Signed: November 19th, 2024

SO ORDERED



IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

In Re:						*						
						*						
AMENDMENTS TO LOCAL							ADN	AINIST	RATIV	VE		
BANKRUPTCY RULES						*	ORDER NO. 24-04					
						*						
						*						
*	*	*	*	*	*	*	*	*	*	*	*	*

ORDER AMENDING LOCAL BANKRUPTCY RULES AND LOCAL BANKRUPTCY FORMS

WHEREAS, the Court has determined that it is necessary to amend its Local Bankruptcy Rules and Local Bankruptcy Forms on December 1, 2024; and

WHEREAS, the proposed amended Local Bankruptcy Rules were published by the Clerk of Court for public comment on August 22, 2024, and the comments received in response to that publication were considered by the Court in its adoption of these amendments.

NOW, THEREFORE, IT IS ORDERED that:

Pursuant to <u>28 U.S.C. § 2071</u>, Rule 83 of the Federal Rules of Civil Procedure and Rule 9029 of the Federal Rules of Bankruptcy Procedure, the attached amendments are adopted by the Judges of this Court to be effective December 1, 2024. The amendments shall be effective as to all proceedings pending in this Court on that date insofar as is just and practicable, and shall govern all proceedings in bankruptcy cases thereafter commenced in this Court. A summary of the amendments to the Local Bankruptcy Rules and Local Bankruptcy Forms as well as a redlined version of the amended Local Bankruptcy Rules and Local Bankruptcy Forms are appended hereto.



UNITED STATES BANKRUPTCY COURT DISTRICT OF MARYLAND

www.mdb.uscourts.gov

MARK A. NEAL Clerk of Court

THOMAS C. KEARNS Chief Deputy

November 19, 2024

SUMMARY OF AMENDMENTS TO THE TO LOCAL RULES AND LOCAL FORMS FOR THE U.S. BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

EFFECTIVE DECEMBER 1, 2024

The United States Bankruptcy Court for the District of Maryland (the "Court") has approved amendments to its Local Bankruptcy Rules effective December 1, 2024. These amendments are made after prior publication of the amendments for public comment on August 22, 2024. The Court considered all comments received in connection with the public comments process and thanks the public and bar for its thoughtful comments and participation in the amendment process.

In addition, the Court has approved amendments to its Local Bankruptcy Forms effective December 1, 2024. The changes to the Local Forms are in large part stylistic, and intended to update the Local Forms in order to provide consistent language, phrasing and formatting.

A brief explanation of the amendments follows. This summary was prepared by the Clerk's Office as an overview of the changes and should not serve as a substitute for reading the full text of the proposed amendments. Additionally, this summary is neither intended to serve as legal advice nor as a commentary on the changes to the Local Rules or Local Forms, and nothing herein should be cited as legal authority. This summary does not include minor, non-substantive stylistic changes that were incorporated into the Local Rules and Local Forms as part of this amendment process.

The following explain and highlight certain key changes:

- **Rule 1006-1** is amended to clarify that, when approved, the first filing fee installment payment may be made at filing or at another date as ordered by the Court.
- **Rule 3002-1** is amended to clarify the deadline for filing proofs of claim in Chapter 11 cases arising pursuant to <u>11 U.S.C. § 502(g)</u> from the rejection of an executory contract or unexpired lease.

- **Rule 3022-1** is amended to clarify the process for the Court's issuance of discharge orders in Chapter 11 cases (Sub V) with non-consensual plans.
- **Rule 4004-1** is amended to add Chapter 12 as a case type that requires the filing of an Affidavit Requesting Discharge, Local Bankruptcy Form P.
- **Rule 5070-1** is amended to clarify that the prohibition against recording applies to proceedings conducted in court, by telephone or by video. When this amendment is effective, Administrative Order ("AO") 20-07 will be rescinded.
- **Rule 6004-2** is amended to clarify when a debtor must file and serve a notice setting a deadline for certain secured creditors to file, amend, or withdraw proofs of claims upon the sale of encumbered property in Chapter 13 cases.
- **Rule 7005-1** is amended to update a subsection reference change as part of the Federal Bankruptcy Rule restyling effective December 1, 2024.
- **Rule 7007-1** is deleted as no longer necessary due to the December 1, 2024, amendments to Federal Bankruptcy Rule 7001.
- **Rule 7007.1-1** is renumbered from Rule 7003-2 and simplified to require that any corporate affiliate disclosure statement filed pursuant to Federal Bankruptcy Rule 7007.1 must provide an address for each entity listed.
- **Rule 9010-4** is amended to provide that attorneys requesting to withdraw their appearance on behalf of a non-individual client must, in addition to other requirements, certify the name and last known address of both the client and resident agent or other responsible person or persons for that client.
- **Rule 9011-2** is amended to authorize the acceptance of debtor's electronic signature as an original signature when the debtor is represented by counsel. When this amendment is effective, AO 20-05 will be rescinded.
- **Rule 9019-1** is amended to require parties that voluntarily dismiss an adversary proceeding (in instances when a motion is not required under Federal Bankruptcy Rule 9019), to state in the notice of voluntary dismissal that the settlement does not involve a transfer of cash or other property to or from the bankruptcy estate.
- Form F Pro Hac Vice is amended to include a form Order which closely tracks the Order routinely used by Chambers in approving motions to appear Pro Hac Vice.
- Form J1 Order Assigning to BDRP is amended to includes several additional provisions, including an optional provision to stay proceedings during the BDRP process.

- Form L Order granting Motion to Value Collateral is amended to add a new Ordered paragraph related to the claim's secured/unsecured status.
- Form N2 CH 11 Final Report and Motion for Discharge and/or Final Decree is amended to revise the Affirmations for debtor for purposes of clarity.
- Form P Affidavit Requesting Discharge is amended relating to the personal financial management course certification, to comply with Federal Bankruptcy Rule 1007(b)(7), effective December 1, 2024.

Redline copies of the local rule amendments and local form amendments are attached and are also available on the Court's website at: <u>www.mdb.uscourts.gov</u>. The pending December 1, 2024, amendments to the Federal Bankruptcy Rules are available at: <u>http://www.uscourts.gov./rules-policies/pending-rules-and-forms-amendments</u>.

###

RULE 1006-1 FILING FEES - INSTALLMENT PAYMENTS

(a) <u>Tender of Payment</u>. The debtor may pay the filing fee in cash or by cashier's check, certified check, or negotiable money order made payable to "Clerk, United States Bankruptcy Court" or by debit card via Pay.gov. Only an attorney may pay filing fees by credit card. Payment by an attorney's check will be accepted only if the check is drawn on the account of the attorney for the debtor or on the account of a law firm of which the attorney for the debtor is a member, partner, associate, or of counsel. The Clerk may maintain a list of attorneys and law firms whose checks have been dishonored and may refuse to accept the checks of such attorneys or firms.

(b) <u>Payment of Fees in Installments</u>. Upon a proper showing, the Court may approve an application by an individual to pay the filing and administrative fees in installments that proposes a payment plan with minimum payments in accordance with the following schedule:

	At Filin <u>g or as</u> Otherwise Ordered	Within 30 Days After Filing	Within 60 Days After Filing	Within 90 Days After Filing
Chapter 7	25%	25%	25%	25%
Chapter 11	50%	50%		
Chapter 12	25%	25%	25%	25%
Chapter 13	25%	25%	25%	25%

(c) <u>Overpayment of Fees.</u> Any overpayment of fees of \$25.00 or less will not be refunded.

RULE 3002-1 TIME FOR FILING CERTAIN PROOFS OF CLAIM

(a) <u>Rejected Executory Contracts and Leases</u>. Unless otherwise ordered by the Court, any proof of claim arising pursuant to <u>11 U.S.C. § 502(g)</u> from the rejection of an executory contract or unexpired lease must be filed on or before the latest of:

the time for filing a proof of claim pursuant to Federal Bankruptcy Rule
 3002(c) or, for Chapter 11 cases, Local Bankruptcy Rule 3003-1;

(2) thirty (30) days after the entry of the order compelling or approving the rejection of the contract or lease; and

(3) thirty (30) days after the effective date of the rejection of the contract or lease.

(b) <u>Claims Following Foreclosure, Repossession, or Surrender of Collateral.</u> Unless otherwise ordered by the Court or provided in a confirmed plan, an amended proof of claim asserting an unsecured deficiency claim for real property must be filed within one hundred eighty (180) days after entry of the order granting relief from the automatic stay or surrender of the property by the debtor or the trustee, whichever occurs earlier; and an amended proof of claim asserting an unsecured deficiency claim for personal property must be filed within sixty (60) days after entry of the order granting relief from the automatic stay or surrender of the property by the debtor or the trustee, whichever occurs earlier; and an amended proof of claim asserting an unsecured deficiency claim for personal property must be filed within sixty (60) days after entry of the order granting relief from the automatic stay or surrender of the property by the debtor or the trustee, whichever occurs earlier. Absent compliance with this Rule, any unsecured deficiency claim arising under this paragraph will be deemed disallowed unless the Court orders otherwise.

RULE 3022-1 ADMINISTRATION OF CONFIRMED CHAPTER 11 PLANS

(a) <u>Subchapter V Cases</u>. In a Chapter 11 case proceeding under Subsection V, the debtor or other party administering the confirmed plan must comply with the following requirements:

(1) Notice of Substantial Consummation. Within fourteen (14) days after a confirmed Chapter 11, Subchapter V plan is substantially consummated (as defined in 11 U.S.C. § 1101(2)), the debtor or plan administrator must file with the Court and serve on the trustee, the United States Trustee, and all parties in interest notice of such substantial consummation pursuant to 11 U.S.C. § 1183(c)(2). The notice must include a certification that includes a summary report of the disbursements, distributions, and transfers that have been made pursuant to the plan; a description of other acts taken to consummate the plan; and a description of any matters involving consummation of the confirmed plan that have not been fully resolved.

(2) <u>Post-Confirmation Progress Reports</u>. The debtor or plan administrator must file with the Court and serve on the United States Trustee reports of progress towards full administration of the plan until the Court enters a final decree. The first report must be filed no later than six (6) months after entry of the order of confirmation. Subsequent reports must be filed every six (6) months thereafter.

(3) <u>Discharge Order</u>. In a case involving a consensual plan confirmed under <u>11</u> <u>U.S.C. § 1191(a)</u>, the Court will issue a discharge order as appropriate under <u>11 U.S.C.</u> <u>§ -1141(d)</u> upon confirmation of the plan. In a case involving a non-consensual plan confirmed under <u>11 U.S.C. § 1191(b)</u>, the Court will issue a discharge order as appropriate

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under <u>11 U.S.C. § 1192</u> after <u>the debtor certifies that the debtor has completed all plan</u> payments and requests entry of an order of discharge. <u>completion of all plan payments</u>.

(4) <u>Motion for Final Decree</u>. Upon full administration of the plan as defined in paragraph (c) of this Rule, the debtor or plan administrator must file with the Court and serve on the trustee, United States Trustee, and all parties in interest a motion for a final decree and to close the case. The motion must be substantially in the form of Local Bankruptcy Form N–1 (for non-individuals) or Local Bankruptcy Form N–2 which includes a request for entry of a discharge (for individuals) and must be accompanied by a certification of full administration. The certification must include a final summary report of the disbursements, distributions, and transfers that have been made pursuant to the plan.

(5) <u>Final Decree</u>. The Court may enter a final decree and close the case at any time after the plan has been fully administered.

(b) <u>Non-Subchapter V Cases</u>. In a Chapter 11 case not proceeding under Subsection V, the debtor or other party administering the confirmed plan must comply with the following requirements:

(1) <u>Notice of Effective Date</u>. Within fourteen (14) days after a confirmed Chapter 11 plan becomes effective, the debtor or plan administrator must file with the Court and serve on the United States Trustee and all parties in interest (including any trustee appointed in the case) notice of the occurrence of the plan's effective date.

(2) <u>Post-Confirmation Progress Reports</u>. The plan debtor or plan administrator must file with the Court and serve on the United States Trustee reports of progress towards full administration of the plan until the Court enters a final decree. The first report must be

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filed no later than six (6) months after entry of the order of confirmation. Subsequent reports must be filed every six (6) months thereafter.

(3) <u>Discharge Order</u>. In a case involving an individual, the Court will issue a discharge order, if requested by the debtor or plan administrator, as appropriate under <u>11</u> U.S.C. § 1141(d).

(4) <u>Motion for Final Decree</u>. Upon full administration of the plan as defined in paragraph (c) of this Rule, the debtor or plan administrator must file with the Court and serve on the United States Trustee and all parties in interest (including any trustee appointed in the case) a motion for a final decree and to close the case. The motion must be substantially in the form of Local Bankruptcy Form N–1 (for non-individuals) or Local Bankruptcy Form N–2 which includes a request for entry of a discharge (for individuals) and must be accompanied by a certification of full administration. The certification must include a final summary report of the disbursements, distributions, and transfers that have been made pursuant to the plan; and a description of other acts taken to consummate the plan.

(5) <u>Final Decree</u>. The Court may enter a final decree and close the case at any time after the plan has been fully administered.

(c) <u>Full Administration of Plan</u>. A Chapter 11 plan will be deemed fully administered under Federal Bankruptcy Rule 3022:

(1) in a Chapter 11 case other than a case involving a non-consensual plan
 confirmed under <u>11 U.S.C. § 1191(b)</u>, after the completion of the following:

(A) six (6) months have elapsed after the entry of a final order of confirmation that has become nonappealable;

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(B) the deposits required by the plan have been distributed;

(C) the property proposed by the plan to be transferred has been transferred;

(D) the debtor or the successor of the debtor under the plan has assumed the business or the management of the property dealt with by the plan;

(E) payments under the plan have commenced; and

(F) all motions, contested matters, and adversary proceedings have been finally resolved;

(2) in a Chapter 11 case involving a non-consensual plan confirmed under <u>11</u>
 <u>U.S.C. § 1191(b)</u>, upon completion of all plan payments; or

(3) at another time specifically defined by the plan.

RULE 4004-1DISCHARGE IN CHAPTER 12 AND 13 CASES

In Chapter 12 and 13 cases, <u>The-the</u> debtor's Affidavit Requesting Discharge, Local Bankruptcy Form P, must be filed and served on the <u>Chapter 13</u>-trustee and all creditors no later than ninety (90) days after the <u>Chapter 13</u>-trustee files the notice of completion of plan payments. The failure to timely file this affidavit may result in the case being closed without a discharge.

RULE 5070-1 PHOTOGRAPHING AND RECORDING COURT PROCEEDINGS AND COURTHOUSE SPACES

(a) <u>Photographing, Recording, and Transmitting Court Proceedings</u>. Unless otherwise ordered by the Court, no Court proceeding <u>whether conducted in court, by telephone, or by video</u> <u>conference, may be photographed, video recorded, audio recorded, broadcast, televised, or</u> otherwise transmitted except as follows:

(1) Judges presiding over ceremonial proceedings may authorize the use of cameras and video recorders during the proceedings.

(2) Official Court reporters and official electronic recorders employed by the Clerk's Office will record Court proceedings, provided, however, that no Court reporter or electronic recorder may use or permit to be used any official recording of a Court proceeding in connection with any radio or television broadcast.

