

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF ALASKA

In the Matter of the Adoption of Amendments
to Local Bankruptcy Rules

Misc. Proceeding No. 05-60001
GENERAL ORDER NO. 2015-2

**ORDER ADOPTING TECHNICAL AMENDMENTS TO LOCAL
BANKRUPTCY RULES AND FORMS**

Many of the Official Bankruptcy Forms will be substantially amended and renumbered effective December 1, 2015. Because some of the Alaska Local Bankruptcy Rules and Forms reference the Official Bankruptcy Forms, technical amendments to the local rules and forms are required so that they appropriately reference the amended Official Bankruptcy Forms. Therefore, under the authority granted by 28 U.S.C. § 2071(e), Federal Rule of Bankruptcy Procedure 9029, and United States District Court Miscellaneous General Order No. 880 dated March 18, 2003,

IT IS ORDERED THAT the Alaska Local Bankruptcy Rules 1002-1, 1004-1, 1005-1, 1007-1, 1007-2, 2003-1, 3002-1, 4008-1 and 9004-1, and the Disposable Income Distribution Analysis contained in Alaska LBF 5 (Chapter 13 Plan) are hereby amended, effective December 1, 2015, solely for the purpose of referencing the appropriate Official Forms, as amended on the same date. Copies of the amended Alaska Local Bankruptcy Rules and AK LBF 5 (Chapter 13 Plan) are attached hereto. These amendments are technical only; no substantive changes have been made to the local rules or forms.

DATED: November 2, 2015.

BY THE COURT

/s/ Herb Ross
HERB ROSS
United States Bankruptcy Judge

/s/ Gary Spraker
GARY SPRAKER
Chief United States Bankruptcy Judge

Distribution: J. Ostrovsky, Clerk of Court
C. Davidson, Librarian
T. Yerbich, Esq., Court Rules Attorney - ✓ served via e-mail 11/2/15 aam

Rule 1002-1 Petitions

(a) **General.** *[Abrogated]*

(b) **Joint Petitions.** A husband and wife commencing a joint case may file a single petition and pay a single filing fee.

(c) **Acceptance of Petition.** Acceptance of a petition for filing does not operate as a waiver of any of the provisions of the Bankruptcy Code or Federal Rules of Bankruptcy Procedure.

(d) **Tender of Rent Deposit.** A rent deposit as required by §362(l) tendered with the original petition must be:

(1) in the form of a bank certified or cashier's check or money order made payable to the lessor (not the Clerk) and;

(2) delivered to the Clerk of the Court not later than the business day next immediately following the day the petition is filed.

Related Provisions:

11 U.S.C. § 109	Who May Be a Debtor
11 U.S.C. § 301	Voluntary Cases
11 U.S.C. § 302	Joint Cases
11 U.S.C. § 362	Automatic Stay
11 U.S.C. § 1116	Duties of Trustee or Debtor in Possession in Small Business Cases
28 U.S.C. § 1930	Bankruptcy fees
Fed. R. Bank. P. 1002	Commencement of Case
Fed. R. Bank. P. 1006	Filing Fee
Fed. R. Bank. P. 1007(a)	List of Creditors and Equity Security Holders
Fed. R. Bank. P. 1007(d)	List of 20 Largest Creditors in Chapter 9 Municipality Case or Chapter 11 Reorganization Case
Fed. R. Bank. P. 1008	Verification of Papers
Fed. R. Bank. P. 1015	Consolidation or Joint Administration
AK LBR 1004-1	Petition Filed by a Corporation or Partnership
AK LBR 1007-2	Matrix
AK LBR 1015-1	Joint Administration and Substantive Consolidation
AK LBR 4001-1	Motions for Relief From Stay
AK LBR 5001-2	Clerk's Office Location and Hours
AK LBR 5005-2	Number of Copies
AK LBR 5005-4	Electronic Filing
Official Form B101	— Voluntary Petition (Individual)
Official Form B103A	— Application to Pay Filing Fee in Installments
Official Form B103B	— Application for Waiver of Chapter 7 Filing Fee
Official Form B104	— List of Creditors Holding 20 Largest Unsecured Claims (Individual)
Official Form B201	— Voluntary Petition (Non-Individual)
Official Form B204	— List of Creditors Holding 20 Largest Unsecured Claims (Non-Individual)

Rule 1004-1 Petition Filed by a Corporation, Partnership, or Limited Liability Company

(a) **Signature.** A voluntary petition filed by a corporation, partnership, or limited liability company must be verified by a corporate officer, general partner of a partnership, or manager of a limited liability company as required by the appropriate official form.

(b) **Representation by Counsel.** A corporate, partnership, or limited liability company debtor must be represented by an attorney and the attorney must sign the petition.

Related Provisions:

11 U.S.C. § 303(b)(3)	Partnership Provisions
Fed. R. Bank. P. 1004	Partnership Petitions
Fed. R. Bank. P. 1008	Verification of Petitions and Accompanying Documents
AK LBR 1002-1	Petitions
AK LBR 1005-1	Caption of Petition
Official Bankruptcy Form B201	— Voluntary Petition (Non-Individual)
Official Bankruptcy Form B202	— Declaration Under Penalty of Perjury on Behalf of a Corporation or Partnership

Rule 1005-1 Caption of Petition

(a) **Individual.** The name of the debtor set forth in the caption must include his or her first name, middle initial, and last name, for example, "Robin A. Smith."

(b) **Joint.** The names of joint debtors must be set forth in the caption to include their first names, middle initials, and last name, for example, "John B. Smith and Mary C. Smith, husband and wife."

(c) **Individual with Business Entity.** An individual having an ownership interest in a corporation or partnership must file a separate petition for the corporation or partnership entity if bankruptcy relief is desired for that entity.

(d) **Partnership**

(1) If the debtor is a general partnership, the words "a general partnership" must follow the name.

(2) If the debtor is a limited partnership, the words "a limited partnership" must follow the name.

(e) **Limited Liability Company.** If the debtor is a limited liability company, the words "a limited liability company" or "LLC" must follow the name.

(f) **Corporation** If the debtor is a corporation, the words "a corporation" must follow the name and the state of incorporation indicated, for example, "ABC, Inc., an Alaska corporation."

