

**OFFICIAL LOCAL FORM 3**  
**PRE CONFIRMATION CHAPTER 13 PLAN**  
**and COVER SHEET**

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS**

**CHAPTER 13 PLAN COVER SHEET**

Filing Date: _____	Docket #: _____
Debtor: _____	Co-Debtor: _____
SS#: _____	SS#: _____
Address: _____	Address: _____
_____	_____
_____	_____

Debtor's Counsel: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Telephone #: \_\_\_\_\_

Facsimile #: \_\_\_\_\_

ATTACHED TO THIS COVER SHEET IS THE CHAPTER 13 PLAN FILED BY THE DEBTOR(S) IN THIS CASE. THIS PLAN SETS OUT THE PROPOSED TREATMENT OF THE CLAIMS OF CREDITORS. THE CLAIMS ARE SET FORTH IN THE BANKRUPTCY SCHEDULES FILED BY DEBTOR(S) WITH THE BANKRUPTCY COURT.

YOU WILL RECEIVE A SEPARATE NOTICE FROM THE BANKRUPTCY COURT OF THE SCHEDULED CREDITORS' MEETING PURSUANT TO 11 U.S.C. § 341. THAT NOTICE WILL ALSO ESTABLISH THE BAR DATE FOR FILING PROOFS OF CLAIMS.

PURSUANT TO THE MASSACHUSETTS LOCAL BANKRUPTCY RULES, YOU HAVE UNTIL THIRTY (30) DAYS AFTER THE SECTION 341 MEETING TO FILE AN OBJECTION TO CONFIRMATION OF THE CHAPTER 13 PLAN, WHICH OBJECTION MUST BE SERVED ON THE DEBTOR, DEBTOR'S COUNSEL AND THE CHAPTER 13 TRUSTEE.

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS**

**OFFICIAL LOCAL FORM 3  
PRE-CONFIRMATION CHAPTER 13 PLAN**

Docket No.: \_\_\_\_\_

DEBTORS: (H) \_\_\_\_\_ SS#: \_\_\_\_\_

(W) \_\_\_\_\_ SS#: \_\_\_\_\_

**I. PLAN PAYMENT AND TERM:**

Debtor(s) shall pay monthly to the Trustee the sum of \$ \_\_\_\_\_ for the term of:

36 Months. 11 U.S.C. § 1325(b)(4)(A)(i);

60 Months. 11 U.S.C. § 1325(b)(4)(A)(ii);

60 Months. 11 U.S.C. § 1322(d)(2). Debtor avers the following cause:

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_; or

\_\_\_\_ Months. The Debtor states as reasons therefore: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**II. SECURED CLAIMS:**

**A. Claims to be paid through the plan (including arrears):**

Creditor	Description of Claim (pre-petition arrears, purchase money, etc.)	Amount of Claim
_____	_____	\$ _____

_____	_____	\$ _____
_____	_____	\$ _____
Total of secured claims to be paid through the Plan:		\$ _____

B. Claims to be paid directly by debtor to creditors (Not through Plan):

Creditor	Description of Claim
_____	_____
_____	_____
_____	_____

C. Modification of Secured Claims:

Creditor	Details of Modification (Additional Details May Be Attached)	Amt. of Claim to Be Paid Through Plan
_____	_____	_____
_____	_____	_____

D. Leases:

- i. The Debtor(s) intend(s) to reject the residential/personal property lease claims of \_\_\_\_\_; or
- ii. The Debtor(s) intend(s) to assume the residential/personal property lease claims of \_\_\_\_\_.
- iii. The arrears under the lease to be paid under the plan are \_\_\_\_\_.

III. PRIORITY CLAIMS:

A. Domestic Support Obligations:

Creditor	Description of Claim	Amount of Claim
_____	_____	\$ _____

B. Other:

Creditor	Description of Claim	Amount of Claim
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
Total of Priority Claims to Be Paid Through the Plan:		\$ _____

IV. ADMINISTRATIVE CLAIMS:

- A. Attorneys Fees (to be paid through the plan): \$ \_\_\_\_\_
- B. Miscellaneous Fees:

Creditor	Description of Claim	Amount of Claim
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

C. The Chapter 13 Trustee's fee is determined by Order of the United States Attorney General. The calculation of the Plan payment set forth utilizes a 10% Trustee's commission.

V. UNSECURED CLAIMS:

The general unsecured creditors shall receive a dividend of \_\_\_\_\_% of their claims.

- A. General unsecured claims \$ \_\_\_\_\_
- B. Undersecured claims arising after lien avoidance/cramdown:

Creditor	Description of Claim	Amount of Claim
----------	----------------------	-----------------

_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

C. Non-Dischargeable Unsecured Claims:

Creditor	Description of Claim	Amount of Claim
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Total of Unsecured Claims (A + B + C): \$ \_\_\_\_\_

D. Multiply total by percentage: \$ \_\_\_\_\_  
 (Example: Total of \$38,500.00 x .22 dividend = \$8,470.00)

E. Separately classified unsecured claims (co-borrower, etc.):

Creditor	Description of Claim	Amount of Claim
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Total amount of separately classified claims payable at \_\_\_%: \$ \_\_\_\_\_

VI. OTHER PROVISIONS:

A. Liquidation of assets to be used to fund plan: \_\_\_\_\_  
 \_\_\_\_\_

B. Miscellaneous Provisions:  
 \_\_\_\_\_  
 \_\_\_\_\_



B. Automobile (Describe year, make, model):

\_\_\_\_\_ Value \$ \_\_\_\_\_ Lien \$ \_\_\_\_\_ Exemption \$ \_\_\_\_\_

\_\_\_\_\_ Value \$ \_\_\_\_\_ Lien \$ \_\_\_\_\_ Exemption \$ \_\_\_\_\_

Total Net Equity: \$ \_\_\_\_\_

Less Total Exemptions (Schedule C) \$ \_\_\_\_\_

Available Chapter 7: \$ \_\_\_\_\_

C. All other Assets: (All remaining items on schedule B) : (Itemize as necessary)

\_\_\_\_\_  
\_\_\_\_\_.

Total Net Value: \$ \_\_\_\_\_

Less Exemptions (Schedule C): \$ \_\_\_\_\_

Available Chapter 7: \$ \_\_\_\_\_

D. Summary of Liquidation Analysis (total amount available under Chapter 7):

Net Equity (A and B) plus Other Assets (C) less all claimed exemptions: \$ \_\_\_\_\_

E. Additional Comments regarding Liquidation Analysis:

\_\_\_\_\_  
\_\_\_\_\_.

## IX. SIGNATURES

Pursuant to the Chapter 13 rules, the debtor or his or her attorney is required to serve a copy of the Plan upon the Chapter 13 Trustee, all creditors and interested parties, and to file a Certificate of Service accordingly.

\_\_\_\_\_  
Debtor's Attorney

\_\_\_\_\_  
Date

Attorney's Address: \_\_\_\_\_

\_\_\_\_\_



---

Tel. # (     ) \_\_\_\_\_ - \_\_\_\_\_

Email Address: \_\_\_\_\_

I/WE DECLARE UNDER THE PENALTIES OF PERJURY THAT THE FOREGOING REPRESENTATIONS OF FACT ARE TRUE AND CORRECT TO THE BEST OF OUR KNOWLEDGE AND BELIEF.

\_\_\_\_\_  
Debtor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Debtor

\_\_\_\_\_  
Date