Fill in this in	Fill in this information to identify your case:			ı	plan, and list below the
Debtor 1	First Name	Middle Name	Last Name		sections of the plan that have been changed.
	T HOLLIGHTO	adic Hame	Look Hame		Pre-confirmation modification
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		Post-confirmation modification
United States	Bankruptcy Court fo	r the: District of South Carolin	na		
Case number (If known)					

# District of South Carolina

# Chapter 13 Plan

12/17

Part 1:

Notices

To Debtors:

This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, this Court's local rules, and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies.

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. Failure to object may constitute an implied acceptance of and consent to the relief requested in this document.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, pursuant to Federal Rule of Bankruptcy Procedure 3002, you must file a timely proof of claim in order to be paid under any plan. Confirmation of this plan does not bar a party in interest from objecting to a claim.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	□ Included	□ Not included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4	□ Included	□ Not included
1.3	Nonstandard provisions, set out in Part 8	□ Included	□ Not included
1.4	Conduit Mortgage Payments: ongoing mortgage payments made by the trustee through plan, set out in Section 3.1(c)	□ Included	□ Not included

Debto	r Case Number
Part	2: Plan Payments and Length of Plan
ex co Ur	e debtor submits to the supervision and control of the trustee all or such portion of future earnings or other future income as is necessary for the ecution of the plan. In addition, the debtor will pay to the trustee any portion of a recovery under a pre-petition claim or cause of action that institutes disposable income or is not exempt.  Iless all allowed claims (other than long-term claims) are fully paid pursuant to the plan, the debtor will make regular payments to the trustee as lows:
	per month for months  nd \$ per month for months.]
	esert additional lines if needed.  The payments will be made to the extent necessary to make the payments to creditors specified in this plan.
Cł	The desice the mane payments another the desice.
2.3	Income tax refunds.
Cf	neck one.  The debtor will retain any income tax refunds received during the plan term.  The debtor will treat income tax refunds as follows:
	Additional payments.  neck one.  None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.
amount	The debtor will make additional payment(s) to the trustee from other sources, as specified below. Describe the source, estimated, and date of each anticipated payment.

Part 3: Treatment of Secured Claims

To receive a distribution from the trustee, a proof of claim, including adequate supporting documentation and filed in compliance with Official Rules and Forms, must be filed with the Court. If a claim designated in this plan as secured is filed as an unsecured claim and the plan is confirmed, the claim may be treated as unsecured for purposes of plan distributions by the trustee. If a creditor files a proof of claim alleging that the claim is secured, but does not timely object to the confirmation of the plan and the claim is treated as unsecured in a confirmed plan, the claim may be treated as unsecured for purposes of plan distributions by the trustee. If a tax priority creditor files a claim designated as secured, but is not treated as secured in this plan, and does not timely object to confirmation of this plan, then the claim may be paid as an unsecured priority claim for purposes of distributions from the trustee. Any creditor holding a claim secured by property that is removed from the protection of the automatic stay by order, surrender, or through operation of the plan will receive no further distribution from the chapter 13 trustee on account of any secured claim. This provision also applies to creditors who may claim an interest in, or lien on, property that is removed from the protection of the automatic stay by another lienholder or released to another lienholder, unless the Court orders otherwise, but does not apply if the sole reason for its application arises under 11 U.S.C. § 362(c)(3) or (c)(4). Any funds that would have otherwise been paid to a creditor, but pursuant to these provisions will not be paid, will be distributed according to the remaining terms of the plan. Any creditor affected by these provisions and who has filed a timely proof of claim may file an itemized proof of claim for any unsecured deficiency within a reasonable time after the removal of the property from the protection

