**Exhibit “A”**

**Plan Summary for Proposed Modified Plan**

**Disposable Income and Modified Plan Payments**

**(Do Not Include any Pre-Modification Plan Payments)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| (A)  Projected Schedule “I” Income  (From most recently filed Schedule I) | (B)  Projected Schedule “J” Expenses  (From most recently filed Schedule J) | (C)  Projected Disposable Income  (Column A minus Column B) | (D)  Payment Amount to Trustee | (E)  Beginning Month #[[1]](#footnote-1) | (F)  Ending Month # | (G)  Payments for the Benefit of Creditors and for Reserves[[2]](#footnote-2) | | (H)  Emergency Savings Fund [[3]](#footnote-3) Deposits Established Under Plan  (Column D minus Column G) | | (I)  Total Monthly Trustee Payments  (Column D multiplied by number of months paid) |
|  |  |  |  |  |  | Per Month | Total | Per Month | Total |  | |
|  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  | |
|  |  |  |  |  |  |  |  |  |  |  | |
|  |  |  |  |  | Grand Total |  |  |  |  |  | |

**Projected Trustee Disbursements to Secured Creditors**

| **Name of Holder** | **Description of Collateral** | **Total Remaining Claims and Post Confirmation Claims** | **Plan Int. Rate** | **Monthly Payment Amount** | **Starting Month**  **#** | **Ending Month #** | **Total** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Holder’s Name:  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Treated under Plan Section: |  |  |  |  |  |  |  |
| Check One: Surrendered Transferred Retained (paid direct) Retained (paid through Trustee)[[4]](#footnote-4) | | | | | | | |
| Cure Claim |  |  |  |  |  |  |  |
| Rule 3002.1 (c) Amount |  |  |  |  |  |  |  |
| Monthly Payment |  |  |  |  |  |  |  |
| Total Debt Claim |  |  |  |  |  |  |  |
| Monthly Refinance Payment (¶ 8B) |  |  |  |  |  |  |  |
| Holder’s Name:  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Treated under Plan Section: |  |  |  |  |  |  |  |
| Check One: Surrendered Transferred Retained (paid direct) Retained (paid through Trustee) | | | | | | | |
| Cure Claim |  |  |  |  |  |  |  |
| Rule 3002.1(c) Amount |  |  |  |  |  |  |  |
| Mortgage Payment |  |  |  |  |  |  |  |
| Total Debt Claim |  |  |  |  |  |  |  |
| Monthly Refinance Payment (¶ 8B) |  |  |  |  |  |  |  |
| **Total of Payments to Secured Creditors** | | | | | | |  |

**Projected Trustee Disbursements to Priority Creditors**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Name of Holder** | **Nature of Priority**  **(Taxes, Attorneys Fees, DSO, etc.)** | **Total Remaining Claims and Post Confirmation Claims** | **Int. Rate** | **Monthly Payment Amount** | **Beg. Month**  **#** | **End Month #** | **Total** |
| Holder’s Name:  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Treated under Plan Section: |  |  |  |  |  |  |  |
| Holder’s Name:  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Treated under Plan Section: |  |  |  |  |  |  |  |
| Holder’s Name:  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Treated under Plan Section: |  |  |  |  |  |  |  |
| **Total of Payments to Priority Creditors** | | | | | | |  |

**Projected Trustee Reserve Funds**

|  |  |  |  |
| --- | --- | --- | --- |
| **Reserve Fund Type**  **(Ad Valorem Taxes, Insurance, HOA)** | | | **Total** |
|  | | |  |
|  | | |  |
|  | | |  |
|  |  | **Total of Reserve Funds** |  |

**SUMMARY**

**Payments to Trustee**

|  |  |  |
| --- | --- | --- |
| 1 | Pre-modification payments made to trustee |  |
| 2 | Required post-modification payments to trustee |  |
| 3 | Payments (sum of lines 1 and 2) |  |

**Emergency Savings Funds**

|  |  |  |
| --- | --- | --- |
| 4 | Pre-modification emergency savings deposits |  |
| 5 | Required post-modification emergency savings deposits |  |
| 6 | Emergency savings funds (sum of lines 4 and 5) |  |

**Chapter 13 Trustee Fees**

|  |  |  |
| --- | --- | --- |
| 7 | Required post-modification payments (line 2) |  |
| 8 | Required post-modification emergency savings deposits (line 5) |  |
| 9 | Required post-modification payments to creditors and reserves (line 7 minus line 8) |  |
| 10 | Current Posted Chapter 13 Trustee Fee Percentage (from Court’s website) |  |
| 11 | Chapter 13 trustee fees on modified plan payments (line 9 multiplied by line 10) |  |
| 12 | Pre-modification chapter 13 trustee fees |  |
| 13 | Chapter 13 trustee fees (sum of lines 11 and 12) |  |

**Secured and Priority Distributions and Reserves**

|  |  |  |
| --- | --- | --- |
| 14 | Pre-modification distributions to secured creditors |  |
| 15 | Post-modification distributions to secured creditors |  |
| 16 | Pre-modification distributions to priority creditors |  |
| 17 | Post-modification distributions to priority creditors |  |
| 18 | Pre-modification deposits to reserves |  |
| 19 | Post-modification deposits to reserves |  |
| 20 | Distributions to secured and priority creditors and to reserves (sum of lines 14 through 19) |  |

**Unsecured Creditor Distribution Estimate**

|  |  |  |
| --- | --- | --- |
| 21 | Payments to trustee (line 3) |  |
| 22 | Emergency savings funds (line 6) |  |
| 23 | Chapter 13 trustee fees (line 13) |  |
| 24 | Distributions to secured and priority creditors and to reserves (line 20) |  |
| 25 | Available for unsecured creditors (line 21 minus lines 22, 23, and 24) |  |
| 26 | Filed unsecured claims |  |
| 27 | Percentage distribution to holders of unsecured claims (line 25 divided by line 26) |  |

**Best Interest of Creditors Test**

|  |  |  |
| --- | --- | --- |
| 28 | Non-exempt property |  |
|  | (If line 28 is $0.00, lines 29 through 32 may be left blank ) |  |
| 29 | Payments to administrative, priority and unsecured creditors through trustee (line 13 plus line 16 plus line 17 plus line 25) |  |
| 30 | Direct payments of administrative, priority and unsecured claims by Debtor(s) |  |
| 31 | Best interest of creditors test payments (line 29 plus line 30) |  |
| 32 | Excess satisfaction of best interest of creditors test (line 31 minus line 28) |  |

1. This is the month in which the first payment is due for this amount. [↑](#footnote-ref-1)
2. Reserves are established under Paragraph 23 of the Modified Plan. [↑](#footnote-ref-2)
3. Savings funds are established under Paragraph 22 of the Modified Plan. [↑](#footnote-ref-3)
4. Amounts for Cure Claims, Monthly Payments, Total Debt Claims and Monthly Refinance Payments should be listed only if the box for “Retained (paid through Trustee)” is checked. [↑](#footnote-ref-4)