Related Provisions:

11 U.S.C. § 301	Commencement of Case
11 U.S.C. § 303	Involuntary Cases
Fed. R. Bank. P. 1002	Voluntary Petition
Fed. R. Bank. P. 1004	Partnership Petition
Fed. R. Bank. P. 1005	Caption of Petition
Fed. R. Bank. P. 1008	Verification of Papers
AK LBR 1002-1	Petitions
AK LBR 1004-1	Petition Filed by a Partnership or Corporation
AK LBR 5001-2	Clerk's Office Location and Hours
AK LBR 5005-4	Electronic Filing
Official Form B101	— Voluntary Petition (Individual)
Official Form B201	— Voluntary Petition (Non-Individual)

Rule 1007-1 Form of Schedules and Statements

(a) **Format.** Each schedule, statement and list must:

- (1) be legible;
- (2) be a separate document that contains all required information without reference to or incorporation of another schedule, document or list provided, however, that there may be appended thereto a separate list of items or information that—

[A] contains items or information relating to a single question or item on the schedule, statement or list to which the separate list is attached, and

[B] clearly identifies the question or item to which the attached list pertains; and

- (3) contains all information required by the official form and this rule.

(b) **Sequential Order of Documents.** Complete packages of schedules, statements and lists must be filed in the following order. When fewer than all documents in the following list are filed at any one time, the documents actually filed must be in the same order as well.

(1) Chapter 7

- ▶ Voluntary Petition (Form B101 (Individual); B201 (Non-Individual)) with Exhibit "D" for individual debtors
- ▶ Schedules (Forms B106A/B–J-2 (Individual); B206A/B–H (Non-Individual))
- ▶ Statement of Financial Affairs (Form B107 (Individual); B207 (Non-Individual))
- ▶ Statement of Current Monthly Income and Means Test Calculation (Chapter 7) (Form B122A-1)
- ▶ Chapter 7 Individual Debtor's Statement of Intention (Form B108)
- ▶ Disclosure of Compensation (Form B2030)
- ▶ Payment Advices (Pay Stubs)
- ▶ Matrix in original form
- ▶ Application to Pay Filing Fee in Installments (Form B103A) or Application for Waiver of Chapter 7 Filing Fee (Form B103B) **not** attached to the petition or any other document.

(2) Chapter 11

- ▶ Voluntary Petition (Form B101 (Individual); B201 (Non-Individual)) with Exhibit "A" for Corporate Debtors and Exhibit "D" for individual debtors
- ▶ In a small business case, the statement required by § 1116(1) of the Code
- ▶ List of Creditors Holding 20 Largest Unsecured Claims (Form B104 (Individual); B204 (Non-individual))
- ▶ Schedules (Forms B106A/B–J-2 (Individual); B206A/B–H (Non-Individual))
- ▶ Statement of Current Monthly Income (Chapter 11) (Form B122B)
- ▶ Statement of Financial Affairs (Form B107 (Individual); B207 (Non-Individual))
- ▶ Disclosure of Compensation (Form B2030)
- ▶ Payment Advices (Pay Stubs)
- ▶ Matrix in original form
- ▶ Application to Pay Filing Fee in Installments (Form 103A) **not** attached to the petition or any other document.

(3) Chapter 12

- ▶ Voluntary Petition (Form B101) with Exhibit "D"
- ▶ Schedules (Forms B106A/B–J-2)
- ▶ Statement of Financial Affairs (Form B107)
- ▶ Disclosure of Compensation (Form B2030)
- ▶ Payment Advices (Pay Stubs)
- ▶ Matrix in original form
- ▶ Chapter 12 Plan, **not** attached to the petition or any other document

- ▶ Application to Pay Filing Fee in Installments (Form 103A) **not** attached to the petition or any other document.

(4) Chapter 13

- ▶ Voluntary Petition (Form B101) with Exhibit “D”
- ▶ Schedules (Forms B106A/B–J-2)
- ▶ Statement of Current Monthly Income and Disposable Income Calculation (Chapter 13) (Forms 122C-1/2)
- ▶ Statement of Financial Affairs (Form 107)
- ▶ Disclosure of Compensation (Form B2030)
- ▶ Payment Advices (Pay Stubs)
- ▶ Matrix in original form,
- ▶ Chapter 13 Plan (AK LBF 5), **not** attached to the petition or any other document
- ▶ Application to Pay Filing Fee in Installments (Form 103A) **not** attached to the petition or any other document.

(c) **Describing Property on Schedule A.** Each individual parcel of real property must be shown on Schedule A (Real Property) and, to the extent applicable, contain the following information:

- (1) A complete legal description followed by its physical location (e.g., common or street address);
- (2) description of all improvements on the property;
- (3) municipal or borough tax assessment valuation;
- (4) information from any appraisal of the property performed within the two (2) years preceding the petition filing date, including—
 - [A] value,
 - [B] identification of appraiser, and
 - [C] purpose of appraisal; and
- (5) Any unusual or extraordinary items of condition that materially affect value or marketability of the property.

(d) **Describing Property on Schedule B.** Descriptions of property listed on Schedule B (Personal Property) must, to the extent applicable, comply with the requirements of this subsection.

(1) *General.*

[A] All items of personal property must contain:

- (i) sufficient identifying information to permit any interested party to readily identify the item upon sight and independently assess its value, including information concerning the item's condition, suitability for its intended use, or marketability; and
- (ii) its value or amount as of the date the petition is filed.

[B] For any item of property that is not in the physical possession of the debtor, its location and the name and address of the custodian must be provided.

(2) *Aggregating Items.* Except as otherwise specifically provided in paragraphs (d)(3), (d)(4), (d)(9), (d)(11), (d)(12), (d)(13), (d)(15), (d)(17), (d)(18), (d)(19), (d)(20), and (d)(21), items of the same general character having a value of less than the amount specified in § 522(d)(3) per individual item and an aggregate value of \$2,500.00, or less, should be generally identified and included as a single entry.

[A] The values of the individual items within the group need not be shown;

[B] the value to be inserted in the “value” column is the aggregate value of all items within the group; and

[C] aggregating items constitutes a certification that no individual item within the group has a value in excess of the amount specified in § 522(d)(3).