(b) <u>Photographing, Video Recording, and Televising Courthouse Spaces.</u>

(1) <u>Courtrooms and Other Public Spaces</u>. Unless otherwise ordered by the Court, no courtroom or other public space in the courthouse may be photographed, video recorded, or televised except as follows:

(A) On the day of receptions or other social events, persons attending the event may use cameras in the space where the event is being held; and

(B) Employees of the General Services Administration (GSA) and GSA architects and contractors may use cameras in the courtrooms and other public spaces when Court is not in session.

(2) <u>Office Spaces</u>. Cameras may not be used in any office within the courthouse except with the approval of the person in charge of the office.

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(c) <u>Penalties</u>. Any camera, recording device, or other equipment used in violation of this Rule may be impounded. Any violation of this Rule may be treated as a contempt of Court and any violator who is a member of the District Court Bar may be subjected to the disciplinary action of the District Court and/or this Court.

RULE 6004-2 SALE OF ENCUMBERED ESTATE PROPERTY – CHAPTER 7, 12, AND 13 ONLY

(a) <u>Sale Motions</u>. A motion to sell property of the estate that is encumbered by a lien, claim, or interest in a Chapter 7, 12, or 13 proceeding must include all of the information required in Local Bankruptcy Rule 6004-1(a)–(i) and a description of all liens, claims, or other interests in or against the property (including the nature of the lien, claim, or interest and the balance owed to the holder thereof).

(b) <u>Chapter 13 Case</u>. In a Chapter 13 case <u>in which all claims secured by the property</u> <u>sold are not paid in full at closing on the sale</u>, the debtor must file and serve a notice with the motion that includes the following in the title: "AND SETTING DEADLINE TO FILE, AMEND, OR WITHDRAW PROOFS OF CLAIM." The notice must set forth the deadline for a lienholder to file, amend, or withdraw any proof of claim, which deadline must be at least twenty-one (21) days after the sale's closing date.

RULE 7005-1 ELECTRONIC SERVICE

Pursuant to Federal Bankruptcy Rules 5005(a)(2)(3) and 7005, service pursuant to the Court's Electronic Case Filing Procedures (Appendix H) constitutes valid service.

RULE 7007-1 MOTIONS FOR EXPEDITED TURNOVER OF MOTOR VEHICLES

(a) <u>Request for Expedited Relief</u>. After the filing of a complaint to commence an adversary proceeding to recover a motor vehicle under <u>11 U.S.C. § 542</u>, the plaintiff may file a motion for expedited turnover of the motor vehicle, provided that the following conditions are satisfied:

(1) The motion specifically identifies the motor vehicle, the legal authority supporting the requested turnover, and the justification for the requested expedited relief (including any adequate protection offered to the defendant by the plaintiff);

(2) The plaintiff files an affidavit (or an unsworn declaration in accordance with <u>28 U.S.C. § 1746</u>) supporting the requested turnover of the motor vehicle; and

(3) The plaintiff files a certificate with the motion stating that the plaintiff conferred with the defendant and made a good faith effort to resolve the requested relief consensually prior to the filing of the motion.

(b) <u>Service of Motion and Notice of Hearing</u>.

(1) The movant must select a hearing date for this type of motion from the Court Hearing Scheduler Program, and such date must be more than seven (7) days after the date of service. The notice of the motion must state the hearing date and time.

(2) The movant must serve a copy of the motion under this Rule on the respondent and any non-debtor co-owner in the manner required by Federal Bankruptcy Rules 9014, 7004, and 3007. Additional requirements for the notice, the certificate of service, and the proposed order are governed by Local Bankruptcy Rules 2002-1(a), 9013-4, and 9013-3, respectively.

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(c) <u>Response to Motion</u>. The Court Hearing Scheduler Program will compute the date that an objection is due, and such objection deadline must be included in the hearing notice. If no timely response is filed, the Court may rule on the motion without further notice or a hearing as set forth in Local Bankruptcy Rule 9013-1(d).

RULE-7003-27007.1-1DISCLOSURE OF CORPORATE AFFILIATES

Any statement filed pursuant to Federal Bankruptcy Rule 7007.1 must provide an address for each entity listed. Each non-governmental corporate party to an adversary proceeding or contested matter must file a statement identifying all its parent corporations and listing every publicly held company that owns 10% or more of the party's stock. The statement must provide an address for each entity listed. A party must file the statement with its initial pleading filed in the Court and must supplement the statement within a reasonable time of any change in the information.

RULE 9010-4 WITHDRAWAL OF APPEARANCE OF AN ATTORNEY

(a) <u>When Clients are Individuals</u>.

(1) An attorney may withdraw an appearance entered on behalf of an individual if another attorney has entered an appearance for and appears as attorney of record for that individual.

(2) Except as provided in subparagraph (1), the appearance of an attorney may be withdrawn only with leave of the Court. An attorney moving to withdraw must certify:

(A) the name and last known address of the client; and

(B) that a written notice has been mailed to or otherwise served upon the client at least seven (7) days previously advising the client of the attorney's proposed withdrawal and notifying the client either to have a new attorney enter an appearance or to advise the Clerk that the client will be proceeding without an attorney.

(b) <u>When Clients Are Other Than Individuals</u>. If the client is other than an individual, including a corporation, partnership, unincorporated association, and government entity, appearance of an attorney may be withdrawn only with leave of Court and if:

(1) the appearance of another attorney has been entered; or

(2) the withdrawing attorney certifies:

(A) the name and last known address of <u>both</u> the client<u>and resident</u> agent or other responsible person or persons for that client; and

(B) that a written notice has been mailed to or otherwise served upon the client at least seven (7) days previously advising the client of the attorney's proposed withdrawal and notifying the client that it must have a new attorney enter

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an appearance or be subject to dismissal of its case, dismissal of its claims and/or judgment by default on claims against it. If a new attorney has not entered an appearance within twenty-one (21) days after the filing of the motion to withdraw, the Court may dismiss an affirmative claim for relief by, or enter a default against, the party not represented by an attorney.

RULE 9011-2 SIGNING OF ELECTRONICALLY TRANSMITTED PLEADINGS; REPRESENTATIONS TO THE COURT

(a) <u>Responsibility for Use of Login and Password</u>. An attorney or other person whose individual PACER account is linked to the Court's CM/ECF system, as described in the Court's Electronic Filing Procedures (Appendix H), is responsible for all documents filed using that PACER login and password.

(b) <u>Signature and Certification</u>. The transmission of a petition, pleading, motion, or other paper by electronic means constitutes both a signature by the attorney or other person responsible for transmitting it that is required by Federal Bankruptcy Rule 9011(a) and a certification within the meaning of Federal Bankruptcy Rule 9011(b). Such transmission also constitutes a representation by the attorney or other person responsible for an electronic transmission to the Court that he or she is in possession of the original petition, pleading, motion, or other paper, with all original signatures thereon other than those papers signed solely by the filing user and co-counsel.

(c) Verification of Signatures.

(1) The requirement that all petitions, lists, schedules, statements, and amendments thereto must be "verified" in Federal Bankruptcy Rule 1008 is met, and the documents may be electronically filed, if the debtor's attorney either:

(A) obtains the original, physical signature prior to filing; or
 (B) files the document electronically without possession of the original signature, provided that such electronic filing constitutes a certification by the attorney that the debtor has signed it and that, at the time of filing, the filing attorney is in possession of an image format or other facsimile of the document, including the signature page received from the

debtor either electronically (including by email or text) or by facsimile machine. Any document filed electronically without the original signature in the filing attorney's possession shall be filed by placing "/s/ *Debtor's Name*" where the signature occurs, thereby constituting the attorney's certification that before filing the attorney transmitted the entire document to the debtor for review and signature, communicated with the debtor regarding the substance and purpose of the document, received the signature page back from the debtor electronically, and received express authorization to file the document.

(2) The requirements in the Local Bankruptcy Rules of obtaining, maintaining, or producing an "original signature," and the requirement of a "signature" in 28 U.S.C. §1746, are met if the attorney complies with this Local Bankruptcy Rule.

(3) A petition or Chapter 13 plan verified and filed in accordance with paragraph (1)(A) or (B) of this Local Bankruptcy Rule shall be deemed to be signed by the debtor for purpose of Local Bankruptcy Rules 1002-1(a)(1) and 3015-1(c).

RULE 9019-1 SETTLEMENTS AND AGREED ORDERS

(a) <u>Order</u>. Subject to the requirements of Federal Bankruptcy Rules 2002(a)(3), 4001(d), and 9019, when the Court is advised by the moving party that an adversary proceeding or contested matter has been settled, the Court may enter an order dismissing the adversary proceeding or contested matter and providing for the payment of costs. Such an order of dismissal will be without prejudice to the right of a party to move for good cause to reopen the proceeding or matter within a reasonable time after settlement should have occurred if the settlement is not consummated. Alternatively, the Court, upon notification by the attorneys that a proceeding or matter has been settled, may require the attorneys to submit, within fourteen (14) days, a proposed order providing for the settlement, in default of which the Court may enter judgment or other appropriate order.

(b) <u>Motion Required</u>. Notwithstanding Federal Bankruptcy Rule 7041, if parties to an adversary proceeding resolve the issues presented therein, one or more of the parties must file a motion for Court approval under Federal Bankruptcy Rule 9019 if the settlement involves a transfer of cash or other property to or from the bankruptcy estate. <u>If a motion is not required under Federal Bankruptcy Rule 9019</u>, then the parties must state in their notice of voluntary dismissal that the settlement does not involve a transfer of cash or other property to or from the bankruptcy context or from the bankruptcy bankruptcy bankruptcy bankruptcy estate.

(c) <u>Complete Disposition</u>. An order entered pursuant to this Rule has the effect of noting the settlement of the entire adversary proceeding or contested matter, including all claims, counterclaims, third-party claims, and crossclaims, unless otherwise stated.

(d) <u>Filing Procedures</u>. In adversary proceedings, motions for approval of settlements must be filed in the adversary case and served on all parties in the adversary case. Notice of the

motion for approval of a settlement must be filed in the main case and served on all parties entitled to receive notice.

United States Bankruptcy Court for the District of Maryland

Revised Local Bankruptcy Forms Effective December 1, 2024 Available on the Court's Website at: <u>www.mdb.uscourts.gov</u>

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

IN THE CIRCUIT COURT FOR _____, MARYLAND

Plaintiff,

v.

Case Number:

Defendant.

NOTICE OF FILING OF BANKRUPTCY CASE IN BANKRUPTCY COURT

You are hereby notified of the filing of a case in the <u>Division of the</u> United States Bankruptcy Court for the District of Maryland for the following debtor: _____

_____. The bankruptcy case no. is ______. It is a case under Chapter ______. filed on ______. The case is now remains pending as of the date of this Notice.

	OR
Name:	Name:
Firm:	Firm:
Address:	Address:
Telephone:	Telephone:
Attorney for the debtor	Debtor (if without counselan attorney

OR

Name:		
Firm:		
Address:		

Telephone: ______Attorney for the petitioning creditor

CERTIFICATE OF SERVICE

I hereby certify that on the	<u> day of</u>	<u>, 20, I</u>
reviewed the Court's CM/ECF sys		
	be served electronicall	y by the Court's CM/ECF system on
the following:		
Name of Trustee, Chapter	7/13	
Name of Attorney		
Name of Attorney		
I hereby further certify that, on the	e day of	, 20 , I
caused a copy of the		foregoing Notice of Filing of
	he following by [CHOO	OSE ONE: first class mail, postage
prepaid OR hand delivery]:was also	o mailed first class, por	stage prepaid to:
Name of Party		
Address of Party		
City, State Zip		
Name of Party		

Name of Party Address of Party City, State Zip

Nameof Party Addressof Party City, State Zip

[Type or print name]

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:	
, Debtor.	Case Number: Chapter
, Movant,	
v.	
Respondent.	

NOTICE OF MOTION FOR RELIEF FROM STAY AND HEARING THEREON

<u>—The Movant</u>has

filed papers with the <u>C</u>eourt seeking relief from the automatic stay of <u>11 U.S.C. § 362(a)</u> to enable it to proceed to ______.

A copy of the motion is attached.

Your rights may be affected. You should read these papers carefully and discuss them with your lawyerattorney. (If you do not have a lawyeran attorney, you may wish to consult one.)

If you do not want the <u>C</u>eourt to grant the motion for relief from stay, or if you want the <u>eC</u>ourt to consider your views on the motion, then by ______* (parties served by mail may add three (3) <u>additional</u> days to <u>the response this</u> deadline), you or your <u>lawyer</u> <u>attorney</u> must file with the Clerk of the <u>Bankruptey</u> Court a written response to the motion explaining your position and mail a copy of the response to:

[Movant's attorney's name and address, or Movant's name and address if without counselName and address of Movant's attorney or Movant (if without an attorney)]

[Names and addresses of others to be served]

If you mail, rather than <u>hand</u> deliver, your response to the Clerk of the Court for filing, you must mail it early enough so that the <u>eC</u>ourt will receive it by the <u>date_deadline</u> stated above.

If you file a timely response to the motion, the hearing on the motion will take place on _______, 20____, at ______ a.m./p.m.,** in Courtroom ______, United States Bankruptcy Court, [CHOOSE ONE: 101 West Lombard Street, Baltimore, MD 21201 or 6500 Cherrywood Lane, Greenbelt, MD 20770].

If you or your <u>lawyer attorney</u> do not file and serve a timely response to the motion, the <u>C</u>eourt may find that you do not oppose the relief sought in the motion and may grant or otherwise dispose of the motion before the scheduled hearing date.

DATE: ***

Signature (Attorney or Movant if without Counsel)

 Telephone No.

 Name of Movant's attorney or Movant (if without an attorney)

 Firm

 Address

 City, State Zip

 Telephone Number

 Email Address

 Attorney for Movant (or Movant if without an attorney)

CERTIFICATE OF SERVICE

I hereby certify that, on the _____ day of _____, 20___, I reviewed the Ceourt's CM/ECF system and it reports that an electronic copy of the Notice of Motion for Relief from Stay and Hearing Thereon will be served electronically by the eCourt's CM/ECF system on the following:

Name of Chapter 7/13 Trustee, Chapter 7/13

Name of Attorney

Name of Attorney

I hereby further certify that, on the _____ day of _____, 20___, a copy of the Notice of Motion for Relief from Stay and Hearing Thereon was also mailed first class, postage prepaid, to:

Nameof Party Addressof Party City, State Zip

Name of Party Address of Party City, State Zip

Name of Party Address of Party City, State Zip

> Signature ______ [Type or print your name]

Name of Movant's attorney or Movant (if without an attorney)

INSTRUCTIONS FOR COMPLETION OF LOCAL BANKRUPTCY FORM B

(These instructions should not be filed when the form is uploaded.)

NOTE: Remove asterisks from the form after the completion of the notice.

- [*] Insert a date that is at least **14 days** after the date this notice is mailed (service), plus any additional time provided by Federal Bankruptcy Rule 9006(a). The Court Hearing Scheduler (CHS) Program on the <u>eC</u>ourt's website and CM/ECF filing screen for this type of motion will compute the date that an objection is due. Use the date computed.
- [**] Insert a date and time from the list of dates available for the judge assigned to the case that is at least **21 days** after the date of this notice.
- [***] Insert the date notice was served.