ebtor			Case Nui	mber	
the automatic stay. Secured c inquiries about insurance, and				d escrow notices, payment cou	ipons,
1 Maintenance of payments	and cure or waiver of defaul	t, if any.			
	relevant sections need to be re cked, the rest of § 3.1 need not	•	d		
	ot in default and will maintain			n the secured claims listed bel	ow, with an
anges required by the applicab					
Name of Creditor	Collateral				
		<del></del>			
Insert additional claims as n	needed.				
3.1(b) The debtor is in y changes required by the app the trustee, with interest, if any		conformity with any applica  Estimated amount	ble rules. The arrea	arage payments will be disburs  Monthly plan payment on	
y changes required by the app the trustee, with interest, if an	licable contract and noticed in y, at the rate stated.	conformity with any applica	ble rules. The arrea	arage payments will be disburs	
y changes required by the app the trustee, with interest, if an	licable contract and noticed in y, at the rate stated.	Estimated amount of arrearage	ble rules. The arreating the street interest rate on arrearage	arage payments will be disburs  Monthly plan payment on	
y changes required by the app the trustee, with interest, if an	licable contract and noticed in y, at the rate stated.	conformity with any applica  Estimated amount of arrearage	Interest rate on arrearage (if applicable)	arage payments will be disburs  Monthly plan payment on	
y changes required by the app the trustee, with interest, if an	olicable contract and noticed in y, at the rate stated.  Collateral	Estimated amount of arrearage  \$ Includes amounts through the	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage  \$	
y changes required by the app the trustee, with interest, if any Name of Creditor  Insert additional claims as i	cts to make post-petition mortgaudge assigned to this case. In	Estimated amount of arrearage  \$ Includes amounts through the [Month/Year] payments to the trustee to the event of a conflict betw	Interest rate on arrearage (if applicable) ————————————————————————————————————	Monthly plan payment on arrearage  \$ (or more)  the Chapter 13 Plan in account the Operating Order, the te	sed

## Insert complete Property address, including zip code and TMS #

Ongoing mortgage payments will be paid by the trustee to mortgage creditors (<u>list the name and address of each mortgage creditor</u>) on a conduit basis. The mortgage creditor shall apply all trustee disbursements as designated by the trustee, in accordance with the Operating Order of the judge assigned with this case.

# Pre-petition Arrears.

To (**creditor name**): The trustee shall pay the **pre-petition arrearage** (**including month of filing or conversion**) as stated in the creditor's allowed claim or as otherwise ordered by the Court at the rate of **\$payment amount** or more per month, **[along with (percent)% interest, if applicable**].

Note to users: add separate paragraphs for each creditor entitled to be paid arrears.

<u>Conduit Mortgage Payments (ongoing Post-petition Monthly Mortgage Payments)</u>. Beginning in the third calendar month following the filing of the petition, or conversion, or the occurrence of any other event requiring the debtor to make conduit mortgage payments, the trustee shall pay the ongoing mortgage payments due to mortgage creditors as indicated in the chart below.

Dek	otor		Case Number
ş	Mortgage creditor's name, including servicer/trustee as applicable, at time of last notice	Ongoing monthly mortgage payment amount*	Does the monthly mortgage payment include escrows for:
	or notification		a) real estate taxes? Yes/No; Amount: b) homeowners' insurance?
			Yes/No
			Amount:
		\$	
·		\$	
	Forms and F.R.B.P. Rule 3002 or 300 with the deadlines and service require authorized to disburse the monthly pay   Gap Payments. The post-petition months are 13, or the two (2) months immediately and over the full term of the plan at the rate of	14, and twenty-one (21) days after the filing of rements set forth in F.R.B.P. 3002.1(b) and rement amount provided by the mortgage crediting payments for the two (2) months immediate the occurrence of any other event requirin [payment amount] or more per month, [alo	In the filing of a proof of claim in compliance with the Official of a notice of mortgage payment change filed in compliance using the applicable Official Forms, the trustee shall be itor, if that amount is higher than stated in the plan.  In the diagram of the case is converted to be distincted in the plan of the debtor to make conduit mortgage payments, shall be the plan of the case is converted to be distincted in the plan of the debtor to make conduit mortgage payments, shall be the plan of the plan of the case is converted to be distincted in the plan of the
Notice a pro- amo	enses, and charges under F.R.B.P. 3002.1(c ces within 60 days of the date of filing of suc o rata basis as funds are available. The de ounts. Any request for refund of overpaymen	) ("3002.1(c) Notice"), filed with the Court. The h notice. If the debtor fails to object within 60 btor's failure to object will be deemed as a with	the debtor will be responsible for reviewing all filed 3002.1(c) days, then the trustee may pay these amounts as filed, on aiver of any claim against the trustee for payment of these ble responsibility of the debtor. Once the trustee has filed a
	Post-petition Arrears resulting from	the debtor's post-petition delinquency in	either conduit mortgage payments or plan payments.
be n		pay the post-petition arrearage for the following per month, [along with (percent)% interest	ng calendar month(s): Disbursements will st, if applicable].
proc	3.1(d) The debtor proposes to engaged sedures of the Judge assigned to this case.	ge in loss mitigation efforts with	according to the applicable guidelines or
	Insert additional claims as needed.		
	3.1(e) Other. A secured claim is treat 1.3 of this plan is checked and a treatr		will be effective only if the applicable box in Section
3.2	Request for valuation of security and mo	odification of undersecured claims. Check	one.
	■ None. If "None" is checked, the rest of §		
		ll be effective only if the applicable box in l	Part 1 of this plan is checked.

