<u>Exhibit 3</u>

UNITED STATES BANKRUPTCY COURT DISTRICT OF SOUTH CAROLINA

In re,

Case No. 19-0000-dd

Chapter 13

Debtor.

ORDER SUBSTITUTING COLLATERAL

Before the Court is Debtor's Motion to Substitute Collateral (the "Motion") for a [Description of vehicle] ("Property") under lien to [name of creditor] ("Creditor"). The Property was involved in an accident and has been declared a total loss. No party has objected to the Motion. Therefore, it is hereby

ORDERED that Debtor's Motion be granted to allow Debtor to use insurance proceeds totaling \$_____ from the destruction of the Property to purchase a [Description of new vehicle], with a purchase price of \$_____. The new vehicle purchased by Debtor will be substituted as collateral for the allowed secured claim of Creditor, and the lien of Creditor will be properly noted on the title of the newly purchased vehicle.

IT IS FURTHER ORDERED that the insurance proceeds shall be forwarded to Debtor's attorney for proper disbursement, and such proceeds shall not be disbursed to the seller of the new vehicle until Creditor's lien is properly reflected on the new title. Counsel for Debtor shall ensure that the seller sends the title to Creditor immediately so Creditor can hold said title until either its claim has been satisfied or Debtor's chapter 13 plan has been completed;

IT IS FURTHER ORDERED that Creditor shall forward the title to the Property to [name of insurance company] so it may dispose of the Property. The name and address of the insurance company will be provided by Debtor and Debtor's attorney to Creditor; and

IT IS FURTHER ORDERED that Debtor's attorney shall timely monitor all transactions and hold the insurance proceeds in trust to be disbursed for the replacement vehicle and that Debtor's attorney shall ensure that the seller has notice of and complies with this Order.

AND IT IS SO ORDERED.