ADDITIONAL NOTE: Service must be made pursuant to Federal Bankruptcy Rule 7004. The Certificate of Service must comply with Local Bankruptcy Rule <u>9013-4</u>7005-2.

Case 16-90000 Doc 25-1 Filed 12/01/24 Page 32 of 110

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:	
, Debtor.	Case Number: Chapter
, Movant,	
v.	
Respondent.	

NOTICE OF DEBTOR'S MOTION TO AVOID LIEN PURSUANT TO 11 U.S.C. § 522(f) AND HEARING THEREON

Your rights may be affected. You should read these papers carefully and discuss them with your <u>attorneylawyer</u>. If you do not have <u>a lawyeran attorney</u>, you may wish to consult one. A copy of the motion is attached.

If you do not want the <u>Ceourt to grant the motion avoiding to avoid the lien</u>, or if you want the <u>Ceourt to consider your views on the motion</u>, then by ______* (parties served by mail may add three (3) additional days to the response this deadline), you or your <u>attorney lawyer</u> must file with the Clerk of the <u>Bankruptey</u> Court a <u>written</u> response to the motion explaining your position and mail a copy of the response to:

[Name and address of Movant's attorney or Movant (if without an attorney)]

[Names and addresses of others to be served] [Movant's attorney's name and address, or Movant's name and address if without counsel] If you mail, rather than <u>hand</u> deliver, your response to the Clerk of the Court for filing, you must mail it early enough so that the <u>eC</u>ourt will receive it by the <u>date_deadline</u> stated above.

If you file a timely response to the motion, the hearing on the motion will take place on ______, 20____, at ______ a.m./p.m.,** in Courtroom ______, United States Bankruptcy Court, [CHOOSE ONE: 101 West Lombard Street, Baltimore, MD 21201 or 6500 Cherrywood Lane, Greenbelt, MD 20770].

If you or your <u>attorney lawyer</u> do not file and serve a timely response to the motion, the <u>C</u>eourt may find that you do not oppose the relief sought in the motion and may grant or otherwise dispose of the motion before the scheduled hearing date.

DATE:	***	
		Name of Movant's attorney or Movant (if without
		an attorney)
		Firm
		Address
		<u>City, State Zip</u>
		Telephone Number
		Email Address
		Attorney for Movant (or Movant if without an
		<u>attorney)</u>
DATE:	***	
		Signature (Attorney or Movant if without Counsel)
		Email Address
		Telephone No.

CERTIFICATE OF SERVICE

I hereby certify that, on the _____ day of _____, 20___, I reviewed the Ceourt's CM/ECF system and it reports that an electronic copy of the Notice of Debtor's Motion to Avoid Lien Pursuant to 11 U.S.C. 522(f) and Hearing Thereon will be served electronically by the Ceourt's CM/ECF system on the following:

Name of Chapter 7/13 Trustee, Chapter 7/13

Name of Attorney

Name of Attorney

I hereby further certify that, on the _____ day of _____, 20___, a copy of the Notice of Debtor's Motion to Avoid Lien Pursuant to 11 U.S.C. 522(f) and Hearing Thereon was also mailed first class mail, postage prepaid, to:

Name of Party Address of Party City, State Zip

Name of Party Address of Party City, State Zip

Name of Party Address of Party City, State Zip

 Name of Movant's attorney or Movant (if without an attorney)

 Signature

 [Type or print your name]

INSTRUCTIONS FOR COMPLETION OF LOCAL BANKRUPTCY FORM C

(These instructions should not be filed when the form is uploaded.)

NOTE: Remove asterisks from the form after the completion of the Notice.

- [*] Insert a date that is at least **28 days** after the date this notice is mailed (service), plus any additional time provided by Federal Bankruptcy Rule 9006(a). The Court Hearing Scheduler (CHS) Program on the <u>eC</u>ourt's website and CM/ECF filing screen for this type of motion will compute the date that an objection is due. Use the date computed.
- [**] Insert a date and time from the list of dates available for the judge assigned to the case that is at least **49 days** after the date of this notice.
- [***] Insert the date notice was served.

ADDITIONAL NOTE: Service must be made pursuant to Federal Bankruptcy Rule 7004 and Local Bankruptcy Rule <u>9013-44003-2</u>. The Certificate of Service must comply with Local Bankruptcy Rule <u>7005-29013-4</u>.

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:

Debtor.

APPLICATION FOR SUPPLEMENTAL ALLOWANCE OF SUPPLEMENTAL ATTORNEY'S FEES

NOW COMES _______, <u>counsel to attorney for the debtor</u>, (hereafter "Applicant") who makes this request for the allowance of <u>supplemental</u> attorney's fees for work on matters that were not reasonably expected and that are extraordinary (*see* <u>Appendix F to the Local Bankruptcy Rules</u>) in the amount of \$______ and expenses in the <u>amount of \$_______ for in connection with</u> services rendered for the benefit of the debtor and the bankruptcy estate, and in support thereof states as follows:

- 1. Applicant has served as <u>counsel to the attorney for</u> the debtor throughout the pendency of the <u>eChapter 13 proceedingscase</u>.
- 2. The fees <u>and expenses</u> sought in this <u>aApplication</u> result from services rendered for or on behalf of the debtor.
- 3. The fees <u>and expenses</u> sought to be paid to Applicant result from services rendered or required to be rendered for a matter which was not contemplated or included in the initial retainer agreement as evidenced by <u>the</u> Federal Bankruptcy Rule 2016(b) Disclosure-<u>Statement</u> filed at the beginning of this case.
- 4. The services for which the additional fees <u>and expenses</u> are now sought by Applicant are described in the attached Supplemental <u>Federal Bankruptcy Rule</u> <u>Federal Bankruptcy Rule</u> 2016(b) Disclosure <u>Statement</u>, which has been filed with the <u>Ceourt and is included herein by reference</u>.
- 5. The services for which the additional fees <u>and expenses</u> are now sought by Applicant arewere for the following reasons: (a) not reasonably expected, (b) <u>extraordinary, and (c)</u> reasonable and necessary services that benefit the estate for the following reasons:
- 6. In support of this Application, Applicant has attached relevant time records that identify the professionals who worked on this case, their hourly rates, the tasks performed, and the amount of time spent on each such task.
- 7. Prior to the filing of this Application, Applicant has been paid a total of \$______in fees and \$______in expenses in this case. Of those amounts, Applicant has received \$______in fees and \$______in expenses in distributions from the

<u>t</u>-rustee and _____ in fees and _____ in expenses in payments from the debtor or on debtor's behalf.

- 8. Applicant respectfully submits and hereby affirms to the <u>Ceourt</u> that the fees and <u>costs expenses</u> requested by this <u>aApplication</u> were both reasonable and necessary.
- 9. Further, <u>Applicant submits</u> that the fees <u>and expenses charged for the services</u> described are reasonable based <u>upon on</u> the customary fees <u>and expenses</u> charged and generally approved by this <u>Ceourt for services of this nature</u> provided by comparably skilled professionals.
- 10. No agreement or understanding exists between Applicant and any other person for the division or sharing of compensation for services rendered or costs advanced in connection with Applicant's representation of the debtor.
- 11. Applicant has reviewed the requested attorney's fees and expenses with the debtor. Applicant represents that the The debtor has requested that Applicant provide the services described herein, that the Court allow the payment of the requested attorney's fees and expenses, and, if necessary, that the Court be provided by counsel and that this Court allow the payment of the requested attorney's fees and, if necessary, approve the payment of the fees and expenses as an administrative expense through the Chapter 13 Pplan.
- 12. Applicant avers the approval of the requested fees <u>and expenses</u>:

 will not affect distribution to creditors under the plan

 will affect distribution to creditors under the plan in the following manner:

Respectfully submitted,

 Date:
 Attorney, EsquireName of Attorney

 Firm, LLC
 Address

 Address
 Address

 City, State Zip
 Telephone Number

 Email Address
 Applicant

 Address
 TelephoneEmail Address

 Telephone No.
 Telephone No.

CERTIFICATE OF SERVICE

I hereby certify that, on the _____ day of _____, 20___, I reviewed the Ceourt's CM/ECF system and it reports that an electronic copy of the Notice of Application for Supplemental Allowance of Supplemental Attorney's Fees will be served electronically by the Ceourt's CM/ECF system on the following:

Name of <u>Chapter 13</u> Trustee, <u>Chapter 13</u>

Name of Attorney

Name of Attorney

I hereby further certify that, on the _____ day of _____, 20___, a copy of the Notice of Application for Supplemental Allowance of Supplemental Attorney's Fees was also mailed first class, postage prepaid, to:

Name of Party Address of Party City, State Zip

Name of Party Address of Party City, State Zip

Name of Party Address of Party City, State Zip

Name of Applicant

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:

Debtor.

Case Number: _____ Chapter 13

NOTICE OF APPLICATION FOR ALLOWANCE OF SUPPLEMENTAL ATTORNEY'S FEES

Pursuant to Local Bankruptcy Rule 2002-1, notice is hereby given that:

- 1. <u>The debtor's attorney (hereafter "Applicant") filed an An-Application for</u> Allowance of <u>Supplemental</u> Attorney's Fees has been filed by the debtor's counsel, (hereafter "Applicant").
- 2. The application seeks <u>allowance of fees in the amount of </u><u>and expenses</u> in the amount of <u>in connection with services rendered for the benefit</u> of the debtor and the bankruptcy estate for representation in legal matters made necessary by events which have occurred during the this eChapter 13 proceedingscase.
- 3. Pursuant to the Local Bankruptcy Rules, the a<u>A</u>pplicant has filed a supplemental Federal Bankruptcy Rule 2016(b) Disclosure Statement along with the application describing services rendered on behalf of the debtor.
- <u>4.</u> If the <u>eC</u>ourt approves the application, the <u>fees</u> approved <u>fees and expenses</u> may be paid by the Chapter 13 <u>t</u>Trustee as an administrative expense.
- 4.5. Applicant avers the approval of the requested fees and expenses:
 □ will not affect distribution to creditors under the plan
 □ will affect distribution to creditors under the plan in the following manner:
- 5.6. Any objection to the application must be filed within 21 days of the date of the application with the Clerk, U.S. Bankruptey Court for the District of Maryland, of the

Bankruptcy Court (parties served by mail may add three (3) additional days to the response this deadline), with a copy sent to the undersigned counsel and the Chapter 13 tTrustee, and shall state the factual and legal grounds upon on which it is based.

6.7. The application may be approved without further order or notice if no timely objection is filed, and the <u>Ceourt</u>, in its discretion, may conduct a hearing or determine the matter without a hearing regardless of whether an objection is filed.

7.8. Parties in interest with questions may contact the undersigned.

Case 16-90000 Doc 25-1 Filed 12/01/24 Page 40 of 110

Date:	
	Name of Attorney <u>Firm</u> <u>Address</u> <u>City, State Zip</u> <u>Telephone Number</u> <u>Email Address</u> <u>Applicant</u>
Date of Notice, 20	
	Respectfully submitted,
	<u>/s/</u> Attorney, Esquire
	Firm, LLC
	Address
	Address
	<u> </u>
	Telephone No.

CERTIFICATE OF SERVICE

I hereby certify that, on the _____ day of _____, 20___, I reviewed the Ceourt's CM/ECF system and it reports that an electronic copy of the Notice of Application for Supplemental Allowance of Supplemental Attorney's Fees will be served electronically by the eCourt's CM/ECF system on the following:

Name of <u>Chapter 13</u> Trustee, <u>Chapter 13 trustee</u>

Name of Attorney

Name of Attorney

I hereby further certify that, on the _____ day of _____, 20___, a copy of the Notice of Application for Supplemental Allowance of Supplemental Attorney's Fees was also mailed first class, postage prepaid, to:

Name of Party Address of Party City, State Zip

Name of Party Address of Party City, State Zip

Name of Party Address of Party City, State Zip

Name of Applicant

Signature
 [Type or print your name]

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

Debtor.

Case Number: _____ Chapter 13

SUPPLEMENTAL DISCLOSURE OF SUPPLEMENTAL COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to <u>11 U.S.C. § 329(a)</u> and Federal Bankruptcy Rule 2016(b), I certify that I am the attorney for the above named debtor and that compensation paid, or agreed to be paid, to me after one year before the filing of the petition in bankruptcy for services rendered or to be rendered on behalf of the debtor in contemplation of or in connection with the bankruptcy case in addition to any amounts already disclosed <u>in-is</u> as follows:

For legal services, I have agreed to accept Prior to the filing of this statement, I have received Balance <u>Ddue</u>

\$		
\$		
\$		

2. The source of the compensation paid to me was:

□ The debtor □ Other (specify): _____

3. The source of the compensation to be paid to me is:

□ The debtor □ Other (specify): _____

- 4. □ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
 □ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement,
 - together with a list of the names of the people sharing in the compensation, is attached.
- 5. Since the filing of any prior Federal Bankruptcy Rule 2016(b) Disclosure-Statement in this case, counsel has <u>I have</u> agreed to perform the following additional services for the supplemental fees identified above:

6. By agreement with the debtor, the above-disclosed fee does not include the following services:

CERTIFICATION

_____.

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor in this bankruptcy <u>proceedingscase</u>.

Date:	
	Name of Attorney
	Firm
	Address
	City, State Zip
	Telephone Number
	Email Address
	Attorney for Debtor
Date:	
	Signature of attorney
	Name of law firm

CERTIFICATE OF SERVICE

I hereby certify that, on the _____ day of _____, 20___, I reviewed the Ceourt's CM/ECF system and it reports that an electronic copy of the Supplemental Disclosure of Supplemental Compensation of Attorney for Debtor will be served electronically by the Ceourt's CM/ECF system on the following:

Name of <u>Chapter 13</u> Trustee, <u>Chapter 13 trustee</u>

Name of Attorney

Name of Attorney

I hereby further certify that, on the _____ day of _____, 20___, a copy of the Supplemental-Disclosure of Supplemental Compensation of Attorney for Debtor was also mailed first class, postage prepaid, to:

Name of Party Address of Party City, State Zip

Name of Party Address of Party City, State Zip

Name-of Party Address-of Party City, State Zip

Name of Applicant

Signature
 [Type or print your name]

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:

Debtor.

Case Number: _____ Chapter _____

MOTION FOR ADMISSION PRO HAC VICE

Pursuant to Local Bankruptcy Rule 9010-3(b) of this Court, and Local District Court Rule 101.1(b), of the U.S. District Court for the District of Maryland;

_____, Esquire, a member in good standing of the bar of this Court, moves the admission of ______, Esquire, to appear *pro hac vice* in the <u>above-</u>captioned proceeding <u>bankruptcy case</u> as <u>attorney</u> for _____.

Movant and the proposed admittee **respectfully** certify as follows:

- 1. The proposed admittee is not a member of the <u>Bb</u>ar of Maryland.
- 2. The proposed admittee does not maintain a law office in Maryland.
- 3. The proposed admittee is a member in good standing of the bar of the following Setate or United States Courts:

State Court <u>& and</u> Date of Admission

U.S. Court & and Date of Admission

- 5. The proposed admittee has never been disbarred, suspended, or denied admission to practice law in any jurisdiction. (NOTE: If the proposed admittee has been disbarred, suspended, or denied admission to practice law in any jurisdiction, then <u>he the proposed admittee</u> must submit a statement fully explaining all relevant facts.)

¹ See Local District Court Rule 101(1)(b)(iii).

