proposed order should be as concise as possible, don't file an entire amended plan, simply refer to the field(s) to be changed and what the new number is.

**To defer a default in plan payments:**

Debtor's default is deferred to the end of the plan.

Debtor's next payment is due on Month, Day, Year.

**If the plan payment changes, then:**

Effective Month, Year The debtor will pay to the trustee \$ \_\_\_\_\_ monthly

**If the term of the plan changes as a result of the amendment, then:**

Section D1 of Debtor's plan is hereby amended to read:

1. *Initial plan term.* The debtor will pay to the trustee \$\_(original plan payment)\_ monthly for\_(number of months since filing date)\_ months [and \$\_(new plan payment)\_ monthly for an additional \_(remaining term of plan)\_ months], for total payments, during the initial plan term, of \$\_(New Base Amount)\_.

**If the amount to be paid to a secured creditor in E 3 or E 5 is being changed:**

Section E 3 (a) is modified as follows:

(a) Creditor: \_\_\_ Creditor Name \_\_\_\_\_ Collateral: \_\_\_ 2004 Acme Sedan \_\_\_\_\_  
Amount of secured claim: \$ \_NEW DOLLAR AMOUNT\_ APR \_X.XX\_% Fixed monthly payment: \$XXX.XX\_ ;  
Total estimated payments, including interest, on the claim: \$ \_XX,XXX.XX\_\_\_\_\_.

Section E 5 (a) is modified as follows:

(a) To creditor \_\_\_ ABC Home Mortgage \_\_\_\_\_,  
arrears of \$ \_NEW AMOUNT\_, payable monthly from available funds, pro rata with other mortgage arrears, with  
initial payments estimated at \$ \_\_\_\_\_;  
 without interest /or/  with interest at an annual percentage rate of \_\_\_\_\_%.  
These arrearage payments, over the term of the plan, are estimated to total \$ \_NEW AMOUNT\_.