(3) *Bank or Financial Accounts.* For each account held by a financial institution, provide:

[A] account number;

- [B] type of account; and
- [C] name and location of financial institution.
- (4) *IRAs, Pension and Profit Sharing Plans.* For each separate account or plan, provide:
 - [A] type of account or plan;
 - [B] plan, account, or other identifying number; and
 - [C] name and location of institution holding or trustee administering the account or plan.
- (5) *Major Appliances.* Major appliances, e.g., washer, dryer, freezer, refrigerator, if not a fixture, should be identified by make.
- (6) *Automobiles.* All motor vehicles, including off-road, recreational, all-terrain, and snow machines, must be separately itemized, and include:
 - [A] make (manufacturer);
 - [B] year of manufacture;
 - [C] model;
 - [D] type;
 - [E] if 4-wheel or all-wheel drive; and
 - [F] current license, registration, vehicle identification or serial number.
- (7) *Animals/Pets.*
 - [A] Species/breed; and
 - [B] if show or registered animal provide relevant information.
- (8) *Furniture.* Each article, item or set of furniture should include, where applicable and if reasonably available:
 - [A] manufacturer or brand name;
 - [B] year of manufacture or age;
 - [C] if a set, what it consists of; and
 - [D] if more than one identical item, the number of items.
- (9) *Firearms.* Each firearm must be separately itemized and include:
 - [A] manufacturer;
 - [B] model;
 - [C] caliber; and
 - [D] year of manufacture.
- (10) *Cameras/Hobby Equipment.* Cameras and other hobby equipment should include:
 - [A] manufacturer; and
 - [B] model.
- (11) *Musical Instruments.* Musical instruments should be separately itemized and include:
 - [A] type;
 - [B] manufacturer; and
 - [C] model
- (12) *Clothing.*
 - [A] Subject to paragraph (d)(2), ordinary clothing items should be scheduled by a generic name and quantity of each item grouped by category (e.g., men's clothes, women's clothes).
 - [B] Furs should be separately itemized.
- (13) *Jewelry.* Jewelry, other than costume jewelry, must be separately itemized and include:
 - [A] number and size/weight of precious stones;
 - [B] material of the setting; and
 - [C] the source of valuation.
- (14) *Household Items.* Subject to paragraph (d)(2), ordinary household items, e.g., small appliances, cookware, serving ware, dishware, and silverware, should be scheduled by generic name and quantity and grouped as a single entry.
- (15) *Books/Pictures/Records/Knick-Knacks.*

[A] Subject to paragraph (d)(2), the following items should be generally grouped and described by class and quantity:

- (i) books, other than collector's editions;
- (ii) CDs, DVDs, tapes, and records;
- (iii) pictures or artwork of a general "decor" nature; and
- (iv) knick-knacks and similar items of decor.

[B] Antiques (items over 100 years old) must be separately itemized and include:

- (i) detailed description;
- (ii) age; and
- (iii) source of valuation.

[C] Collections and other collectibles, including "collector editions" of books, must be separately itemized and include:

- (i) detailed description; and
- (ii) source of valuation.

[D] "Collector prints" must be separately itemized and include:

- (i) title;
- (ii) name of artist;
- (iii) number of print and number in series; and
- (iv) source of valuation.

(16) *Electronics/Computers*. Electronic items, including entertainment equipment and computers, should include:

- [A] manufacturer or brand name; and
- [B] model number.

(17) *Insurance policies*: To the extent applicable, for each insurance policy in which the debtor has an ownership interest, provide:

- [A] Name of issuer;
- [B] policy number;
- [C] face amount;
- [D] cash surrender value;
- [E] loan value; and
- [F] current balance of any loan made against the policy.

(18) *Stocks, Bonds, Annuities, Negotiable Instruments*. Stocks, bonds, annuities, securities, negotiable or non-negotiable instruments, and similar investment instruments, must be separately itemized and for each include, to the extent applicable, the:

- [A] name of issuer;
- [B] type of instrument or class; and
- [C] face amount or number of shares/units;

(19) *Partnership Interests and Interests in Limited Liability Companies and Unincorporated Associations*. Interests in partnerships, limited liability companies, investment clubs, unincorporated associations and similar entities, must be separately itemized and include:

- [A] name of entity;
- [B] type of entity;
- [C] debtor's ownership interest in entity; and
- [D] name and address of person having custody of the books and records of the entity.

(20) *Receivables and Debts Owed to Debtor*. Accounts receivable, promissory notes, and other debts owed to the debtor, must be separately itemized and include:

- [A] name and address of obligor;
- [B] face or original amount;
- [C] date incurred or aging report;
- [D] amount owed; and

[E] whether the obligor is current or delinquent.

(21) *Licenses, franchises.* Licenses, franchises, and similar rights held by the debtor, must be separately itemized and include:

[A] name and address of licensor/licensee or franchiser/franchisee;

[B] brief description of license or franchise; and

[C] whether payments are current or delinquent.

(22) *Aircraft.* For each aircraft, provide:

[A] manufacturer;

[B] year of manufacture;

[C] model number;

[D] power plant type and horsepower;

[E] make and model of all installed avionics;

[F] if equipped with floats, the—

(i) manufacturer,

(ii) model, and

(iii) year of manufacture or model year;

[G] Federal Aviation Administration hull number; and

[H] source of valuation information.

(23) *Boats.* For each vessel, personal water craft, boat, canoe, or similar water-borne vehicle, to the extent applicable, include:

[A] year of manufacture;

[B] make (manufacturer);

[C] serial or other manufacturer's identifying number;

[D] length, beam and, if applicable, displacement;

[E] model and/or type;

[F] description of power plant;

[G] make and model of all installed or associated electronics (navigation and communications);

[H] gear, tackle, rigging, and other appurtenances installed or associated with the vessel;

[I] state or federal registration number; and

[J] source of valuation information.

(24) *Tools.*

[A] Subject to paragraph (d)(2), hand tools, including small, hand-held power tools, should be aggregated as single entry.

[B] Large tools should include, to the extent applicable, the information specified in paragraph (d)(25).

(25) *Business & Farming Equipment and Implements.* Each item must, to the extent applicable, include:

[A] make, manufacturer, or brand;

[B] model number or type;

[C] license, registration, serial or other identifying number; and

[D] source of valuation.

(e) Describing Property on Schedule C.

(1) The description provided for property items listed on Schedule C (Property Claimed as Exempt) must be identical to the description used to describe that item on Schedule A in the case of real property or Schedule B in the case of personal property.

(2) The schedule of exemptions must not incorporate by reference any other schedule, statement, or list.

(f) Income and Expenses on Schedules I and J. Items of income (Schedule I) and expenses (Schedule J) must be reported using the following guidelines.

(1) *Income.*

[A] Gross income from wages or salary per month is the average income per month for the six-month period, or such shorter period if received for less than six (6) months, immediately preceding the date the petition is filed.

[B] Payroll deductions for taxes are to be determined using the applicable amounts specified by Internal Revenue Service Circular E using the appropriate number of exemptions that may be properly claimed by the debtor.

[C] Other income received on a recurring basis during the year, if received other than on a monthly basis, e.g., Alaska Permanent Fund or stock dividends (including dividends received from Alaska Native Corporations), is to be pro-rated as though received in equal monthly installments.