- 6. The proposed admittee is familiar with the Federal Bankruptcy Rules, the this Court's Local Bankruptcy Rules, the Federal Rules of Evidence, and the Maryland Lawyers' Attorneys' Rules of Professional Conduct, and understands that he the proposed admittee shall be subject to the disciplinary jurisdiction of this Court.
- Co-counsel for the proposed admittee in this proceeding bankruptcy case will be the undersigned or ______, Esquire, who has been formally admitted to the bar of the U.S₁; District Court for the District of Maryland.
- 8. It is understood that admission *pro hac vice* does not constitute formal admission to the bar of the U.S. District Court for the District of Maryland.
- 9. <u>Movant or the proposed admittee has electronically paid</u> Tthe \$100.00 fee for admission *pro hac vice* is enclosed through CM/ECF or encloses a check or money order in the amount of \$100.00 payable to "Clerk of Court, United States <u>Bankruptcy Court."</u>. (Payment may be made by check of money order payable to: <u>Clerk of Court, United States Bankruptcy Court or paid electronically through</u> <u>CM/ECF.)</u>
- 10. We hereby certify under <u>penalties penalty</u> of perjury that the foregoing statements are true and correct.

Respectfully submitted,

/s/	/s/_
Movant Attorney, Esquire	Proposed Admittee's Name
Maryland U.S. District Court Number	Firm , LLC
Firm , LLC	Address
Address	AddressCity, State Zip
AddressCity, State Zip	Telephone
Telephone	Email Address
Email Address	Proposed Admittee
Movant	

CERTIFICATE OF SERVICE

I hereby certify that, on the _____ day of _____, 20___, I reviewed the Ceourt's CM/ECF system and it reports that an electronic copy of the Motion for Admission Pro Hac Vice will be served electronically by the Ceourt's CM/ECF system on the following:

Name of Chapter 7/13 Trustee, Chapter 13 trustee

Name of Attorney

Name of Attorney

I hereby further certify that, on the _____ day of _____, 20___, a copy of the Motion for Admission Pro Hac Vice was also mailed first class, postage prepaid, to:

Name of Party Address of Party City, State Zip

Name of Party Address of Party City, State Zip

Name-of Party Address-of Party City, State Zip

Name of Movant

Signature

[Type or print your name]

IN	THE UNITED STATES BANKRUPTCY COUR	Т
	FOR THE DISTRICT OF MARYLAND	
	at Choose an item.	

In re:

Case Number: Chapter

Debtor.

ORDER GRANTING MOTION FOR ADMISSION PRO HAC VICE

The Court having considered the Motion for Admission Pro Hac Vice to admit [ENTER NAME OF PROPOSED PRO HAC COUNSEL] ("Pro Hac Counsel") as attorney counsel for [ENTER NAME OF PARTY REPRESENTED], and the certified statements in support thereof, and upon the recommendation of [ENTER NAME OF LOCAL COUNSEL MOVANT], local counsel herein, it is, by the United States Bankruptcy Court for the District of Maryland,

ORDERED, that the motion is granted pursuant to Local Bankruptcy Rule 9010–3(b) and District Court Local District Court Rule 101.1(b) and Pro Hac Counsel is admitted pro hac vice in this bankruptcy case; and it is further

ORDERED, that [ENTER PRO HAC VICE ATTORNEY NAME] Pro Hac Counsel must register for a CM/ECF filing account on the eCourt's web-site at -https://www.mdb.uscourts.gov/for-attorneys/training-and-registration-for-electronic-filing; and it is further

ORDERED, that counsel Pro Hac Counsel must use their own CM/ECF filing account to file a notice of appearance in the case to begin receiving electronic notices after being admitted pro hac vice.

 cc:
 Debtor and Address

 Attorney for Debtor and Address
 Movant and Address

 Movant and Address
 Local Counsel and Address

 Pro Hac Counsel
 Trustee

 U.S. Trustee
 U.S. Trustee

End of OrderEND OF ORDER

Case 16-90000 Doc 25-1 Filed 12/01/24 Page 50 of 110

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:	
, Debtor.	Case Number: Chapter
, Movant,	
V,	Account No (Loan account number that bears lien sought to be avoided)
Respondent.	

NOTICE OF DEBTOR'S MOTION TO AVOID LIEN ON PRINCIPAL RESIDENCE <u>PURSUANT TO 11 U.S.C. § 506 AND HEARING THEREON</u>

<u>filed a motion to avoid a lien held by the</u> <u>Respondent pursuant to 11 U.S.C. § 506</u>. A copy of the motion is attached. A motion was filed on behalf of the debtor to avoid a lien held by

Your rights may be affected. You should read these papers carefully and discuss them with your <u>attorneylawyer</u>. If you do not have <u>a lawyeran attorney</u>, you may wish to consult one. <u>A copy of the motion is attached</u>.

If you do not want the <u>Ceourt</u> to grant the motion <u>avoiding the to avoid the lien</u>, or if you want the <u>eC</u>ourt to consider your views on the motion, then by ______* (parties served by mail may add three (3) <u>additional</u> days to <u>the response this</u> deadline), you or your <u>attorney lawyer</u> must file with the Clerk of the <u>Bankruptey</u> Court a response to the motion explaining your position and mail a copy of the response to:

[Name and address of Movant's attorney or Movant (if without an attorney)]

[Names and addresses of others to be served] [Movant's attorney's name and address, or Movant's name and address if without counsel] If you mail, rather than <u>hand</u> deliver, your response to the Clerk of the Court for filing, you must mail it early enough so that the <u>eC</u>ourt will receive it by the <u>date_deadline</u> stated above.

If you file a timely response to the motion, the hearing on the motion will take place on _______, 20____, at _______ a.m./p.m.,** in Courtroom ______, United States Bankruptcy Court, [CHOOSE ONE: 101 West Lombard Street, Baltimore, MD 21201 or 6500 Cherrywood Lane, Greenbelt, MD 20770]______

If you or your <u>attorney lawyer</u> do not file and serve a timely response to the motion, the <u>eC</u>ourt may find that you do not oppose the relief sought in the motion and may grant or otherwise dispose of the motion before the scheduled hearing date.

DATE:	* * *	
		Name of Movant's attorney or Movant (if without
		an attorney)
		<u>Firm</u>
		Address
		City, State Zip
		Telephone Number
		Email Address
		Attorney for Movant (or Movant if without an
		attorney)
DATE:	***	
	re (Attorney or Movant i	if without Counsel)
	Felephone No.	

CERTIFICATE OF SERVICE

I hereby certify that, on the _____ day of _____, 20___, I reviewed the Ceourt's CM/ECF system and it reports that an electronic copy of the Notice of Debtor's Motion to Avoid Lien on Principal Residence Pursuant to 11 U.S.C. § 506 and Hearing Thereon will be served electronically by the Ceourt's CM/ECF system on the following:

Name of Chapter 7/13 Trustee, Chapter 7/13

Name of Attorney

Name of Attorney

I hereby further certify that, on the _____ day of _____, 20___, a copy of the Notice of Debtor's Motion to Avoid Lien on Principal Residence Pursuant to <u>11 U.S.C. § 506</u> and Hearing Thereon was also mailed first class mail, postage prepaid, to:

Name of Party Address of Party City, State Zip

Name of Party Address of Party City, State Zip

Name of Party Address of Party City, State Zip

> <u>Name of Movant's attorney or Movant (if without</u> <u>an attorney)</u>

Signature
 [Type or print your name]

INSTRUCTIONS FOR COMPLETION OF LOCAL BANKRUPTCY FORM G

(These instructions should not be filed when the form is uploaded.)

NOTE: Remove asterisks from the form after the completion of the Notice.

- [*] Insert a date that is at least **28 days** after the date this notice is mailed (service), plus any additional time provided by Federal Bankruptcy Rule 9006(a). The Court Hearing Scheduler (CHS) Program on the <u>eC</u>ourt's website and CM/ECF filing screen for this type of motion will compute the date that an objection is due. Use the date computed.
- [**] Insert a date and time from the list of dates available for the judge assigned to the case that is at least **49 days** after the date of this notice.
- [***] Insert the date notice was served.

ADDITIONAL NOTE: Service must be made pursuant to Federal Bankruptcy Rule 7004 and Local Bankruptcy Rule 4003-2. The Certificate of Service must comply with Local Bankruptcy Rule <u>9013-47005-2</u>.

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:	
, Debtor.	Case Number: Chapter <u>13</u>
, Movant,	
V.	
, Respondent.	

ORDER GRANTING MOTION TO AVOID LIEN ON DEBTOR'S PRINCIPAL RESIDENCE PURSUANT TO <u>11 U.S.C. § 506</u>

Having considered the debtor's <u>m</u>Motion to <u>a</u>Avoid <u>l</u>Lien, and any response filed thereto, and it appearing that proper notice has been given, pursuant to <u>11 U.S.C. § 506</u>, and for the reasons set forth in the cases of <u>Branigan v. Davis (In re Davis), 716 F.3d 331 (4th</u> <u>Cir. 2013), Johnson v. Asset Management Group, LLC, 226 B.R. 364 (D. Md. 1998), and in</u> <u>First Mariner Bank v. Johnson, 411 B.R. 221 (D. Md. 2009), and Johnson v. Asset</u> <u>Management Group, LLC, 226 B.R. 364 (D. Md. 1998), it is</u>, by the United States Bankruptcy Court for the District of Maryland,

ORDERED, that the claim of the respondent be and is hereby deemed wholly

unsecured; and it is further,

ORDERED, that if the respondent has filed or timely files a proof of claim, the claim of the respondent be and hereby is allowed as a general unsecured claim for purposes of distributions under the debtor's plan; and it is further₃

ORDERED, that allowance of the claim of the respondent as an unsecured claim pursuant to this order is without prejudice to objection to such claim on other grounds.

cc: <u>Debtor</u>

Debtor's Attorney <u>Movant</u> <u>Movant's Attorney</u> <u>Respondent</u> <u>Respondent's Attorney</u> <u>Chapter 13 Trustee</u> <u>Non-Debtor Co-Owner (with address)</u> <u>U.S. Trustee</u>

Trustee

Debtor Name and Address Debtor's Attorney Name and Address Non-debtor Co-owner and Address Respondent Name and Address U.S. Trustee

END OF ORDER

INSTRUCTIONS FOR COMPLETION OF LOCAL BANKRUPTCY FORM H

(These instructions should not be filed when the form is uploaded.)

NOTE: Local Bankruptcy Rule 3012-1 requires a motion to avoid a lien on a Chapter 13 debtor's principal residence to be filed with a proposed order conforming to this Local Bankruptcy Form H. The movant may revise the form to make the grammar appropriate for joint cases.

Proposed orders must be prepared in compliance with Local Bankruptcy Rule 9013-3.

Case 16-90000 Doc 25-1 Filed 12/01/24 Page 57 of 110

[USE FOR ADVERSARY PROCEEDING]

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND at Choose an item.

ORDER ASSIGNING MATTER TO THE BANKRUPTCY DISPUTE <u>RESOLUTION PROGRAM AND APPOINTING MEDIATOR</u>RESOLUTION <u>ADVOCATE</u>

<u>The parties to this adversary proceeding (the "Adversary Proceeding") have requested</u> <u>submission of their disputes to this Court's Bankruptcy Dispute Resolution Program (the</u> <u>"BDRP").</u>

Therefore, it is, by the United States Bankruptcy Court for the District of Maryland,

ORDERED, that the matters that are the subject of this Adversary Proceeding are referred to the BDRP; and it is further

ORDERED, that (email) is appointed as the resolution advocate under the BDRP (the "Resolution Advocate") [IF NON-JUDGE MEDIATOR, ADD: and shall be compensated one-half by the Plaintiff and one-half by the Defendant unless otherwise agreed in writing by the parties]; and it is further

[IF JUDGE MEDIATOR, ADD: ORDERED, that in his/her role as Resolution Advocate, the Resolution Advocate shall retain the same immunity he/she has as a judge under federal law and common law from liability for any act or omission in connection with the mediation and from compulsory process to testify or produce documents in connection with the mediation; and it is further]

ORDERED, that the Plaintiff and the Defendant are directed to comply with the requirements of the BDRP as set forth in Local Rule 9019-2 except to the extent the requirements are modified by the Resolution Advocate; and it is further

ORDERED, that the BDRP conference shall be completed by ______, provided, however, that this deadline may be extended by a further Court order or by the parties to this Adversary Proceeding if they stipulate to an extension in writing and file the stipulation with the Court; and it is further

ORDERED, that the Plaintiff and the Defendant shall file a joint report regarding the status of this Adversary Proceeding no later than ; and it is further

ORDERED, that the Plaintiff's attorney shall provide to the Resolution Advocate, within three (3) days from the date of this Order, a copy of this Order and the contact information for all parties and all attorneys in this Adversary Proceeding participating in the BDRP; and it is further

[OPTIONAL: ORDERED, that the deadlines set forth in the Scheduling Order entered in this Adversary Proceeding are stayed pending completion of the BDRP and further order of the Court.]

<u>cc:</u> <u>All parties</u> <u>All attorneys</u>

END OF ORDER

[USE FOR CONTESTED MATTER]

FOR THE DISTR	ES BANKRUPTCY COURT ICT OF MARYLAND ose an item.
In re:	
, 	Case Number: Chapter
<u>Movant,</u>	
<u>v.</u> ,	
<u>Respondent.</u>	
	<u>TO THE BANKRUPTCY DISPUTE</u> POINTING RESOLUTION ADVOCATE
	atter (collectively, the "Contested Matter"): XET NUMBERS OF PLEADINGS]
	re requested submission of the Contested Matter to

Therefore, it is, by the United States Bankruptcy Court for the District of Maryland,

ORDERED, that the disputes addressed in the Contested Matter are referred to the BDRP; and it is further

ORDERED, that (email) is appointed as the resolution advocate under the BDRP (the "Resolution Advocate") [IF NON-JUDGE MEDIATOR, ADD: and shall be compensated by the parties to the Contested Matter in equal shares unless otherwise agreed in writing by the parties]; and it is further

[IF JUDGE MEDIATOR, ADD: ORDERED, that in his/her role as Resolution Advocate, the Resolution Advocate shall retain the same immunity he/she has as a judge under federal law and common law from liability for any act or omission in connection with the mediation and from compulsory process to testify or produce documents in connection with the mediation; and it is further]

ORDERED, that the parties to the Contested Matter are directed to comply with the requirements of the BDRP as set forth in Local Rule 9019-2 except to the extent the requirements are modified by the Resolution Advocate; and it is further

ORDERED, that the BDRP conference shall be completed by ______, provided, however, that this deadline may be extended by a further Court order or by the parties to the Contested Matter if they stipulate to an extension in writing and file the stipulation with the Court; and it is further

ORDERED, that the parties to the Contested Matter shall file a joint report regarding the status of the Contested Matter no later than ; and it is further

ORDERED, that the Movant's attorney shall provide to the Resolution Advocate, within three (3) days from the date of this Order, a copy of this Order and the contact information for all parties and all attorneys in the Contested Matter participating in the BDRP; and it is further

[OPTIONAL: ORDERED, that the deadlines set forth in any scheduling order entered in connection with the Contested Matter are stayed pending completion of the BDRP and further order of the Court.]

 cc:
 Debtor

 Debtor's Attorney

 Movant

 Movant's Attorney

 Respondent

 Respondent's Attorney

 [OTHER PARTICIPATING PARTIES AND THEIR ATTORNEYS]

END OF ORDER

In an effort to facilitate resolution of the dispute herein, and

□ the parties having requested in writing

□ the above-signed Judge having determined

that the above-captioned contested matter/adversary proceeding/dispute be assigned to the Bankruptcy Dispute Resolution Program, it is, by the United States Bankruptcy Court for the District of Maryland

ORDERED, pursuant to Local Bankruptcy Rule 9019-2, that the matter that is the subject of the instant dispute is assigned to the Bankruptcy Dispute Resolution Program; and it is further

ORDERED, that ______ is appointed Mediator; and it is further

ORDERED; that the deadlines in the scheduling order previously entered will be stayed pending the conclusion of the Bankruptcy Dispute Resolution proceeding. The deadlines will be reinstated, with modifications if necessary, upon request of the parties, within fourteen (14) days after the conclusion of the proceeding. The parties shall jointly inform the Court of the outcome of the Bankruptcy Dispute Resolution proceeding within fourteen (14) days of its resolution so that appropriate action can be taken..

cc:<u>All Parties</u> <u>All Counsel</u>

END OF ORDER

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:	
, Debtor (s) .	Case Number: Chapter
, Plaintiff <u>/Movant(s),</u>	
ν.	Adversary Number: (if appropriate)
, Defendant/ <u>Respondent(s).</u>	

<u>CERTIFICATE RE: BDRP CONFERENCE</u>REPORT OF <u>MEDIATOR</u>RESOLUTION <u>ADVOCATE</u>

I hereby certify that, pursuant to an Order of AssignmentAssigning Matter to the	ne
Bankruptcy Dispute Resolution Program and Appointing Mediator Resolution Advoca	te entered
by this Court to the Bankruptcy Dispute Resolution Program datedon	
, 20, a mediation conference was held on, 20	(or
other dispute resolution method) was was not held.	`
(If Applicable) Date: Continued Date:	

A settlement of this matter was <u>was not</u> <u>[was / was not]</u> reached.

