

Suggested Section G Language

Regarding late filed claims

Unsecured claims filed after the bar date shall not be paid by the Trustee.

Regarding direct payment of loans secured by personal property

The debtor will make current monthly payments, as listed in debtor's Schedule J directly to the following creditors holding claims secured by a perfected lien on debtor's personal property:

Creditor: _____

Collateral: _____

Final payment due date: _____

Fixed monthly payment: _____

Regarding direct payment of student loans

The debtor will make current monthly payments, as listed in debtor's Schedule J directly to the following creditors for student loans that mature after 60 months from the date of filing:

Creditor: _____

Final payment due date: _____

Fixed monthly payment: _____

Regarding direct redemption of Property Taxes

The debtor will redeem sold real estate taxes by reserving the amount listed in debtor's Schedule J each month for the plans first _____ months. Debtor's plan payment increases as shown in section D 1 upon redemption.

Redemption amount: _____

The debtor will pay past due real estate taxes directly by reserving the amount listed in debtor's Schedule J each month for the plans first _____ months. Debtor's plan payment increases as shown in section D 1 upon payment.

Past due amount: _____

Increasing E 3 set payments after attorney fees have been paid

Beginning with the Month, Year disbursement, the set payment to Creditor Name E3(a) in Section E 3 (a) shall increase to \$xxx per month and the set payment to Creditor Name E3(b) in Section E 3 (b) shall increase to \$xxx per month.

Regarding surrender of property that secures a debt

Debtor hereby surrenders Description of Asset to Creditor Name.

You may also include language regarding whether a deficiency claim shall be allowed or not.

Regarding multiple step payments, increasing the plan payments when 401(k) and (or) other direct pay obligations complete

1. *Initial plan term.* The debtor will pay to the trustee \$ _____ monthly for _____ months and \$ _____ monthly for an additional _____ months, and \$ _____ monthly for an additional _____ months, and \$ _____ monthly for an additional _____ months, for total payments, during the initial plan term, of \$ _____.
[Enter this amount on Line 1 of Section H.]

Regarding submission of tax returns and remittance of tax refunds

Section D 1 of debtor's plan is hereby modified as follows:

In addition to making the regular monthly plan payments required under section D 1, debtor shall submit their tax refunds each year as additional plan payments. Tax refunds submitted by the debtor increase the amount the debtor is required to pay into the plan dollar for dollar.

Debtor shall provide copies of their tax returns to the trustee no later than April 30 each year and shall submit their tax refund to the trustee within fifteen days of receipt.

Regarding remittance of proceeds of a cause of action (PI case, etc...)

In addition to making the regular plan payments required under section D 1, debtor shall submit the net non exempt proceeds of debtor's cause of action listed on Schedule B, Line 21 to the trustee within five days of receipt. Said proceeds increase the amount the debtor is required to pay into the plan dollar for dollar.

In the event that either of the two above provisions apply, **the debtor must check the first box in plan Section D 3.**