☐ The debtor requests that the court determine the value of the secured claims listed below. For each non-governmental secured claim listed

Debtor					Case Numbe	r	
of governmental u	inits, unless otherwi for filing one has ex	se ordered by the Copired, the value of	Court after motion or a secured claim lis	claims objection file ted in a proof of cl	eaded Amount of sec ed after the governm aim filed in accorda laim will be paid in fu	ental unit files its nce with the Banl	proof of claim kruptcy Rules
this plan. If the an an unsecured clai	nount of a creditor's	secured claim is list this plan. Unless of	sted below as havin therwise ordered by	g no value, the cre	pe treated as an uns ditor's allowed claim unt of the creditor's	will be treated in	its entirety as
					(a)(5)(B)(i). Secured law or order of this		e full secured
Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Estimated amount of secured claim	Interest rate	Estimated monthly payment to creditor (disbursed by the trustee)
	\$		\$	\$	\$	%	\$ (or more)
The claims will the debtor, as spe	aims listed below are be paid in full under crified below. Holde aim provided for by	e being paid in full v the plan with interers ors of secured claim	s shall retain liens to y satisfy any liens ir Estimated a	lien avoidance. I below. These pay o the extent provide o the manner requir	ments will be disbured by 11 U.S.C. § 13 ed by applicable law	25(a)(5)(B)(i). Se or order of this C Estimat	cured creditors paid ourt.
			claim \$		%	paymen \$	t to creditor*
			Ψ	_	70	(or more	2)
						Disburse □ Trust	,
Insert additional c	elaims as needed.					☐ Debte	or
3.4 Lien avoida	nce.						
Check one.							
			ed not be completed e only if the applica		of this plan is chec	ked.	
the debtor would la claim listed belo judicial lien or sec judicial lien or sec	have been entitled up will be avoided to curity interest that is curity interest that is	under 11 U.S.C. § 5 the extent that it in avoided will be trea not avoided will be	22(b). Unless other mpairs such exempl ated as an unsecure	wise ordered by the cions upon entry of ed claim in Part 5.1 cured claim under	the claims listed below the court, a judicial lier the order confirming to the extent allowe the plan. See 11 U.S.	or security intere the plan. The am d. The amount, if	st securing count of the any, of the

Page 5

Choose the appropriate form for lien avoidance.