Date:

Name of Resolution Advocate Firm/Organization Address City, State Zip Telephone Number Email Address Resolution Advocate

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Dated:	
	Mediator
	(Type or Print Name)

Case 16-90000 Doc 25-1 Filed 12/01/24 Page 64 of 110

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:	
, Debtor.	Case Number: Chapter
, Plaintiff/Movant,	
V.	Adversary Number: (if appropriate)
, Defendant/Respondent.	<u>(For submission to Clerk</u> of Court; not for filing)

REPORT OF BDRP CONFERENCE MEDIATOR'S RESOLUTION ADVOCATE'S REPORT TO BDRP ADMINISTRATOR (for submission to the Clerk of the Bankruptcy Court)

I, _____, <u>the resolution advocate Mediator assigned to</u> <u>mediate a dispute in this proceeding pursuant to the Court's Bankruptcy Dispute Resolution</u> Program (<u>"BDRP"</u>) for the dispute in the above referenced case, state <u>as follows</u>:

 1.
 I held Aa mediation conference (or other dispute resolution method) was held on _______

 with the individuals identified on the (attached attendance form(s)). (If Applicable) Continued Date: _________

 attendance form(s).

2. The parties complied with the Local Bankruptcy Rules governing the mediation conference. [OR The parties did not comply with the Local Bankruptcy Rules governing the mediation conference but complied with all procedures established by me.]were _____ were not _____ complied with. If not, how? ______

2.3. A settlement of this matter [was / was not] reached. [If a settlement was reached, add: (plaintiff/defendant/other) prepared or will prepare a written stipulation or agreement setting forth the terms of the settlement. Prior to the preparation of a final written agreement, the parties chose [to put / not to put] the agreement on the record in a hearing before the Court.]

LBF J3 v.202<mark>3</mark>4

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3. A settlement of this matter was _____ was not _____ reached.

5. Prior to the preparation of a final written agreement, the parties chose to put the agreement on the court record. Yes No_____

6.4. I spent _____ hours in preparing for and scheduling the <u>mediation</u> conference(s).

7.5. I spent _____ hours attending the <u>mediation</u> conference(s).

8. The dispute resolution procedure utilized was: (Check as many as applicable. If more than one is applicable, give the appropriate percentage of time spent on each).

Early Neutral Evaluation
Settlement Negotiation
- Mediation

9.6. Comments/Suggestions:

Date:	
	Name of Resolution Advocate
	<u>Firm/Organization</u>
	Address
	<u>City</u> , State Zip
	Telephone Number
	Email Address
	Resolution Advocate
Dated:	
	Mediator
	(Type or Print Name)

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BDRP SESSION ATTENDANCE FORM

Case Name:
Case Number:
Adversary Proceeding Name:
Adversary Proceeding Number:
Date(s) of Mediation Conference:
Mediator:

Instructions: Please have **all attorneys and client representatives** who attend the <u>mediation conference(s)</u> provide the following information. The purpose of this information is to facilitate survey research of the Court's review the value of the BDRP.

ATTORNEYS

Name:	Name:
Firm Name:	Firm Name:
Address:	Address:
Phone:()	Phone: ()
Attorney for:	Attorney for:

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Name:	Name:
Firm Name:	
Address:	
Phone:()	
Attorney for:	Attorney for:
CLIH	ENT REPRESENTATIVE <u>S</u>
Name:	Name:
Firm Name:	
Address:	
Phone:()	
Party Representing:	Party Representing:
Name:	Name:
Firm Name:	
Address:	
Phone:()	
Party Representing:	Party Representing:

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Name:	Name:
Firm Name:	Firm Name:
Address:	Address:
Phone:()	Phone: ()
Party Representing:	Party Representing:

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:	
, Debtor.	Case Number: Chapter
, Movant,	
v.	
Respondent.	

NOTICE OF THE DEBTOR'S MOTION TO VALUE COLLATERAL AND TO AVOID SECURITY INTEREST PURSUANT TO <u>11 U.S.C. § 506</u> AND HEARING THEREON

filed a motion to value collateral or to avoid a security interest held by the Respondent pursuant to <u>11 U.S.C. § 506</u>. A copy of the motion is <u>attached.</u>

A motion was filed on behalf of the debtor to value collateral or to avoid a security interest held by ______. Your rights may be affected. You should read these papers carefully and discuss them with your <u>lawyerattorney</u>. If you do not have <u>a lawyeran attorney</u>, you may wish to consult one. A copy of the motion is attached.

If you do not want the <u>Ceourt</u> to grant the motion <u>avoiding the liento value collateral or avoid a</u> <u>security interest</u>, or if you want the <u>Ceourt</u> to consider your views on the motion, then by ______* (parties served by mail may add three (3) <u>additional</u> days to <u>the response this</u> deadline), you or your <u>lawyer attorney</u> must file with the Clerk of the <u>Bankruptcy</u> Court a response to the motion explaining your position and mail a copy of the response to:

[Movant's attorney's name and address, or Movant's name and address if without counsel] [Name and address of Movant's attorney or Movant (if without an attorney)]

[Names and addresses of others to be served]

If you mail, rather than <u>hand</u> deliver, your response to the Clerk of the <u>C</u>eourt for filing, you must mail it early enough so that the <u>eC</u>ourt will receive it by the <u>date deadline</u> stated above.

If you file a timely response to the motion, the hearing on the motion will take place <u>on</u>______, 20____, at ______ a.m./p.m.,** in Courtroom ______, United States Bankruptcy Court, ________ _____[CHOOSE ONE: 101 West Lombard Street, Baltimore, MD 21201 or 6500 Cherrywood Lane, Greenbelt, MD 20770].

If you or your <u>lawyer attorney</u> do not file and serve a timely response to the motion, the <u>Ceourt</u> may find that you do not oppose the relief sought in the motion and may grant or otherwise dispose of the motion before the scheduled hearing date.

DATE:		***	
			Name of Movant's attorney or Movant (if without
			an attorney)
			Firm
			Address
			City, State Zip
			Telephone Number
			Email Address
			Attorney for Movant (or Movant if without an
			<u>attorney)</u>
DATE:	***	-	
Signat	t <mark>ure (Attorney o</mark>	r Movant if v	without Counsel)
	- Telephone No	•	

CERTIFICATE OF SERVICE

I hereby certify that, on the _____ day of _____, 20___, I reviewed the <u>Ceourt's CM/ECF system and it reports that an electronic copy of the notice and motion to value collateral or to avoid lien Notice of the Debtor's Motion to Value Collateral and to Avoid <u>Security Interest Pursuant to 11 U.S.C. § 506 and Hearing Thereon</u> will be served electronically by the <u>Ceourt's CM/ECF system on the following:</u></u>

Name of Chapter 7/13 Trustee, Chapter 7/13

Name of Attorney

Name of Attorney

I hereby further certify that, on the _____ day of _____, 20___, a copy of the notice and motion to value collateral or to avoid lien Notice of the Debtor's Motion to Value Collateral and to Avoid Security Interest Pursuant to 11 U.S.C. § 506 and Hearing Thereon was also mailed first class mail, postage prepaid, to:

Name of Party Address of Party City, State Zip

Name of Party Address of Party City, State Zip

Name-of Party Address-of Party City, State Zip

Name of Movant's attorney or Movant (if without an attorney)

[Type or print your name]

INSTRUCTIONS FOR COMPLETION OF LOCAL BANKRUPTCY FORM K

(These instructions should not be filed when the form is uploaded.)

NOTE: Remove asterisks from the form after the completion of the Notice.

- [*] Insert a date that is at least **28 days** after the date this notice is mailed (service), plus any additional time provided by Federal Bankruptcy Rule 9006(a). The Court Hearing Scheduler (CHS) Program on the <u>eC</u>ourt's website and CM/ECF filing screen for this type of motion will compute the date that an objection is due. Use the date computed.
- [**] Insert a date and time from the list of dates available for the judge assigned to the case that is at least **49 days** after the date of this notice.
- [***] Insert the date notice was served.

ADDITIONAL NOTE: Service must be made pursuant to Federal Bankruptcy Rule 7004 and Local Bankruptcy Rule 3012-<u>1</u>². The <u>eC</u>ertificate of <u>sS</u>ervice must comply with Local Bankruptcy Rule <u>9013-47005-2</u>.

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:	
, Debtor.	Case Number: Chapter <u>13</u>
, Movant,	
V.	
, Respondent.	

ORDER GRANTING MOTION TO VALUE COLLATERAL AND TO AVOID SECURITY INTEREST

Having considered the debtor's motion to value collateral and avoid a security interest in the property described as (the "Collateral"), and any response filed thereto, and it appearing that proper notice has been given, pursuant to <u>11</u> U.S.C. § 506, it is, by the United States Bankruptcy Court for the District of Maryland,

ORDERED, that the value of the <u>eC</u>ollateral <u>securing respondent's claim</u> is <u>determined to</u> <u>be</u>\$_____; and it is further,

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ORDERED, that the respondent holds a secured claim to the extent of the value of the Collateral and a general unsecured claim to the extent of any amount owed to the respondent in excess of the value of the Collateral; and it is further

ORDERED, that at such time as a discharge order is entered pursuant to <u>11 U.S.C.</u> <u>§ 1328</u> or the debtor completes performance of the debtor's confirmed Chapter 13 <u>pP</u>lan in this case, the lien held in favor of <u>the</u> respondent on the debtor's interest in the <u>Collateral property</u> <u>described as</u>_________ is avoided to the extent of the respondent's unsecured claim; and it is further₅

ORDERED, that if the respondent has filed or timely files a proof of claim, the claim of the respondent be and hereby is allowed for purposes of distributions under the debtor's plan as a secured claim in an amount not to exceed the value of the respondent's c<u>C</u>ollateral and as a general unsecured claim for the balance; and it is further;

ORDERED, that allowance of the claim of the respondent pursuant to this order is without prejudice to objection to such claim on other grounds.

cc: <u>Debtor</u>

Debtor's Attorney <u>Movant</u> <u>Movant's Attorney</u> <u>Respondent</u> <u>Respondent's Attorney</u> <u>Chapter 13 Trustee</u> <u>Non-Debtor Co-Owner (with address)</u> U.S. Trustee

Trustee

Debtor Name and Address Debtor's Attorney Name and Address Non-debtor Co-owner and Address Respondent Name and Address U.S. Trustee

END OF ORDER

NOTE: Local Bankruptcy Rule 3012-1 requires a motion in a Chapter 13 case to value collateral or avoid security interest in personal property or in real property that is not a debtor's principal residence to be filed with a proposed order conforming to this Local Bankruptcy Form - L. The movant may revise the form to make the grammar appropriate for joint cases.

INSTRUCTIONS FOR COMPLETION OF LOCAL BANKRUPTCY FORM L (These instructions should not be filed when the form is uploaded.)

NOTE: Local Bankruptcy Rule 3012-1 requires a motion to value collateral and avoid a security interest in real or personal property that is not a Chapter 13 debtor's principal residence to be filed with a proposed order conforming to this Local Bankruptcy Form L. The movant may revise the form to make the grammar appropriate for joint cases.

Proposed orders must be prepared in compliance with Local Bankruptcy Rule 9013-3.

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:			
Deb	,	Case Number Chapter 13	••
	CHAPTI	ER 13 PLAN	
	Original Plan Am	ended Plan	— Modified Plan
1. GEN	ERAL PLAN PROVISIONS.		
declarations <i>a box is mar</i>	Debtor debtor proposes the followi (mark <u>one</u> of the following boxes) <i>ked as "does not" or if more th</i> Il be ineffective if set out later in the	that apply for each an one box is mark	of 1.1, 1.2, and 1.3. below). If
1.1 This <u>p</u> P lan: OR	Declaration as to Nonstandard does not contain nonstandard contains nonstandard provisi	l provisions.	on 9 below.
1.2 This p P lan: OR	Declaration as to Limiting Sec does not limit the amount of limits the amount of a secure securing the claim as set out	a secured claim. d claim based on tl	
1.3 This p P lan: OR	Declaration as to Avoiding Sec does not avoid a security inter- avoids a security interest or 1	erest or lien.	ction 5.1 through 5.4 below.
2. NOT	ICES.		
	should read this plan carefully and cover an attempt to be a set of the set		

2.1. Notices to Creditors.

Your rights may be affected by this \underline{pP} lan. Your claim may be reduced, modified, or eliminated. *The declarations set out in Section 1 above may be of particular importance*.

If you oppose the pPlan's treatment of your claim or any provision of this pPlan, 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 Court may confirm this pPlan without further notice if no objection to confirmation is filed. See Federal Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under the pPlan.

2.2. Notices to Debtors.

This form lists options that may be appropriate in some cases, but not all cases. Just because an option is listed on the form does not mean that it is appropriate for you. Plans contrary to the local rules Court's Local Bankruptcy Rules and Court rulings may not be confirmed.