[2] *Expenses.*

[A] Variable regular monthly expenses, e.g., utilities, are to be computed as an average over a period of one (1) year (twelve (12) months).

[B] Expenses paid on a regular basis other than monthly, e.g., insurance or estimated income taxes, are to be pro-rated as though paid in equal monthly installments.

[C] Unusual, extraordinary, one-time expenses that are not reasonably expected to recur, e.g., medical expenses resulting from an accident, are not to be included.

(g) **Married Individuals.** A husband and wife filing jointly must file a single set of schedules and statement of financial affairs.

(h) **No Blank Items.** The word "none" or the words "not applicable," as appropriate, must be entered for each item in the schedules and statements of affairs not otherwise completed.

(i) **Statement of Social Security Number.** The Statement of Social Security Number (Form B121) is to be submitted with the petition to the Clerk of the Court, but is **not** to be filed or attached to the petition or any other document. Participants in the ECF System shall, immediately after the electronic filing of a petition, submit the Statement of Social Security Number (Form B121) electronically, in the same manner as provided in AK LBR 5005-4(d)(4) for proposed orders.

Related Provisions:

11 U.S.C. § 101(51C)	"small business case"
11 U.S.C. § 101(51D)	"small business debtor"
11 U.S.C. § 109	Who may be a debtor
11 U.S.C. § 111	Nonprofit budget and credit counseling agencies; financial management instructional courses
11 U.S.C. § 521	Debtor's duties
11 U.S.C. § 522	Exemptions
11 U.S.C. § 727	Discharge
11 U.S.C. § 1116	Duties of trustee or debtor in possession in small business cases
11 U.S.C. § 1129	Confirmation of plan
11 U.S.C. § 1325	Confirmation of plan
11 U.S.C. § 1328	Discharge
Fed. R. Bank. P. 1007	Lists, Schedules and Statements; Time Limits
Fed. R. Bank. P. 1008	Verification of Petitions and Accompanying Papers
Fed. R. Bank. P. 2015(a)	Duty to Keep Records, Make Reports, and Give Notice of Case — Trustee or Debtor in Possession
Fed. R. Bank. P. 9004	General Requirements of Form
Fed. R. Bank. P. 9009	Forms
AK LBR 1002-1	Petitions
AK LBR 1007-2	Matrix
AK LBR 1009-1	Amendment of Schedules and Matrix

AK LBR 5001-2 Clerk's Office Location and Hours
AK LBR 5005-2 Number of Copies
AK LBR 5005-4 Electronic Filing
Official Form B101 — Voluntary Petition (Individual)
Official Form B101A — Eviction Judgment Statement
Official Form B103A — Application to Pay Filing Fee in Installments (Individual)
Official Form B103B — Application for Waiver of Chapter 7 Filing Fee (Individual)
Official Form B104 — List of 20 Largest Creditors (Individual Chapter 11)
Official Form B105 — Involuntary Petition (Individual)
Official Form B106 — Summary (Individual)
Official Form B106A/B — Schedule of Assets and Liabilities (Individual)
Official Form B106C — Property Claimed as Exempt (Individual)
Official Form B106D — Schedule of Secured Creditors (Individual)
Official Form B106E/F — Schedule of Unsecured Creditors (Individual)
Official Form B106G — Executory Contracts (Individual)
Official Form B106H — Co-debtors (Individual)
Official Form B106I — Income (Individual)
Official Form B106J — Expenses (Individual)
Official Form B106J-2 — Expenses for Separate Household of Debtor 1 (Individual)
Official Form B107 — Statement of Financial Affairs (Individual)
Official Form B108 — Statement of Intentions (Individual)
Official Form B121 — Statement of Social Security Number(s)
Official Form B122A-1 — Statement of Current Monthly Income and Means Test Calculation (Individual)
Official Form B122A-2 — Means Test Calculation (Individual)
Official Form B122B — Statement of Current Monthly Income (Chapter 11) (Individual)
Official Form B122C-1 — Statement of Current Monthly Income (Chapter 13)
Official Form B122C-2 — Calculation of Disposable Income (Chapter 13)
Official Form B201 — Voluntary Petition (Non-Individual)
Official Form B202 — Declaration Under Penalty of Perjury (Non-Individual)
Official Form B204 — List of 20 Largest Creditors (Non-Individual Chapter 11)
Official Form B205 — Involuntary Petition (Non-Individual)
Official Form B206 — Summary (Non-Individual)
Official Form B206A/B — Schedule of Assets and Liabilities (Non-Individual)
Official Form B206D — Schedule of Secured Creditors (Non-Individual)
Official Form B206E/F — Schedule of Unsecured Creditors (Non-Individual)
Official Form B206G — Executory Contracts (Non-Individual)
Official Form B206H — Co-debtors (Non-Individual)
Official Form B207 — Statement of Financial Affairs (Non-Individual)
Director's Form B2030 — Disclosure of Compensation of Attorney for Debtor

Rule 1007-2 Matrix

(a) Format.

(1) The list of entities filed as required by Rule 1007(a), Federal Rules of Bankruptcy Procedure, as thereafter updated by the clerk's office, is referred to as the "Master Mailing List" or "Matrix."

(2) The format of the matrix filed under Rule 1007(a) must be as follows:

[A] Type Style—10 point or 10 pitch type size only (Courier 10 Pitch, Prestige Elite, and Letter Gothic are preferable, avoid dot-matrix printing or proportionally-spaced fonts);

[B] 1 inch margins at the top, bottom and sides of the page—

(i) if the matrix is filed conventionally with the petition, submitted on 8½ by 11 inch white, bond paper and,

(ii) if possible, also submitted in ASCII text on a 3.5" floppy disk;

[C] Addresses—

(i) in a single column, single spaced, using upper and lower case letters, and

(ii) double spaced between addresses;

[D] Names and addresses left justified, flush against the left margin;

[E] Names—

(i) individuals are to be listed last name first, followed by first name and middle name or initial (e.g., Jones, Mary J), or

(ii) entities that are not individuals are to be listed using the complete true name provided by the entity to receive notice (e.g., First National Bank of Alaska, not First National Bank or FNBA, or GMAC Mortgage not GMAC);

[F] Each address to—

(i) consist of no more than five (5) total lines, with

(ii) each line containing forty (40) characters or less (including blank spaces);

[G] Attention lines or account numbers may be placed only on the second line of the name/address entry;

[H] City, state and ZIP code on the last line, with the ZIP code the last entry on the last line for each creditor address;

[I] use two-letter abbreviations for states;

[J] use a hyphen between the two groups of digits in nine-digit ZIP codes (ZIP+4);

[K] omit punctuation (periods after middle initials, PO Boxes, USA, etc);

[L] exclude page numbers, headers or footers;

[M] exclude the debtor, debtor's attorney or panel trustee;

[N] If a paper matrix is conventionally filed, on the reverse side of each page must appear—

(i) the debtor's name, and

(ii) page ___ of ___ pages (with appropriate numbers).

