Name, Address, Telephone No. & I.D. No.

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| **UNITED STATES BANKRUPTCY COURT**SOUTHERN DISTRICT OF CALIFORNIA 325 West F Street, San Diego, California 92101-6991 |
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| In Re       |
|  Debtor(s) |

 | BANKRUPTCY NO.      §341(a) Mtg. Date:      §341(a) Mtg. Time:       |

# OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

TO THE DEBTOR, THE DEBTOR'S ATTORNEY AND THE CHAPTER 13 TRUSTEE:

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| [ ]  | Michael Koch, Chapter 13 Trustee, |  |  |
|  |
| [ ]  |       |
|  | (Insert Name and Complete Mailing Address of Objecting Party) |
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|  |       |
|  | a creditor in this case, |

hereby objects to the Confirmation of the Chapter 13 Plan. The basis for the objection is stated below.

**(Note To Objecting Party: Your Statement of Objection must be as specific as possible. Check only those sections which are applicable to your objection and provide an explanation of your objection where requested)**:

1. [ ]  The Plan discriminates unfairly against the class(es) of unsecured claims because

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. [§1322(b)(1)]

1. [ ]  The Plan modifies the rights of a creditor whose claim is secured only by a security interest in real property that is the debtor's principal residence by providing that

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. [§1322(b)(2)]

1. [ ]  The Plan fails to provide for the curing of a default and maintenance payments on a secured or unsecured claim on which final payment is due after the proposed final payment under the Plan. [§1322(b)(5)]

1. [ ]  The Chapter 13 Plan is not proposed in good faith because

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. [§1325(a)(3)]

# This Objection to Chapter 13 Plan must be accompanied by a Notice of Hearing pursuant to LBR 3015-5

1. [ ]  The debtor is distributing less to the allowed unsecured creditors than they would receive under a Chapter 7 liquidation. [§1325(a)(4)]
2. [ ]  Objecting creditor has an allowed secured claim and objects because

[ ]  I have not accepted the Plan. [§1325(a)(5)(A)], OR

[ ]  the Plan fails to provide for a retention of lien securing my claim and the value of the property to be distributed to me is less than the allowed amount of my claim. [§1325(a)(5)(B)]

Amount of Claim $

Value of Property $      , OR

[ ]  the debtor has failed to surrender to me the property securing my claim. [§1325(a)(5)(C)]

1. [ ]  The debtor has no ability to make the payments proposed by the Plan because

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. [§1325(a)(6)]

1. [ ]  The debtor has failed to apply all projected disposable income to Plan payments for a period of not less than three years. [§1325(b)(1)(B)]

1. [ ]  The debtor has failed to begin making payments prescribed in the Plan within thirty (30) days of the filing of the Plan. [§1326(a)(1)]

1. [ ]  Other [cite applicable Code section or case authority]:

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I hereby certify under penalty of perjury that I have this date mailed a true copy of this Objection to Plan to the attorney for the debtor (or the debtor) and to the assigned Chapter 13 trustee as indicated below at the following addresses:

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| Attorney for Debtor (or Debtor): |  | Chapter 13 Trustee: |
|       | [ ]  | MICHAEL KOCH, TRUSTEE402 West Broadway, Suite 1450San Diego, CA 92101mkoch@ch13.sdcoxmail.com |

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| DATED:       |       |
|  | (Signature of (Attorney for) Moving Party) |
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|  | (Please Type or Print Name) |
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|  | (Address) |
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|  | (Daytime Phone Number) |