3. PLAN TERMS.

The <u>d</u>Debtor's future earnings are submitted to the supervision and control of the <u>T</u>trustee, and the <u>d</u>Debtor will pay as follows such future earnings as set forth in this Section 3 (mark and complete <u>one</u> of 3.1, 3.2, or 3.3 and/or 3.4 below; and, optionally, 3.5 as applicable):

	3.1	Even Monthly Payments.	
	\$	per month for a term of	months.
OR			
	3.2	Varying Monthly Payments.	
	\$	per month for	_ month(s),
	\$	per month for	_ month(s),- <u>and</u>
			_ month(s), for a total term of months.
OR		-	
	3.3	Varying Monthly Payments Before	e and After Confirmation.
	\$	per month before confirmation	on of this pPlan (use Section 4.6.1 below to
list the	e adequa	ate protection payments to be made be	fore confirmation), and \$ per
month	after co	onfirmation of this plan, for a total terr	n of months.
AND/	OR		
	3.4	Additional Payments.	
	In add	ition to monthly pPlan payments unde	r 3.1, 3.2, or 3.3, above, the \underline{dP} ebtor will
make	the pay	ments listed below:	
Amou	nt	Date	Source of Payment

3.5 Additional Payment of Tax Refunds.

The <u>d</u> Debtor will provide the <u>t</u> Trustee with copies of state and federal tax returns for the years listed below within 15 days of filing the returns (and must timely file the returns on or before April 15 of each year). Not later than June 1 of each year, the <u>d</u> Debtor will pay into the <u>p</u> lan the amount of refunds exceeding (the amount already pro-rated on Schedule I, if any) for each of the listed years unless otherwise ordered by the Court. The tax refund payments are in addition to, and not a credit against, the other payments required to be paid

 \square

under the <u>p</u>Plan. The <u>d</u>-bebtor will not make any change to the number of any federal and state tax withholding allowances claimed as of the petition date without 30 days prior notice to the <u>t</u>-rustee.

_This commitment covers tax years (list): ______.

4. DISTRIBUTION OF PLAN PAYMENTS.

From the payments made, the trustee will make distributions in the order listed below:

4.1 Trustee's Commission.

The <u>t</u>**T**rustee will receive the allowed <u>t</u>**T**rustee commission under <u>11 U.S.C. § 1326(b)(2)</u>.

4.2 Administrative Claims.

Next to be paid, except as provided in Section 4.3 below, are administrative claims under 11 U.S.C. § 507(a)(2), including <u>d</u> bebtor's <u>attorneyCounsel</u> fee balance of due and payable pursuant to a fee arrangement made under Subparagraphs 4.A, B, or C of Appendix F to the Local Bankruptcy Rules.

4.3 Domestic Support Obligations and Non-Appendix F Attorney Fees.

Next to be paid, at the same time and pro rata, are allowed unsecured claims for: (i) domestic support obligations under <u>11 U.S.C. § 507(a)(1)</u>; and (ii) any <u>d</u>Debtor's <u>attorneyCounsel</u> fee allowed under <u>11 U.S.C. § 507(a)(2)</u> by Bankruptcy Court order following an application pursuant to a fee arrangement under <u>Section Paragraph</u> 7 of Appendix F to the Local Bankruptcy Rules. Debtor's <u>attorneyCounsel</u> fee balance to be paid through the <u>p</u>Plan is expected to be in the amount of § ______.

4.4 Former Chapter 7 Trustee Claims.

Next to be paid are any claims payable to the former Chapter 7 <u>t</u>-rustee under <u>11 U.S.C.</u> <u>\$ 1326(b)(3)</u>. List the monthly payment: \$_____.

4.5 **Priority Claims.**

Next to be paid are other priority claims defined by <u>11 U.S.C. § 507(a)(3) - (10)</u>. List the expected claims below:

Priority Creditor

Expected Claim Amount

4.6 Secured Claims.

Next to be paid, at the same time and pro rata with payments on priority claims under Section 4.5 above, are secured claims as set forth below. The holder of an allowed secured claim retains its lien under <u>11 U.S.C. § 1325(a)(5)(B)(i)</u>. Any allowed secured claim listed in the <u>pP</u>lan to be paid by the <u>t</u>-rustee will be deemed provided for under the <u>pP</u>lan. Any allowed secured claim not listed in the <u>pP</u>lan to be paid by the <u>T</u>trustee, or not stated to be paid outside of or otherwise addressed in the <u>Pp</u>lan, will be deemed not provided for under the <u>pP</u>lan and will not be discharged.

4.6.1. Adequate Protection Payments for Claims Secured by or Subject to a Lease of Personal Property

Beginning not later than 30 days after the petition date and until the pPlan is confirmed, the dPebtor will directly pay adequate protection payments for claims secured by or subject to a lease of personal property for: *None* or the *Claims Listed Below* (mark <u>one</u> box only). After confirmation of the Pplan, the claims will be paid under Section 4.6.3. Make sure to list the amount of the monthly payment the dPebtor will pay before confirmation, and list the last 4 digits only of the account number, if any, the lienholder uses to identify the claim:.

Lessor <u>or</u> /	Property <u>or</u>		
<u>Lienholder</u>	Collateral	Acct. No (last 4 numbers).	Monthly Payment

4.6.2. Pre-petition Arrears on Secured Claims.

Pre-petition arrears on secured claims will be paid through the \underline{Pp} lan in equal monthly amounts while the \underline{Dd} ebtor directly pays post-petition payments beginning with the first payment due after filing the petition for: *None* or the *Claims Listed Below* (mark one box only). The claims listed below include: *Claims Secured by the Debtor's Principal Residence* and/or <u>*Claims Secured by Other Property*</u>.

			Monthly	No. of.
<u>Lienholder</u>	<u>Collateral</u>	Arrears	Payment	Months

4.6.3. Secured Claims Paid Through the Plan.

The following secured claims will be paid through the pPlan in equal monthly amounts for: *None* \Box or the *Claims Listed Below* \Box (mark <u>one</u> box only). Such secured claims include secured claims altered under Sections 5.1 through 5.5 below. Make sure to list the interest rates to be paid:<u>.</u>

LienholderCollateralAmount% RateMonthlyNo. of.MonthMonths

4.6.4. Surrender Collateral to the Lienholder.

The dDebtor will surrender collateral to the lienholder for: *None* or the *Claims Listed Below* (mark <u>one</u> box only). Describe the collateral securing the claim. Any allowed claim for an unsecured deficiency will be paid pro rata with general unsecured creditors. Unless the Court orders otherwise, a claimant may amend a timely filed proof of claim for an unsecured deficiency after entry of the confirmation order as follows: (a) the amended proof of claim asserting an unsecured deficiency claim for real property shall be filed within ______ days (no less than 180 days) after entry of the confirmation order; and (b) the amended proof of claim asserting an unsecured deficiency claim for personal property shall be filed within ______ days (no less than 60 days) after entry of the confirmation order. Upon plan confirmation, the

automatic stays imposed by of 11 U.S.C. §§ 362 and 1301 terminates, if not terminated earlier, as to the collateral listed: Lienholder Collateral to be Surrendered

4.6.5. Secured Claims Outside of the Plan.

The <u>d</u>-bebtor will directly pay the secured claims outside of the <u>p</u>-lan for: *None* \Box or the *Claims Listed Below* \Box (mark <u>one</u> box only). Such claims are deemed provided for <u>under by</u> the <u>P</u>plan. The <u>d</u>-bebtor will also directly pay outside of the <u>P</u>plan the unsecured portion of a claim that is only partially secured, and any such unsecured claim is deemed provided for <u>under by</u> the <u>p</u>-Plan:-<u>.</u>

Lienholder Collateral to be Paid for Outside of the Plan

4.6.6 Secured Claim Not Listed in the Plan.

The <u>d</u> \underline{P} ebtor will directly pay any allowed secured claim not listed in the <u>p</u> \underline{P} lan outside of the <u>p</u> \underline{P} lan. Any such claim will not be discharged.

4.6.7. Additional Payments on Secured Claims.

If the <u>t</u>Trustee is holding more funds than those needed to make the payments under the <u>p</u>Plan for any month, the <u>t</u>Trustee may pay amounts larger than those listed in Sections 4.6.2 and 4.6.3 pro rata.

4.7. Unsecured Claims.

After payment of all other claims, the remaining funds will be paid on allowed general unsecured claims as follows (mark <u>one</u> box only):

Pro Rata

100%

100% Plus % Interest.

If there is more than one class of unsecured claims, list each class and how it is to be treated: <u>Class of Unsecured Creditors</u> <u>Treatment</u>

5. THE AMOUNT AND VALUATION OF CLAIMS.

Secured creditors holding claims treated under Section 5 retain their liens until the earlier of: (i) the payment of the underlying debt determined under nonbankruptcy law; or (ii) discharge under 11 U.S.C. § 1328; or (iii); if the \underline{Pd} ebtor cannot receive a discharge as provided in 11 U.S.C. § 1328(f), the notice of \underline{Pp} lan completion. If the case is dismissed or converted without completion of the \underline{pP} lan, liens shall also be retained by the holders to the extent recognized under applicable nonbankruptcy law.

5.1. Valuing a Claim or Avoiding a Lien Under <u>11 U.S.C. § 506</u> Through the Plan.

The <u>d</u>Debtor seeks to value a claim or avoid a lien under <u>11 U.S.C. § 506</u> through the Pplan for: None \Box or the Claims Listed Below \Box (mark <u>one</u> box only). The claims listed below include: Claims Secured by the Debtor's Principal Residence \Box and/or <u>Claims Secured by</u> Other Property \Box . Make sure to list the value of the collateral proposed to be paid through the <u>pP</u>lan plus any interest below and in Section 4.6.3 above, as appropriate. Separately file: evidence of (i) the collateral's value; (ii) the existence of any superior lien; (iii) the exemption claimed; and (iv) the name, address, and nature of ownership of any non-debtor owner of the property. If the lienholder has not filed a proof of claim, also separately file evidence of the amount of the debt secured by the collateral. The amount and interest rate of the claim is set as listed below or by superseding Court order. A proof of claim must be filed before the <u>t</u>-rustee makes payments. Any undersecured portion of such claim shall be treated as unsecured.

				Monthly	No. of.
<u>Lienholder</u>	<u>Collateral</u>	Value	<u>% Rate</u>	Payment	Months

5.2. Valuing a Claim or Avoiding a Lien Under <u>11 U.S.C. § 506</u> by Separate Motion or an Adversary Proceeding.

The <u>d</u> bebtor seeks to value a claim or avoid a lien under <u>11 U.S.C. § 506</u> by separate motion or an adversary proceeding for: *None* \Box or the *Claims Listed Below* \Box (mark <u>one</u> box only). The amount and interest rate of the claim will be set by Court order. Make sure to list the value of the collateral proposed to be paid through the plan plus any interest as determined by the Court in Section 4.6.3 above, as appropriate. A proof of claim must be filed before the <u>t</u>Trustee makes payments. Any undersecured portion of such claim shall be treated as unsecured. <u>Lienholder</u> <u>Collateral</u>

5.3. Valuing a Claim or Avoiding a Lien Under <u>11 U.S.C. § 522(f)</u>* Through the Plan.

The <u>d</u>Debtor seeks to value a claim or avoid a lien under <u>11 U.S.C. § 522(f)</u>* through the <u>p</u>Plan for: *None* \Box or the *Claims Listed Below* \Box (mark <u>one</u> box only). Make sure to list the value of the collateral proposed to be paid through the <u>p</u>-Plan plus any interest below and in Section 4.6.3 above, as appropriate. Separately file: evidence of (i) the collateral's value; (ii) the existence of any superior lien; (iii) the exemption claimed; and (iv) the name, address, and nature of ownership of any non-debtor owner of the property. If the lienholder has not filed a proof of claim, also separately file evidence of the amount of the debt secured by the collateral. The amount and interest rate of the claim is set as listed below or by superseding Court order. A proof of claim must be filed before the <u>t</u>Trustee makes payments. Any undersecured portion of such claim shall be treated as unsecured.

				Monthly	No. of.
Lienholder	<u>Collateral</u>	Value	<u>% Rate</u>	<u>Payment</u>	<u>Months</u>

*Under <u>11 U.S.C. § 522(f)</u>, the <u>Dd</u> ebtor may avoid a lien to the extent it impairs an exemption if the lien is a judicial lien or a nonpossessory, non-purchase money security interest in certain property.</u>

5.4. Valuing a Claim or Avoiding a Lien Under <u>11 U.S.C. § 522(f)</u>* by Separate Motion or an Adversary Proceeding.

The <u>d</u> bebor seeks to value a claim or avoid a lien under <u>11 U.S.C. § 522(f)</u>* by separate motion or an adversary proceeding for: *None* or the *Claims Listed Below* (mark <u>one</u> box only). The amount and interest rate of the claim will be set by Court order. Make sure to list the value of the collateral proposed to be paid through the <u>p</u>Plan plus any interest as determined by the Court in Section 4.6.3 above, as appropriate. A proof of claim must be filed before the <u>t</u> rustee makes payments.- Any undersecured portion of such claim shall be treated as unsecured. Lienholder <u>Collateral</u>

*Under <u>11 U.S.C.</u> § <u>522(f)</u> the <u>d</u> $\stackrel{\text{D}}{\to}$ ebtor may avoid a lien to the extent it impairs an exemption if the lien is a judicial lien or a nonpossessory, non-purchase money security interest in certain property.

5.5. Claims Excluded from <u>11 U.S.C. § 506.</u>**

The <u>d</u> bebor will pay through the <u>p</u>Plan the following claims excluded from <u>11 U.S.C.</u> <u>§ 506</u>** in full plus any interest for: *None* or the *Claims Listed Below* (mark <u>one</u> box only). Make sure to list the amount proposed to be paid through the <u>p</u>Plan plus any interest below and in Section 4.6.3 above, as appropriate. The amount of each claim to be paid will be established by the lienholder's proof of claim or Court order. The interest rate of the claim is set as listed below or by superseding Court order. A proof of claim must be filed before the <u>T</u>trustee makes payments.

		Amount to)	Monthly	No. of.
<u>Lienholder</u>	<u>Collateral</u>	Be Paid	% Rate	Payment Payment	Months

**Claims excluded from <u>11 U.S.C. § 506</u> include claims where the lienholder has a purchase money security interest securing a debt incurred within the 910-day period preceding the petition date, and the collateral consists of a motor vehicle acquired for the personal use of the <u>Dd</u>ebtor, or <u>and also claims where</u> the collateral consists of any other thing of value if the debt was incurred during the 1-year period preceding the petition date.

6. APPLICATION OF PAYMENTS ON ACCOUNT OF SECURED CLAIMS.

Payments made by the Chapter 13 \underline{t} -rustee on account of arrearages on pre-petition secured claims may be applied only to the portion of the claim pertaining to pre-petition arrears, so that, upon completion of all payments under the \underline{p} -plan, the loan will be deemed current through the petition date.

7. EXECUTORY CONTRACTS AND UNEXPIRED LEASES.

Any unexpired lease with respect to personal property that has not previously been assumed during the case; and is not assumed in the pPlan, is deemed rejected and the <u>automatic</u> stays imposed by of 11 U.S.C. §§ 362 and 1301 is are automatically terminated, if not terminated earlier, with respect to such property. The following executory contracts and/or unexpired leases are assumed or rejected for: *None* \Box or the *Claims Listed Below* \Box (mark <u>one</u> box only). Any claim for rejection damages must be filed within 60 days from entry of the order confirming this pPlan. Lessor or Subject of

Lessor or	Subject of
Contract Holder	Lease or Contract

Assumed Rejected

8. **REVESTING PROPERTY OF THE ESTATE.**

Title to the <u>d</u> bebtor's property shall revest in the <u>d</u> bebtor (<u>i</u>) when the <u>d</u> bebtor is granted a discharge pursuant to <u>11 U.S.C. § 1328</u>; or, (<u>ii</u>) if the <u>d</u> bebtor cannot receive a discharge as provided in <u>11 U.S.C. § 1328(f</u>), upon the notice of <u>p</u>Plan completion; or (<u>iii</u>) upon dismissal of the case.