(b) Amendments. [*Abrogated*]

(c) **Accuracy of Matrix.** The debtor is responsible for ensuring that the matrix accurately reflects the names and addresses of the debtor, debtor's attorney, and those entities listed on Schedules D, E/F, G, and H of Official Bankruptcy Form B106/B206.

(d) **Government Entity as Creditor.** Whenever a governmental unit (federal, state, local government entity or political subdivision of the state, or any agency thereof) is scheduled as a creditor or as having a claim against the estate or the debtor, both the governmental unit and, as a separate entry, its legal department, must be included on the mailing matrix and schedules. [*E.g., United States Attorney, Alaska Department of Law, Municipal Attorney.*]

Related Provisions:

11 U.S.C. § 342	Notice
11 U.S.C. § 521(1)	Debtor's Duties
11 U.S.C. § 1116	Duties of trustee or debtor in possession in small business cases
Fed. R. Bank. P. 1007	Lists, Schedules and Statements; Time Limits
Fed. R. Bank. P. 2002(j)	Notices to the United States
AK LBR 1002-1	Petitions
AK LBR 1007-1	Form of Schedules and Statements
AK LBR 1009-1	Amendment of Schedules and Matrix
AK LBR 5001-2	Clerk's Office Location and Hours
AK LBR 5005-2	Number of Copies
AK LBR 5005-4	Electronic Filing
Official Form B101 — Voluntary Petition (Individual)	
Official Form B101A — Eviction Judgment Statement	
Official Form B104 — List of 20 Largest Creditors (Individual Chapter 11)	
Official Form B105 — Involuntary Petition (Individual)	
Official Form B106D — Schedule of Secured Creditors (Individual)	
Official Form B106E/F — Schedule of Unsecured Creditors (Individual)	
Official Form B106G — Executory Contracts (Individual)	
Official Form B106H — Co-debtors (Individual)	
Official Form B201 — Voluntary Petition (Non-Individual)	
Official Form B204 — List of 20 Largest Creditors (Non-Individual Chapter 11)	
Official Form B205 — Involuntary Petition (Non-Individual)	
Official Form B206D — Schedule of Secured Creditors (Non-Individual)	
Official Form B206E/F — Schedule of Unsecured Creditors (Non-Individual)	
Official Form B206G — Executory Contracts (Non-Individual)	
Official Form B206H — Co-debtors (Non-Individual)	

Rule 2003-1 Meeting of Creditors and Security Holders

(a) **Failure to Attend or File Schedules.** *Abrogated*

(b) **Continuances.** Requests for a continuance must be made in writing to the Office of the United States trustee, unless an adjournment is granted by the presiding officer on the record at the regularly scheduled meeting of creditors.

(c) **Telephonic Appearances**

(1) A request for a telephonic appearance by the debtor(s), *i.e.*, request for waiver of personal appearance, must be:

[A] made in writing to the Office of the United States trustee; and

[B] be supported by an affidavit or declaration under penalty of perjury of the requestor attached to the request.

(2) The United States trustee may adopt additional written guidelines for the regulation of meetings of creditors.

(d) **Waiver of Personal Appearance.**

(1) The court may grant a waiver of personal appearance, other than a request for telephonic appearance, on the motion of the debtor(s) for good cause shown after notice given to all interested parties and hearing.

(2) Motions for waiver of personal appearance must:

[A] be supported by affidavit or declaration under penalty of perjury setting forth in particular the facts that preclude personal appearance;

[B] set forth any alternative means reasonably available by which the trustee or any interested party may examine the debtor and obtain responses under oath, including, but not necessarily limited to, methods prescribed by Rules 26-36, Federal Rules of Civil Procedure; and

[C] be served on the trustee and transmitted to the United States trustee.

(3) [A] The court may, in its discretion, order the debtor to provide responses to any matter subject to inquiry by the trustee or any interested party by deposition upon written questions under Rule 31, Federal Rules of Civil Procedure.

[B] For the purposes of this paragraph, only the trustee, the United States trustee, and those interested parties actually appearing at the meeting of creditors will be considered a "party" within the scope of Rule 31.

(e) **Individual Debtors in Chapters 7, 11, and 13.** An individual debtor in a case filed under chapter 7, 11 or 13 of the Code must be prepared to explain:

(1) how the current monthly income listed on the Official Form 122A, B, or C, as applicable, was calculated;

(2) how the tax expense was calculated; and

(3) the basis for any Additional Expense Claims.

Related Provisions:

11 U.S.C. § 341	Meetings of Creditors and Equity Security Holders
11 U.S.C. § 343	Examination of the Debtor
Fed. R. Bank. P. 1007	Lists, Schedules, and Statements; Time Limits
Fed. R. Bank. P. 2003	Meeting of Creditors or Equity Security Holders
Fed. R. Bank. P. 4002	Duties of Debtor
Official Form 122A	Statement of Current Monthly Income and Means Test Calculation (Chapter 7)
Official Form 122B	Statement of Current Monthly Income (Chapter 11)
Official Form 122C	Statement of Current Monthly Income and Disposable Income Calculation (Chapter 13)
AK LBR 4002-1	Debtor – Duties

Rule 3002-1 Claims

(a) **Place of Conventional Filing.** Proofs of claim or interest filed conventionally must be filed with the Clerk of the Bankruptcy Court, Room 138, 605 West Fourth Avenue, Anchorage, Alaska 99501-2296 or at the Office of the Deputy Clerk of the United States District Court, 101 12th Avenue, Room 370, Box 1, Fairbanks, Alaska 99701.

(b) **Copies to be Filed.** *[Abrogated]*

(c) **Conformed Copies of Filed Claims.** *[Abrogated. See Official Form B410]*

(d) **Claims Arising from Rejection of Executory Contracts.**

(1) Claims arising from the rejection of executory contracts must be filed on or before the last date for filing proof of claims or thirty (30) days after entry of the order authorizing rejection, whichever date is later.

(2) Notice of the 30-day bar date must be provided by the debtor or the trustee, as appropriate, within seven (7) days of the order rejecting the executory contract.