ebtor					Case Number			
Name of creditor and description of property securing lien		Estimated amount o				Value of debtor's interest in property	Amount of lien not avoided (to be paid in 3.2 above)	Amount of lien avoided
		\$	\$			\$	\$	\$
Use this for	m for avoid	dance of liens	s on co-owned prop	erty only.				
Name of creditor and description of property securing lien	of debtor		Debtor's equity (Total equity multiplied by debtor's proportional interest in property)	Applicabl Exemptio and Code Section	n equity	lien s ss	Amount of lien not avoided (to be paid in 3.2 above)	Amount of lien avoided
	\$		\$		\$	\$	\$	\$
nsert additional claim		ed.						
Check one.								
☐ The debtor e	lects to sur er 11 U.S.C proof of c	render the co c. § 362(a) be claim may file	terminated as to the an amended proo	es the claims e collateral of f of claim ite	of the creditors list only and that the sta mizing the deficien	ay under § 1301 be acy resulting from	ebtor requests that use terminated in all rethe disposition of the the disposition of the theolow.	spects. Any credito
Name of credit	or	Coll	ateral					
Insert additional	claims as ı	needed.						
Part 4: Treatm	nent of Fe	ees and Pri	ority Claims					

### 4.1 General

The debtor shall pay all post-petition priority obligations, including but not limited to taxes and post-petition domestic support, and pay regular payments on assumed executory contracts or leases, directly to the holder of the claim as the obligations come due, unless otherwise ordered by the Court. Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

### 4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

## 4.3 Attorney's fees

- a. The debtor and the debtor's attorney have agreed to an attorney's fee for the services identified in the Rule 2016(b) disclosure statement filed in this case. Fees entitled to be paid through the plan and any supplemental fees as approved by the Court shall be disbursed by the trustee as follows: Following confirmation of the plan and unless the Court orders otherwise, the trustee shall disburse a dollar amount consistent with the Judge's guidelines to the attorney from the initial disbursement. Thereafter, the balance of the attorney's compensation as allowed by the Court shall be paid, to the extent then due, with all funds remaining each month after payment of trustee fees, allowed secured claims and pre-petition arrearages on domestic support obligations. In instances where an attorney assumes representation in a pending *pro* se case and a plan is confirmed, a separate order may be entered by the Court, without further notice, which allows for the payment of a portion of the attorney's fees in advance of payments to creditors.
- b. If, as an alternative to the above treatment, the debtor's attorney has received a retainer and cost advance and agreed to file fee applications for compensation and expenses in this case pursuant to 11 U.S.C. § 330, the retainer and cost advance shall be held in trust until fees and expense reimbursements are approved by the Court. Prior to the filing of this case, the attorney has received \$\_\_\_\_\_ and for plan confirmation purposes only, the fees and expenses of counsel are estimated at \$\_\_\_\_\_ or less.

Det	otor			Case Number	
4.4	Priority claim	s other than attor	ney's fees and those treated in § 4		
	Check one.				
with		r is unaware of an endment of the plan		s are available, the trustee is authorized to	pay on any allowed priority claim
	☐ <u>Domestic</u>	Support Claims. 1	1 U.S.C. § 507(a)(1):		
	rat b. Th	e of \$ o	more per month until the balance, w	tion domestic support obligation arrearage vithout interest, is paid in full. <i>Add additiona</i> bligations as defined in 11 U.S.C. § 101(14)	l creditors as needed.
	c. An	y party entitled to cost case was filed from	m the income or assets of the debt	applicable non-bankruptcy law may collect or without further order or relief from the a collected in accordance with 11 U.S.C. § 507	utomatic stay. (Any claim for child
the t			istee shall pay all remaining pre-peti allowed priority claim without further	tion 11 U.S.C. § 507 priority claims on a <i>pro</i> r amendment of the plan.	o rata basis. If funds are available,
4.5	Domestic su	pport obligations	assigned or owed to a government	tal unit and paid less than full amount.	
	_	Vone" is checked th	ne rest of § 4.5 need not be complete	ed or reproduced	
	will be paid les		unt of the claim under 11 U.S.C. § 1	support obligation that has been assigned to 322(a)(4). This plan provision requires that	
	Name of cred	litor		Amount of claim to be paid	
			· · · · · · · · · · · · · · · · · · ·	\$ Disbursed by	
				☐ Trustee☐ Debtor	
Inse	rt additional cla	aims as needed.			
5.1	Nonpriority u	ınsecured claims	not separately classified.		
	•	riority unsecured cla payment of all other	• •	d will be paid, pro rata by the trustee to the	extent that funds are
	The debto	r proposes paymen	ats of less than 100% of claims. t of 100% of claims. at of 100% of claims plus interest at t	he rate of%.	
5.2	Maintenance	of payments and	cure of any default on nonpriority	unsecured claims. Check one.	
	☐ None. If "I	None" is checked, t	ne rest of § 5.2 need not be complete	ed or reproduced.	
unse			ontractual installment payments and on the last payment is due after the fire	cure, through the trustee, any prepetition def	ault in payments on the
	Name of cred	litor	Current installment payment	Estimated amount of arrearage	Monthly payment
			(paid by the debtor)	through month of filing or conversion	on arrearage to be disbursed by the trustee
			\$	\$	\$
	Insert addition	nal claims as neede	d.		(or more)