9. NON-STANDARD PROVISIONS.

Any non-standard provision placed elsewhere in the <u>pPlan</u> is may be void. Any and all non-standard provisions are: *None* \Box or *Listed Below* \Box (mark <u>one</u> box only). <u>Non-Standard Plan Provisions</u>

10. SIGNATURES.

The <u>d</u>Debtor's signature below certifies that the <u>p</u>Plan provisions above are all the terms proposed by the <u>d</u>Debtor, and <u>that</u> the <u>d</u>Debtor has read all the terms and understands them. The signature below of the <u>d</u>Debtor and <u>d</u>Debtor's <u>attorneyCounsel</u>, if any, also certifies that the <u>p</u>Plan contains no non-standard provision other than those set out in Section 9 above.

Date:

Debtor

Attorney for Debtor

Joint Debtor

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:

Debtor.

Case Number: _____ Chapter 13

CERTIFICATE OF SERVICE OF CHAPTER 13 PLAN

Select Section 1, A, B, or C, and complete Sections 2 and 3 if applicable, even if Section 1(A).A. is selected.

- 1. (Select A, B, or C):
 - A. <u>PLAN FILED WITH PETITION.</u> This is an original plan, filed concurrently with the <u>p</u>Petition, which will be mailed by the Clerk <u>of the</u> <u>Court</u> to all creditors on the <u>Mmatrix</u>. [THIS OPTION MAY ONLY BE USED WHEN THE PLAN IS FILED WITH THE PETITION.]
 - B. AMENDED PLANS ONLY INCREASING PAYMENTS: The <u>Aamended Chapter 13 Pplan [filed herewith OR filed on ______filed herewith</u> <u>/______filed on ______</u>, 20____], makes no changes from the last previously-filed plan other than to increase the amount payable under the plan. In such event, no service is required. <u>[THIS OPTION MAY ONLY]</u> <u>BE USED WHEN AN AMENDED PLAN IS FILED AND IT INCREASES</u> <u>THE AMOUNT PAYABLE UNDER THE PLAN BUT MAKES NO OTHER</u> <u>CHANGES.]</u>
 - ____ C. ALL OTHER PLANS: This is to certify that on ______, 20____, I caused
 - (i) the Chapter 13 pPlan [filed herewith OR filed on _____filed herewith /_____filed on ______, 20____]; and
 - (ii) if applicable, the Order Denying Confirmation <u>w</u>With Leave to Amend dated ______, 20___ [if (ii) is not applicable, place "N/A" in the blank];

to be mailed by first class mail, postage prepaid, to all addresses parties in interest on the attached matrix or list. (If any parties on the matrix were served by CM/ECF instead of by rather than mail, so indicate on the

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matrix with the email address served as indicated on the CM/ECF Notice of Electronic Filing).)

AND

2. Check and complete this Section and Section 3 if liens are proposed to be valued or avoided through the <u>p</u>Plan.

I caused the Chapter 13 pPlan [filed herewith OR filed on ______filed herewith / ______ filed on _______, 20____] to be served pursuant to Federal Bankruptcy Rule 7004 on the following creditor whose lien is proposed to be impacted by the pPlan (and not by separate motion) under pPlan Pparagraph 5.1 or 5.3. State address served and method of service. See Bankruptcy Rule 7004(h) if the party served is an insured depository institution. Attach separate sheets or repeat this paragraph for each such creditor served.

Name of Creditor:	
Person Served:	
Capacity (Resident Ager	t , Officer, etc.)
Title/Position:	·
Address:	
City, State Zip:	
Method of Service:	
Date Served:	

AND-Select A or B for the above-named creditor:

- A. A proof of claim has been filed with respect to the lien or claim at issue prior to service of the Pplan. I also mailed a copy of the Pplan and supporting documents under Section 3 below to the claimant at the name and address where notices should be sent as shown on the proof of claim.
- B. No proof of claim has been filed for the lien or claim at issue.
- 3. _____ Along with each copy of the pPlan served under Section 2, I included copies of documentation supporting the dDebtor's entitlement to the relief sought in pPlan pParagraph 5.1 or 5.3 with respect to that creditor (for example, documents establishing the value of the property and the amount of any prior liens and the lien at issue), which I have also filed with the Court as a supplement to the pPlan. *This supplemental material need not be served with the plan on all creditors, only on but it must be served on the affected secured creditors.*

This is an amended Pplan and the documentation supporting <u>the d</u>Pebtor's entitlement to the relief sought in <u>pPlan pParagraph 5.1</u> or 5.3 has been previously served and filed as ECF docket entry _____.

I hereby certify that the foregoing is true and correct. Dated: _____

Debtor, Debtor's Attorney, or Other Person Effecting Service

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:

Debtor.

Case Number: _____ Chapter 13

NOTICE OF MOTION TO MODIFY CHAPTER 13 PLAN AFTER CONFIRMATION

A motion was filed on behalf of the debtor filed a motion to modify the Chapter 13 Pplan that has been confirmed in this case. A copy of the motion and proposed modified plan is attached.

Your rights may be affected. You should read these papers carefully and discuss them with your lawyerattorney. If you do not have an lawyerattorney, you may wish to consult one. A copy of the motion and proposed modified plan is attached.

If you do not want the <u>C</u>eourt to grant the motion to modify the Chapter 13 <u>p</u>Plan, or if you want the <u>C</u>eourt to consider your views on the motion, then by _______*(parties served by mail may add three (3) <u>additional</u> days to the <u>responsethis</u> deadline), you or your <u>lawyer attorney</u> must file with the Clerk of the <u>Bankruptey</u> Court a <u>written</u> response to the motion explaining your position and mail a copy of the response to the debtor, the debtor's <u>counsel attorney</u> (if <u>applicable</u> the debtor is represented by an attorney), the <u>Chapter 13</u> trustee, and <u>any</u> other related parties in accordance with <u>party</u> designated by the <u>Court</u> under Federal Bankruptcy Rule 3015(<u>gh</u>). If you mail, rather than hand deliver, your response to the <u>Clerk</u> of the <u>Court</u> for filing, you must mail it early enough so that the <u>Court</u> will receive it by the <u>deadline</u> stated above.

If you or your <u>lawyerattorney</u> do not file and serve a timely response to the motion, the <u>eC</u>ourt may find that you do not oppose the relief sought in the motion and may grant or otherwise rule on the motion without a hearing.

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DATE:	***	
		Name of Debtor's attorney or Debtor (if without an
		attorney)
		Firm
		Address
		City, State Zip
		Telephone Number
		Email Address
		Attorney for Debtor (or Debtor if without an
		<u>attorney)</u>
DATE:	***	
		Signature (Attorney or Movant if without Counsel)
		Address
		Telephone No.

CERTIFICATE OF SERVICE

I hereby certify that, on the _____ day of _____, 20___, I reviewed the <u>Ceourt's</u> CM/ECF system and it reports that an electronic copy of the Notice of Motion to Modify the Chapter 13 Plan After Confirmation will be served electronically by the <u>Ceourt's CM/ECF</u> system on the following:

Name of Chapter 13 Trustee, Chapter 7/13

Name of Attorney

Name of Attorney

I hereby further certify that, on the _____ day of _____, 20___, a copy of the Notice of Motion to Modify the Chapter 13 Plan After Confirmation was also mailed first class mail, postage prepaid, to:

Name of Party Address of Party City, State Zip

Name of Party Address of Party City, State Zip

Name of Party Address of Party City, State Zip

Name of Debtor's attorney or Debtor (if without an <u>attorney)</u>

-Signature

[Type or print your name]

Case 16-90000 Doc 25-1 Filed 12/01/24 Page 91 of 110

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

,

Debtor.

Case Number: _____ Chapter _____

CHAPTER 11 FINAL REPORT AND MOTION FOR FINAL DECREE [FOR NON-INDIVIDUAL DEBTOR]

The following is the report of payments made pursuant to the plan, confirmed by this <u>C</u>eourt on _____, 20____.

TOTAL DISTRIBUTION		\$	
PERCENTAGE OF CLAIMS PAID OR PROPOSED PAID TO THE GENERAL CLASS OF <u>GENERAL</u> CLASS OF <u>GENERAL</u> CREDITORS <u>WITHIN UNDER</u> THE PLAN			%
PERCENTAGE OF CLAIMS ACTUALLY PAID TO THE CLASS OF GENERAL UNSECURED CREDITORS UNDER THE PLAN			<u>%</u>
<u>A.</u> Gross Cash Receipts (total amount received from all sources during plan term)			\$
B. Priority Payments of Expenses of Administrativeon Other Than Operating	<u>Paid</u>	Proposed	<u>Total</u>
 Expenses: 1. Trustee's commission (if any) 2. Fees and expenses, of <u>T</u>trustee's <u>Counsel</u>attorney 	\$ \$	\$ \$	\$ \$

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		Paid	Proposed	<u>Total</u>
С.	Other Professional Fees and Expenses:			
	1. Fees and expenses for accountants	\$	\$	\$
	2. Fees and expenses for auctioneers and			
	appraisers	\$	\$	\$
	3. Fees and expenses for attorneys for the			
	debtor	\$	\$	\$
	4. Other professional fees (specify)	\$	\$	\$
	5. Taxes, fines, penalties, etc.	\$	\$	\$
	6. Other expenses of administration (must be			
	itemized: includes bond premiums,			
	settlement costs, other expenses)	\$	\$	\$
	7. Total	\$	\$	\$
		D 1	D 1	TT (1
		Paid	<u>Proposed</u>	<u>Total</u>
D				
D.	Payments to Creditors (totals under each			
D.	category sufficient):	¢	¢	¢
D.	category sufficient): 1. Payment to secured creditors	\$	\$	\$
D.	category sufficient):1. Payment to secured creditors2. Payment to priority creditors	\$ \$	\$ \$	\$ \$
D.	category sufficient):1. Payment to secured creditors2. Payment to priority creditors3. Payments to unsecured creditors	\$ \$ \$	\$ \$ \$	\$ \$ \$
D.	category sufficient):1. Payment to secured creditors2. Payment to priority creditors	\$ \$ \$	\$ \$ \$	\$ \$ \$
D.	category sufficient):1. Payment to secured creditors2. Payment to priority creditors3. Payments to unsecured creditors	\$ \$ \$ Paid	\$ \$ \$ Proposed	\$ \$ \$ Total
	category sufficient):1. Payment to secured creditors2. Payment to priority creditors3. Payments to unsecured creditors4. Payments to equity security holders	\$ \$ \$ \$ \$	\$ \$ \$ \$ <u>Proposed</u>	\$ \$ \$ \$ \$
	 category sufficient): 1. Payment to secured creditors 2. Payment to priority creditors 3. Payments to unsecured creditors 4. Payments to equity security holders 	\$ \$ \$ \$ \$	\$ \$ \$ \$ <u>Proposed</u> \$	\$ \$ \$ \$ \$
	category sufficient):1. Payment to secured creditors2. Payment to priority creditors3. Payments to unsecured creditors4. Payments to equity security holders		\$ \$ \$ \$ <u>Proposed</u> \$	\$ \$ \$ \$ \$ \$

The plan proponent, (or trustee, if appointed) hereby avers that all provisions of the plan have been substantially consummated. Wherefore, the plan proponent (or trustee), having fully administered this estate, prays for entry of a final decree.

DATE:

Name of Attorney for Plan Proponent (or Trustee) Firm Address City, State Zip Telephone Number Email Address Attorney for Plan Proponent (or Trustee)

At a minimum, the following should be served with a copy of this report: Creditors' Committee or <u>Counselits attorney</u>, 20 Largest Unsecured Creditors, and United States Trustee.

CERTIFICATE OF SERVICE

I hereby certify that, on the _____ day of _____, 20___, I reviewed the Ceourt's CM/ECF system and it reports that an electronic copy of the Chapter 11 Final Report and Motion for Final Decree will be served electronically by the Ceourt's CM/ECF system on the following:

Name of Attorney Representing Creditor's Committee

Name of Attorney

U.S._Trustee

I hereby further certify that, on the _____ day of _____, 20___, a copy of the Chapter 11 Final Report and Motion for Final Decree was also mailed first class, postage prepaid, to:

Nameof Party Addressof Party City, State Zip

Name of Party Address of Party City, State Zip

Name of Party Address of Party City, State Zip

Name of Attorney for Plan Proponent (or Trustee)

Signature
[Type or print your name]

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

Debtor.

Case Number: _____ Chapter _____

CHAPTER 11 FINAL REPORT AND MOTION FOR <u>DISCHARGE AND/OR</u> FINAL DECREE [FOR INDIVIDUAL DEBTOR]

The following is the report of payments made pursuant to the plan, confirmed by this Court on ______, 20____.

TOTAL DISTRIBUTION

\$

PERCENTAGE OF CLAIMS PAID OR PROPOSED TO BE PAID TO THE GENERAL CLASS OF GENERAL UNSECURED CREDITORS WITHIN UNDER THE PLAN _____%

PERCENTAGE OF CLAIMS ACTUALLY PAID TO THE GENERAL CLASS OF GENERAL UNSECURED CREDITORS WITHIN-UNDER THE PLAN %

A.	Gross Cash Receipts		\$	
		Paid	Proposed	Total
Β.	Priority Payments of Expenses of			
	Administrativeon Other Than Operating			
	Expenses:			
	1. Trustee's commission (if any)	\$	\$	\$
	2. Fees and expenses, $T of trustee's$	\$	\$	\$
	Counselattorney			

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			Paid	Proposed	<u>Total</u>
С.	Ot	her Professional Fees and Expenses:			
	1.	Fees and expenses for accountants	\$	\$	\$
		Fees and expenses for auctioneers and			
		appraisers	\$	\$	\$
	3.	Fees and expenses for attorneys for the			
		debtor	\$	\$	\$
	4.	Other professional fees (specify)	\$	\$	\$
	5.	Taxes, fines, penalties, etc.	\$	\$	\$
	6.	Other expenses of administration (must be			
		itemized: includes bond premiums,			
		settlement costs, other expenses)	\$	\$	\$
	7.	Total	\$	\$	\$
			Paid	<u>Proposed</u>	<u>Total</u>
D.		yments to Creditors (totals under each			
		tegory sufficient):			
		Payment to secured creditors	\$	\$	\$
		Payment to priority creditors	\$	\$	\$
	3.	Payments to unsecured creditors	\$	\$	\$
	4.	Payments to equity security holders	\$	\$	\$
			D 11		- 1
F			Paid	Proposed	<u>Total</u>
E.		her Payments (including surplus payments to	\$	\$	\$
	the	e debtor)			
F.	AN	MOUNT TO BE PAID UNDER PLAN		\$	
	TC	DTAL DISTRIBUTION		\$ <u></u>	

The plan administrator, (or trustee, if appointed) hereby avers that all provisions of the plan have been substantially consummated, and plan payments have been completed. Furthermore, the debtor hereby certifies, under penalty of perjury that the following statements are true and correct:

- 1. The debtor has completed all payments under the plan.
- 2. If <u>11 U.S.C. § 1141(d)(3)</u> applies, the debtor has completed an instructional course concerning financial management as described in <u>11 U.S.C. § 111</u>.
- 3. The debtor did not claim any exemptions in any property (real or personal) in excess of the applicable amounts set forth in <u>11 U.S.C. § 522(p)</u> and § 522(q). The debtor did not have at the time of filing this bankruptcy and does not have at the present time equity in excess of \$155,675 if the case was filed on or after April 1, 2013 and before April 1, 2016, \$160,375 if the case was filed on or after April 1, 2016 and before April 1, 2019, \$170,350 if the case was filed on or after April 1, 2019 and before April 1, 2022, or

\$189,050 if the case was filed on or after April 1, 2022 in the type of property described in <u>11 U.S.C. § 522(p)(1)</u> (generally, the debtor's homestead).