(e) **Claims in Chapter 7 Cases That Supersede Chapter 11 and Chapter 13 Cases.**

[Abrogated. See Rule 1019, Federal Rules of Bankruptcy Procedure.]

(f) **Service of Proofs of Claim on Debtors.** In all cases in which the debtor is appearing without counsel, a creditor filing a proof of claim must serve a legible, complete paper copy of the claim, including a copy of all supporting documentation, by first class mail on the debtor.

(g) **Section 506(b) Claims in Chapter 13 Cases.**

(1) A secured creditor having a claim for post-petition fees, costs or charges under § 506(b) of the Code, which claim is to be paid by the trustee under the terms of the plan, must, not later than thirty (30) days after entry of the order confirming the plan:

[A] file with the court an application for allowance of the claim, setting forth the amount of the post-petition fees, costs and charges claimed to be due; and

[B] transmit the application to the United States trustee; and

[C] serve it on—

(i) the debtor,

(ii) trustee,

(iii) the five (5) largest unsecured creditors, and

(iv) any creditor having or claiming to have an interest in the property securing the claim.

(2) A party objecting to the application for allowance of post-petition fees, costs and charges may serve and file an objection within fourteen (14) days after service of the application.

(3) If no objection is filed as specified in paragraph (g) (2), the application for allowance of post-petition fees, costs or charges will be deemed approved or allowed without further order of the court.

Related Provisions:

11 U.S.C. § 501	Filing Proofs of Claim
11 U.S.C. § 502	Allowance of Claims
11 U.S.C. § 506	Determination of Secured Status
11 U.S.C. § 507	Priorities
11 U.S.C. § 509	Claims of Co-debtors
Fed. R. Bank. P. 1019(2), (3)	Conversion, New Filing Periods, Claims Filed in Superseded Cases
Fed. R. Bank. P. 3001	Proof of Claim, General Requirements
Fed. R. Bank. P. 3002	Filing Proof of Claim or Interest
Fed. R. Bank. P. 3003	Filing Proof of Claim or Equity Security Interest in Chapter 9 Municipality or Chapter 11 Reorganization Cases
Fed. R. Bank. P. 3004	Filing of Claims by Debtor or Trustee
Fed. R. Bank. P. 3005	Filing of Claim by Co-debtor

Fed. R. Bank. P. 3006	Withdrawal of Claims
Fed. R. Bank. P. 3007	Objections to Claims
Fed. R. Bank. P. 3008	Reconsideration of Claims
Fed. R. Bank. P. 5005	Filing and Transmittal of Papers
AK LBR 1009-1	Amendment of Schedules and Matrix
AK LBR 3003-1	Filing Proofs of Claim in Chapter 9 and 11 Cases
AK LBR 3004-1	Filing Proofs of Claim by Debtor or Trustee
AK LBR 5001-2	Clerk's Office Location and Hours
AK LBR 5005-4	Electronic Filing
AK LBF 13	Notice of Objection to Claim and Notice of Hearing Thereon
Official Form B410 — Proof of Claim	

Rule 4008-1 Reaffirmation Hearing

(a) General

(1) Reaffirmation agreements must follow the format of Director's Form B2400A, "Reaffirmation Documents," and all applicable parts of the agreement must be must be completed in their entirety.

(2) Except in a case in which the presumption of undue hardship arises or the court otherwise orders, a reaffirmation hearing will not be required in individual chapter 7 cases where the debtor(s) is(are) represented by counsel.

(3) [A] The court will enter a discharge as soon as appropriate without regard to whether reaffirmation agreements have been entered into in accordance with §521(a)(2) of the Code.

[B] It is the duty of counsel for the debtor, the debtor, and the creditor whose obligation is to be reaffirmed to assure compliance with the requirements of §524(c) of the Code.

(b) Delay of Entry of Discharge.

(1) Entry of discharge may be delayed to accommodate entry into a reaffirmation agreement for a period not to exceed thirty (30) days upon *ex parte* motion filed by the debtor.

(2) On *ex parte* motion of the debtor within the 30-day period, the court may defer entry of discharge to a date certain.

(c) Service of Reaffirmation Agreement.

(1) If a reaffirmation agreement is filed conventionally, the party filing the reaffirmation agreement must serve a conformed copy of the agreement (showing the date filed stamp) on the other party or party's counsel.

(2) If a reaffirmation agreement is filed electronically, unless the other party or counsel for the other party is served electronically, the party filing the reaffirmation agreement must serve a true and correct copy of the agreement, together with a copy of the Notice of Electronic Filing generated by the CM/ECF System for the agreement, on the other party or party's counsel.

Related Provisions:

11 U.S.C. § 521	Debtor's duties
11 U.S.C. § 524	Effects of discharge
Fed. R. Bank. P. 4004	Grant or Denial of Discharge
Fed. R. Bank. P. 4008	Reaffirmation and Discharge Hearing
Fed. R. Bank. P. 9013	Motions; Form and Service
AK LBR 5005-4	Electronic Case Filing
AK LBR 9075-1	Hearings; Trials
Director's Form B2400A	— Reaffirmation Documents
Director's Form B2400B	— Motion for Approval of Reaffirmation Agreement

Rule 9004-1 Form of Pleadings and Other Papers

(a) **Form in General.** Except as otherwise provided in these rules, all documents, including exhibits, other than forms prescribed elsewhere, presented for filing with the clerk or intended for use of the judge must:

- (1) be upon letter size (8½ inches X 11 inches) white paper of good quality, reasonably opaque and not onionskin;
- (2) have a margin of not less than one inch (1") on all four sides of each page;
- (3) if filed conventionally, be two-hole punched at the center of the top of each page;
- (4) be either in original clear and legible typewriting, or in clear and legible printing;
- (5) be in either double-spaced or one-and-one-half-spaced typewriting or printing, except that quotations exceeding fifty (50) words are to be single-spaced and indented;
- (6) if consisting of more than one page, have each consecutive page numbered at the bottom of each page;
- (7) be printed or written upon only one side of the paper;
- (8) utilize twelve (12) point or ten (10) pitch type; and
- (9) each pleading filed as a separate document and, if filed conventionally, all pages of each document securely clipped but not stapled together.

(b) **Notices.**

- (1) Notices served upon creditors and parties in interest may be doubled-sided and single-spaced to conserve paper.
- (2) Original notices filed with the court must be single-sided.

