

EXHIBIT D TO SC LBR 4003-2

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

IN RE:

CASE NO:
CHAPTER:

ORDER AVOIDING JUDICIAL LIEN (11 U.S.C. § 522(F)(1)(A)) EQUITY ANALYSIS/CO-OWNED PROPERTY¹

DEBTOR(S)

Before the Court is the motion of the debtor to avoid the judicial lien held by the following creditor:

Name of creditor and description of property securing lien	Debtor's share of total equity in the property following deduction for consensual liens	Exemption	Estimated judicial lien	Judicial lien not avoided	Judicial lien avoided

The Court finds that the judicial lien of the above-named creditor impairs the exemptions to which the debtor would otherwise be entitled under 11 U.S.C. § 522(b) and Chapter 41 of Title 15, Code of Laws of South Carolina, 1976 (as amended), and that the judicial lien should therefore be avoided pursuant to 11 U.S.C. § 522(f)(1)(A) in the amount set forth above.

Therefore, IT IS ORDERED that the judicial lien held by the above-named creditor be, and hereby is, avoided in the amount set forth above. Any judicial lien set forth above which is avoided in full may be canceled of record at any time after thirty (30) days after a discharge in this case is granted.

UNITED STATES BANKRUPTCY JUDGE

Date: _____,
_____, South Carolina

¹ This form is for use in chapter 7, chapter 11, and chapter 12 cases when the Court's equity analysis for co-owned property is applicable pursuant to In re Ware, 274 B.R. 206 (Bankr. D.S.C. 2001). If there are multiple liens to be avoided, adapt this form to reflect the amounts and avoidance of the multiple liens. See In re Ware, 274 B.R. at 208 n. 2.