1.4. There is not currently pending any proceeding in which I may be found guilty of a felony of the kind described in 11 U.S.C. § 522(q)(1)(A) or liable for a debt of the kind described in 11 U.S.C. § 522(q)(1)(B).

DATE:

Debtor's Name

DATE:

Joint Debtor's Name

Debtor: Date: Date: Debtor: Date:

Wherefore, the plan administrator (or trustee), having fully administered this <u>e</u>state, prays for entry of an order of discharge and/<u>or</u> the entry of a final decree.

DATE:

Name of Attorney for Plan Administrator (or Trustee) <u>Firm</u> <u>Address</u> <u>City, State Zip</u> <u>Telephone Number</u> <u>Email Address</u> <u>Attorney for Plan Proponent (or Trustee)</u>

DATE:

Attorney for Plan Administrator
 (or Trustee)

At a minimum, the following parties should be served with a copy of this report: Creditors' Committee or Counselits attorney, 20 Largest Unsecured Creditors, and United States Trustee.

CERTIFICATE OF SERVICE

I hereby certify that, on the _____ day of _____, 20___, I reviewed the Ceourt's CM/ECF system and it reports that an electronic copy of the Chapter 11 Final Report and Motion for Discharge and/or Final Decree will be served electronically by the Ceourt's CM/ECF system on the following:

Name of Attorney Representing Creditor's Committee

Name of Attorney

U.S. Trustee

I hereby further certify that, on the _____ day of _____, 20___, a copy of the Chapter 11 Final Report and Motion for Discharge and/or Final Decree was also mailed first class, postage prepaid, to:

Nameof Party Addressof Party City, State Zip

Name of Party Address of Party City, State Zip

Name of Party Address of Party City, State Zip

Name of Attorney for Plan Proponent (or Trustee)

Signature _____
 [Type or print your name]

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:

Debtor.

Case Number: _____ Chapter 13

PRE-CONFIRMATION CERTIFICATION

The debtor hereby certifies under penalty of perjury that the following statements are true and correct:

- The debtor has paid any fee, charge, <u>or other</u> amount required under <u>28 U.S.C.</u> <u>§ 1930</u>, or by the plan (i.e., adequate protection payments) to be paid before confirmation.
- 2. The debtor has paid all amounts that are required under a domestic support obligation and that first became payable after the date of the filing of the petition, if applicable.
- 3. The debtor has filed all applicable federal, state, and local tax returns with the appropriate taxing authorities for all taxable periods ending during the 4-year period ending on the date of the filing of the petition.

The debtor affirms that the plan is proposed in accordance with <u>11 U.S.C. § 1325</u> and requests said plan be confirmed.

DATE:	
	(Signature of Debtor)
	Debtor's Name
	Telephone Number (if not represented by an
	attorney)
	Email Address (if not represented by an attorney)
DATE:	

(Signature of Joint Debtor) Joint Debtor's Name <u>Telephone Number (if not represented by an</u> <u>attorney)</u> <u>Email Address (if not represented by an attorney)</u>

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:

Debtor.

Case Number: _____ Chapter 13

DEBTOR'S AFFIDAVIT REQUESTING DISCHARGE

IN JOINT FILINGS, A SEPARATE AFFIDAVIT MUST BE COMPLETED BY EACH DEBTOR IN ORDER TO BE ELIGIBLE FOR A DISCHARGE

The Chapter 13 <u>t</u>Trustee has filed a notice of completion in my case and I am hereby requesting that the <u>eC</u>ourt issue a discharge. I <u>testify declare</u> under penalty of perjury to the following: *(Complete all sections and provide all required information.)*

1. The following creditors hold a claim that is not discharged under <u>11 U.S.C. § 523(a)(2)</u> or (a)(4) or a claim that was affirmed under <u>11 U.S.C. § 524(c)</u>: provide name, address, and telephone number of each such creditor)

Name: Address:	
Telephone Number:	
Name: Address:	
Telephone Number:	
Name: Address:	
Telephone Number:	

- 2. I have not received a discharge in a <u>eC</u>hapter 7, 11, or 12 bankruptcy case that was filed within 4 years prior to the filing of this <u>C</u>ehapter 13 bankruptcy <u>case</u>.
- 3. I have not received a discharge in another <u>Cehapter 13</u> bankruptcy case that was filed within 2 years prior to the filing of this <u>Cehapter 13</u> bankruptcy <u>case</u>.

- 4. A. □ I did not <u>claim any exemptions in any property (real or personal) in excess of the</u> <u>applicable amounts set forth in 11 U.S.C. § 522(p) and § 522(q).</u>have, either at the time of filing this bankruptcy or at the present time, equity in excess of \$155,675 if the case was filed on or after April 1, 2013 and before April 1, 2016, \$160,375 if the case was filed on or after April 1, 2016 and before April 1, 2019, \$170,350 if the case was filed on or after April 1, 2019 and before April 1, 2022, or \$189,050 if the case was filed on or after April 1, 2022 in the type of property described in <u>11 U.S.C. § 522(p)(1)</u> [generally the debtor's homestead].
- <u>4.</u>
- 5. B. \Box There is not currently pending any proceeding in which I may be found guilty of <u>a</u> felony of the kind described in <u>11 U.S.C. § 522(q)(1)(A)</u> or liable for a debt of the kind described in <u>11 U.S.C. § 522(q)(1)(B)</u>.
- 6. COMPLETION OF INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT PURSUANT TO <u>11 U.S.C. § 1328(g)(1)</u>

[Complete one of the following statements]

□ I, (printed name of the debtor) ______, the debtor in the above-styled case hereby certify that on (date) ______ I certify that I completed an instructional course in personal financial management provided by (Name of Provider) ______, by an approved personal financial management instruction provider.

[Check the appropriate box]

□ Official Form 23-A certificate of completion of the personal financial management course was previously filed with the <u>C</u>eourt.; OR

<u>OR</u>

□ A document attesting to my certificate of completion of the personal financial management instruction course is attached.

<u>OR</u>

□ I, (printed name of the debtor) _____, the debtor in the above styled case, hereby certify that no personal financial management course is required because:

[Check the appropriate box]

 \Box I am incapacitated or disabled, as defined in <u>11 U.S.C. § 109(h)(4)</u>.

<u>OR</u>

□ I am on active military duty in a military combat zone.; or

<u>OR</u>

□ I reside in a district in which the United States Trustee has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

7. CERTIFICATION REGARDING DOMESTIC SUPPORT OBLIGATIONS PURSUANT TO <u>11 U.S.C. § 1328(a)</u>

[Complete one of the following statements]

□ I, (printed name of the debtor) ______, the debtor in the above-styled case, hereby certify that I am not currently required, nor at any time during the period of this bankruptcy <u>case</u> have been required, by a judicial or administrative order, or by statute, to pay a domestic support obligation.

<u>OR</u>

□ I, (printed name of the debtor) ______, the debtor in the above styled case, am required by judicial or administrative order, or by statute, to pay a domestic support obligation as defined in <u>11 U.S.C. § 101(14A)</u>. (This refers to a debt <u>in the nature of alimony, maintenance, or support</u> owed to or recoverable by (<u>i</u>) a spouse, former spouse, or child of the debtor or such child's parent, legal guardian, or responsible relative, or (<u>ii</u>) a governmental unit in the nature of alimony, maintenance or support.) The name, and address, and telephone number of each holder of a domestic support obligation <u>is as</u> follows:

Name: Address:	
Telephone Number:	
Name: Address:	
Telephone Number:	
Name: Address:	
Telephone Number:	

[check the appropriate box]

□ I hereby certify that all amounts payable under such order or such statute that are due on or before the date of this affidavit (including amounts due before the petition was filed, but only to the extent provided for by the plan) have been paid.;

OR

□ I have executed, and the <u>eC</u>ourt has approved, a written waiver of discharge pursuant to <u>11 U.S.C. § 1328(a)</u>.

8. My current address is:

9. The name and address of my most recent/current employer is:

Name: Address:

I declare under penalty of perjury that all of the above statements are true and correct to the best of my knowledge, information, and belief, and that the eCourt may rely on the truth of each statement in determining whether to grant me a discharge in this case. I further state that I understand that the Ceourt may revoke my discharge if such order of discharge was procured by fraud.

DATE:

(Signature of Debtor) Debtor's Name Telephone Number (if not represented by an attorney) Email Address (if not represented by an attorney)

Signature of the Debtor: Telephone Number: (if pro se) _____ Date:

NOTICE OF OPPORTUNITY TO OBJECT

Any objections to the accuracy of this affidavit must be filed within fourteen (14) days of the date of service of this Aaffidavit. If no objection is filed, the eCourt will consider entering a discharge order in this case without further notice or opportunity for a hearing.

CERTIFICATE OF SERVICE

I hereby certify that, on the _____ day of _____, 20___, I reviewed the <u>Ceourt's CM/ECF system and it reports that an electronic copy of the foregoing Debtor's</u> <u>Affidavit Requesting Discharge debtor's affidavit requesting discharge will be served</u> electronically by the <u>Ceourt's CM/ECF system on the following:</u>

Name of Chapter 13 <u>t</u>Trustee

Name of Attorney

Name of Attorney

I hereby further certify that, on the _____ day of _____, 20___, a copy of the <u>foregoing Debtor's Affidavit Requesting Discharge debtor's affidavit requesting discharge</u> was also mailed first class mail, postage prepaid, to:

<u>Name</u> <u>Address</u> <u>City, State Zip</u>

<u>Name</u> <u>Address</u> <u>City, State Zip</u>

<u>Name</u> <u>Address</u> <u>City, State Zip</u>

Name of Party_ Address

Name of Party ______

Name of Party

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Address		_
	Debtor's Signature	
	Telephone Number	

NOTE: The Certificate of Service must comply with Local Bankruptcy Rule <u>9013-47005-2</u>.

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In re:

Debtor.

Case Number: _____ Chapter 13

STATEMENT UNDER PENALTY OF PERJURY CONCERNING PAYMENT ADVICES DUE PURSUANT TO <u>11 U.S.C. § 521(a)(1)(B)(iv)</u>

IN JOINT FILINGS, A SEPARATE STATEMENT MUST BE COMPLETED BY EACH DEBTOR

I, <u>(debtor's name)the undersigned debtor</u>, state that I did not provide copies of all payment advices or other evidence of payment received <u>from my employer</u> within 60 days before the date of the filing of the petition, by me from any employer because:

[Check the appropriate box]

(1) I was not employed during the period immediately preceding the filing of the above-referenced case, including from to

____(state the dates that you were not employed);____

<u>OR</u>

□ (2) I was employed during the period immediately preceding the filing of the abovereferenced case but did not receive any payment advices or other evidence of payment from my employer within 60 days before <u>the date of the filing of the</u> petition;

<u>OR</u>

 \Box (3) I am self-employed and do not receive any evidence of payment;

<u>OR</u>

(4) Other (please explain):

I declare under penalty of perjury that the above statement is true and correct to the best of my knowledge, information, and belief declare under penalty of perjury that I have read the

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foregoing statements and that they are true and accurate to the best of my knowledge, information, and belief.

DATE:

(Signature of Debtor) Debtor's Name Telephone Number (if not represented by an attorney) Email Address (if not represented by an attorney)

Dated this _____ day of _____, 20____.

(Signature of debtor) Debtor

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at Choose an item.

In	re:

Debtor.

Case Number: _____ Chapter _____

DECLARATION OF SELF-REPRESENTED INDIVIDUAL REGARDING ELECTRONIC FILING (SELF-REPRESENTED INDIVIDUAL)

1. I (we) have completed the following documents using the Court's Electronic Filing (eSR) program for <u>a</u> self-represented debtor:

Check the box next to each document you submitted through eSR.

 Voluntary Petition for Individuals Filing for Bankruptcy (Official Form B101) 	 Chapter 7 Statement of Your Current Monthly Income (Official Form B122A-1)
Declaration About an Individual	□ Statement of Exemption from Presumption
Debtor's Schedules	of Abuse Under § 707(b)(2)
(Official Form B106DEC)	(Official Form B122A-1)
Your Statement of Financial Affairs Chapter 7 Means Test	Statement of Exemption from Presumption
For Individuals Filing for Bankruptcy Form B122A-2)	of Abuse Under § 707(b)(2) (Official
(Official Form B107)	(Official Form B122A-1)
Declaration About an Individual	Chapter 7 Means Test
Debtor's Schedules	<u>(Official Form</u>
B122A-2)	(
(Official Form B106)	
□ Statement of Intention for Individuals	

Statement of Intention for Individuals
 Filing Under Chapter 7
 (Official Form B108)

2. Declaration of Petitioner:

a. To be completed in all cases.

b.

- 3.2. By signing this form, I, the undersigned debtor hereby_declare the following under penalty of perjury that.:
 - (<u>1a</u>) I have read and understand the above-referenced documents<u>. being filed</u> electronically ("Voluntary Petition");
 - (2b) **t**The information contained in the petition, statements and schedules, lists, and disclosures above-referenced documents is true and correct, to the best of my knowledge, information, and belief.; and
 - (<u>3c</u>) I have authorized the electronic filing of the <u>Voluntary Petitionabove-referenced</u> <u>documents</u> with the United States Bankruptcy Court.
 - (d) I further declare under penalty of perjury that I have completed and signed Your Statement about Your Social Security Number (Official Form B121) and provided the signed original to the Clerk, and I understand that this DECLARATION Declaration Regarding Electronic Filing must be filed with the Clerk in addition to the petition.
 - To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under <u>C</u>chapter 7.
 - ☐(e) I am aware that I may proceed under <u>Cehapter 7, 11, 12, or 13 of Title 11 United States Code (the United States Bankruptcy Code)</u>; I understand the relief available under each such chapter; I choose to proceed under <u>Cehapter 7</u>; and I request relief in accordance with <u>Cehapter 7</u>.
 - (f) I understand that failure to file the signed original of this Declaration is grounds for dismissal of my case pursuant to 11 U.S.C. §§ 707(a) and 105.
 - (g)— I also-understand that failure to address the filing fee (by paying the full filing fee, by filing an application to waive the fee, or by filing an application to pay the filing fee in installments) is grounds for dismissal of my case pursuant to Local Bankruptcy Rule 1002-1.

Date

Debtor's Signature

Debtor's Name

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Date

Joint Debtor's Signature

Joint Debtor's Name