(c) **Information to be Placed on First Page.** The first page of each document must be prepared as follows:

- (1) [A] The name, address, telephone number and facsimile/telecopier number of the attorney appearing for a party to an action or proceeding and the name of the party, or of a person appearing without an attorney, typewritten or printed in the space to the left of center of the paper and beginning at least one inch (1") below the top edge.
[B] Following the name, address and telephone number, indicate the party represented, e.g., Attorney for Creditor John Doe, Attorney for Trustee, as appropriate.
- (2) The title of the court is to be centered on the paper and commence not less than one-half (½) inch below the name, address and telephone number of the attorney or person appearing without an attorney.
[A] A space not less than two (2) inches in length above the title of the court and to the right of center on the page to be reserved for the filing marks of the clerk.
[B] The file number of the action or proceeding is to be placed below this space.
[C] For a main case filing, the main case number only is placed in this space; for an adversary filing, the adversary number is placed in this space.
- (4) The title of the action or proceeding is inserted below the title of the court in the space to the left of the center of the paper.
- (5) A brief designation of the nature of the document and the relief sought, if any, is to be placed below the title of the court and file number, and either centered or to the right of center of the page; and
- (6) Names are to be typed or printed beneath signatures on all documents.

(d) **Reference to Other Parts of Pleading.**

- (1)[A] In any action brought upon or any proceeding involving serial notes, bonds, coupons, or obligations for the payment of money that are of the same form, tenor and effect, and are issued under the same law, or by the same authority, and differing only in number, date of maturity or amount, it will be sufficient for the plaintiff to set forth, in one claim of the complaint, one note, bond, coupon, or obligation, either verbatim or according to legal effect.

[B] The remaining notes, bonds, coupons or obligations may be pleaded, in the same or another claim of the complaint, by a general reference or description sufficient to identify them with like effect as if they had been set forth verbatim.

(2)[A] A similar practice may be followed in any pleading where any two or more documents of similar form, tenor or effect are set forth.

[B] Any similar document referred to in any pleading may be set forth either in the body of the pleading or in an exhibit attached thereto.

(e) **Exclusion of Personal Identifying Data.** [*Abrogated.* See AK LBR 9037-1]

Related Provisions:

11 U.S.C. § 342	Notice
Fed. R. Bank. P. 1005	Caption of Petition
Fed. R. Bank. P. 1007	Lists, Schedules, and Statements; Time Limits
Official Form B416A	— Caption
Official Form B416B	— Caption (Short Title)
Official Form B416D	— Caption for Use in Adversary Proceeding other than for a Complaint Filed by a Debtor

(Name of Attorney)
 (Name of Firm)
 (Address)
 (Telephone)
 (Facsimile)
 (Attorney for _____)

AK LBF 5
 Dated 12/01/15

IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE DISTRICT OF ALASKA

In re: Debtor(s)	Case No. CHAPTER 13 PLAN <input type="checkbox"/> Original <input type="checkbox"/> Amended Dated:
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The debtor(s) propose(s) the following Chapter 13 plan:

1. **Payments to Trustee:** The debtor(s) will pay to the trustee:

- (a) **Monthly payments** in the amount of \$_____, commencing on _____, 20__ (not later than 30 days after the petition is filed) and continuing on the same day of each month thereafter for the applicable commitment period of three years five years or for ___ months;
- (b) **Permanent Fund Dividends** received each year during the commitment period;
- (c) **Tax Refunds:** Debtor(s) COMMIT(S) DO(DOES) NOT COMMIT all tax refunds to funding the plan. Tax refunds will be paid in addition to the plan payments stated above. *If no selection is made, tax refunds are committed.*
- (d) **Additional payments** of \$_____ each (___ in number), totaling \$_____, to be paid as follows:

2. **Trustee's Distributions to Creditors:** From the payments so received, the trustee will make disbursements in the following order (unless otherwise noted in paragraph 2(i)).

- (a) **Allowed administrative expenses of the trustee** as provided by 11 U.S.C. § 507(a)(1)(C) in the amount of ten percent (10%), or the percentage set from time to time by the Attorney General of the United States, under 28 U.S.C. § 586(e).
- (b) **Allowed unsecured claims for domestic support** as provided by 11 U.S.C. § 507(a)(1).
- (c) **Allowed Expenses of Administration** as provided by 11 U.S.C. § 507(a)(2), including: \$_____ in estimated attorneys fees and costs for the debtor's attorney.
- (d) **Cure of Arrearage on Secured Claims That Are Not Modified:** Arrearage on secured creditor's claims that are duly filed and allowed, and are not modified, estimated as follows:

(i) Residential Mortgage:

<u>Creditor/Collateral</u>	<u>Estimated Arrearage Amt</u>	<u>Number of Payments</u>	<u>Estimated Payment Amt</u>	<u>Interest Rate</u>
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(ii) Other Secured Claims:

<u>Creditor/Collateral</u>	<u>Estimated Arrearage Amt</u>	<u>Number of Payments</u>	<u>Estimated Payment Amt</u>	<u>Interest Rate</u>
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(e) **Modified Secured Claims:** Distributions to secured creditors whose claims are duly filed and allowed, but are modified, estimated as follows:

<u>Creditor/Collateral</u>	<u>Value of Collateral</u>	<u>Number of Payments</u>	<u>Estimated Payment Amt</u>	<u>Interest Rate</u>
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[This paragraph 2(e) addresses the repayment terms of all secured claims that are not addressed under paragraph 2(d) above or under paragraphs 2(f) or 3 below. These "modified secured claims" are all those held by creditors whose rights are modified under applicable bankruptcy law. The allowed claims of each creditor listed in paragraph 2(e) will be allowed as a secured claim in the amount of the value of the security and paid in installments as shown until the balance, with interest as stated, has been paid. The remainder of the amount owing will be allowed as a general unsecured claim and paid under the provisions of paragraph 2(h) if a proof of claim is duly filed and allowed.]

(f) **Secured Claims Not Modified.** Distributions to secured creditors whose claims are duly filed and allowed, but are not modified and not paid directly by debtor under paragraph 3, in accordance with the contract terms as follows:

<u>Creditor/Collateral</u>	<u>Estimated Balance</u>	<u>Number of Payments</u>	<u>Payment</u>	<u>Interest Rate</u>
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(g) **Allowed Priority Unsecured Claims** in the order and in the amount prescribed by 11 U.S.C. § 507(a)(3) - (a)(9) including the following estimated tax claims:

<u>Tax Creditor</u>	<u>Type of Tax</u>	<u>Year</u>	<u>Amount</u>
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Debtor(s) will check the following correct answer:

Yes, I/we have filed all required tax returns. No, I/we have not filed all required tax returns.