5.3 Other separately classified nonpriority unsecured claims. Check one.

eptor			case Number	
None. If "None" is che	ecked, the rest of § 5.3 need not be com	mpleted or reproduced.	_	
☐ The nonpriority unsec	cured allowed claims listed below are sep	parately classified and wil	I be treated as follows:	:
Name of creditor	Basis for separate classifica and treatment	tion Total amount to claim	p	Interest rate (if applicable)
		¢		%
		——— \$ Disbursed by:		
		<ul><li>□ Trustee</li><li>□ Debtor</li></ul>		
sert additional claims as nee	eded.			
☐ Other. An unsecured	claim is treated as set forth in section 8.	.1. This provision will be e	effective only if the app	olicable box in Section 1.3 of this
plan is checked and a tre	eatment is provided in Section 8.1.			
Part 6: Executory Co	ntracts and Unexpired Leases			
	·			
=	s and unexpired leases listed below a d leases are rejected. Check one.	are assumed and will be	treated as specified.	All other executory
_	ecked, the rest of § 6.1 need not be com	anloted or reproduced		
	-			
Assumed items. Cur	rrent installment payments will be disburs	sed directly by the debtor	, as specified below, su	ubject to any contrary court order of
ie. Prepetition arrearage pa	yments will be disbursed by the trustee.			
Name of creditor			Estimated amount of arrearage through	Estimated monthly payment
	contract		month of filing or	on arrearage to be
		(	conversion	disbursed by the trustee
	\$	\$	β	\$
				()
sert additional claims as nee	eded.			(or more)
Part 7: Vesting of Pro	operty of the Estate			
1 Property of the estate w	vill vest in the debtor			
Check the applicable box				
	of the plan, property of the estate will re	emain property of the est	ate but nossession of	property of the estate shall rema
with the debtor. The	e chapter 13 trustee shall have no respo	onsibility regarding the use	e or maintenance of pr	roperty of the estate. The debtor
	ecting the non-exempt value of all propert			
	debtor. Nothing herein is intended to wan owned by the debtor.	aive or affect adversely a	ny rights of the deptor,	the trustee, or party with respect t
	is proposing a non-standard provision fo	or vesting which is set for	th in section 8.1 This	provision will be effective only if
	Section 1.3 of this plan is checked and			
Part 8: Nonstandard	Plan Provisions			
Nonstandard	100101010			
1 Chack "None" or List N	onstandard Plan Provisions			
■ None. If "None" is che	ecked, the rest of Part 8 need not be con	mpleted or reproduced.		

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this

Debtor	
form or deviating from it. Nonstandard provisions set out elsewher	re in this plan are ineffective.
The following plan provisions will be effective only if there is a	a check in the box "Included" in § 1.3.

Debtor			Case Number	
Part 9: Signature(s)				
9.1 Signatures of the debtor a The debtor and the att	_	if any, must sign below.		
<b>x</b>		<b>x</b>		
Signature of Debtor 1		Signature of Debtor 2		
Executed onMM / DD / YYYY	Executed onMM /D	D / YYYY		
×		Data		

By filing this document, the debtor, if not represented by an attorney, or the debtor and the attorney for the debtor certify(ies) that this Chapter 13 plan contains no nonstandard provision other than those set out in Part 8.

MM/DD/ YYYY

Date

DCID#

Signature of Attorney for the debtor