(h) To **Unsecured Non-priority Claims** that are duly filed and allowed, the balance of the debtor's plan payments will be distributed pro-rata.

(i) **Alternate Payment Instructions to Trustee:**

Payments under paragraphs 2(b), (c), and (g) are to be made in equal installments over the commitment period.

Payments under paragraph 2(h) are to be made concurrently with payments made under paragraphs 2(a) – (f).

Other (specify) _____

3. **Secured Claims Not Modified:** The following creditors' claims are fully secured, are not modified, will be paid directly by the debtor(s) outside the Plan under the original contract terms, and will receive no distributions under Paragraph 2 (except distributions set out in paragraph 2(d) above):

(a) **Residential Mortgage:**

<u>Creditor/Collateral</u>	<u>Estimated Balance Owed</u>	<u>Present Monthly Payment</u>
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(b) **Other:** [See AK LBR 3015-1(b)(2)]

<u>Estimated</u>	<u>Number of</u>	<u>Due</u>
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Creditor/Collateral

Balance

Payments

Payment

Date

4. **Secured Property Surrendered:** The secured property described below will be surrendered to the following named creditors, and any duly filed and allowed unsecured claim resulting from such surrender will be paid under Paragraph 2(g):

5. **Executory Contracts:** Except as provided above, the following executory contracts and unexpired leases of the debtor(s) are assumed or rejected as noted below. If rejected, the debtor(s) will surrender any collateral or leased property and any duly filed and allowed unsecured claim for damages will be paid under paragraph 2(g):

Contract/Lease

Assumed /Rejected

6. **Plan Analysis/Disposable Income Analysis/Liquidation Analysis/Schedule of Direct Payments:** The attached Plan Analysis, Disposable Income Analysis, Liquidation Analysis, and Schedule of Direct Payments to Creditors are accurate to the best of my (our) knowledge. If there are discrepancies between the Plan and the analyses, the provisions of the Plan, as confirmed, control.

7. **Retention of Security Interests and Revesting of Property:** Secured creditors will retain their liens until the claims as determined under applicable nonbankruptcy law have been paid in full or a discharge is entered under 11 U.S.C. § 1328 as provided by 11 U.S.C. § 1325(a)(5)(B). Except as provided in this plan or in the order confirming the plan, upon confirmation of this plan all of the property of the estate vests in the debtor(s) free and clear of any claim or interest of any creditor provided for by this plan under 11 U.S.C. § 1327.

8. **Orders Granting Relief From Stay.** If at any time during the life of this plan, an order terminating the automatic stay is entered, no distributions under this plan will be made to the creditor obtaining relief from stay until such time as the creditor files an amended proof of claim. The allowed claim for a deficiency will be treated as a general unsecured claim under paragraph 2(g).

9. **Plan Changes:** The court may after hearing, upon such notice as the court may designate, increase or reduce the amount or the time for payment where it appears that circumstances so warrant.

10. **Certification.** It is certified that the foregoing plan complies with the requirements of the applicable provisions of the Bankruptcy Code (title 11, United States Code), the Federal Rules of Bankruptcy Procedure, and the Alaska Local Bankruptcy Rules.

DATED _____, 20__.

Attorney for Debtor(s)

SIGNED UNDER PENALTY OF PERJURY.

Debtor

Debtor

PLAN ANALYSIS

(Numerical References are to Plan Paragraphs)

Monthly Income and Expenses:

Monthly Income from Schedule I (excluding Alaska PFD) \$
Monthly Expenses from Schedule J \$
Difference (Schedule I <less> Schedule J) \$

Debtor(s) Payments to Trustee:

1(a) \$ (Mo. Pymt.) x (No. Pymts) = \$
1(b) \$ (Perm. Fund) x (No. Years) = \$
1(c) \$ (Tax Refund) x (No. Years) = \$
1(d) \$ (Add'l Pymts) x (No. Pymts) = \$
TOTAL PAYMENTS (Life of Plan): \$

Estimated Distributions by Trustee:

2(a) Trustee's Commission (8% of the total plan payments) \$
2(b) Domestic Support Obligations \$
2(c) Unpaid Attorney's Fees and Costs \$
2(c) Other Administrative (if known) \$
2(d) Total Arrearages Secured Claims (Not Modified)
(i) Residential Mortgage \$
(ii) Other \$
2(e) Total Distributions Modified Secured Claims \$
2(f) Total Distributions Unmodified Secured Claims \$
2(g) Priority: Taxes \$
Other \$
2(h) Total Distributions Unsecured Claims \$
TOTAL DISTRIBUTIONS: \$

DISPOSABLE INCOME DISTRIBUTION ANALYSIS

[Check ONE box as applicable and complete computation]

Disposable Income determined under §1325(b)(3) [See Official Form 122C-1, Line 17]
Total Distributions Unsecured Claims (Line 2(h)) divided by 60 \$
Monthly Disposable Income (from Official Form 122C-2, Line 45) \$

Disposable Income not determined under §1325(b)(3) [See Official Form 122C-1, Line 17]
Total Distributions Unsecured Claims (Line 2(h)) divided by (months in commitment period) [See Official Form 122C-1, Line 21] \$
Current Monthly Income [from Official Form 122C-1, Line 20] \$
<less> Support Income [as defined in Official Form 122C-2, Line 40] \$
<less> Qualified Retirement Deduction [as defined in Official Form 122C-2, Line 41] \$
<less> Monthly Expenses [from Official Form B106J, Line 22] \$
<less> Payroll Deductions [from Official Form B106I, Line 6] \$
Monthly Disposable Income \$

LIQUIDATION ANALYSIS

(Insert Amounts from Bankruptcy Schedules for A, B, D, and E, Below)

A. Non Exempt Equity: in real property \$
in personal property \$
B. Value of Property Recoverable Under Avoiding Powers \$
C. Total Estate Equity (sum of A & B above): \$
D. Total Priority Debt \$
E. Total Unsecured Debt \$
F. Estimated Chapter 7 Administrative Expenses \$
G. Estimated Plan Dividend (Unsecured Creditors) %
H. Estimated Chapter 7 Dividend (Unsecured Creditors) %

**SCHEDULE OF DEBTOR'S LEASE PAYMENTS, PAYMENTS TO SECURED CREDITORS
AND DOMESTIC SUPPORT OBLIGATIONS**

<u>Creditor/Nature of Claim</u>	<u>Estimated Balance</u>	<u>Number of Payments</u>	<u>Payment</u>	<u>Due Date</u>
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