**Exhibit “A”**

**Plan Summary for Proposed Plan**

**Disposable Income and 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)  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) |
|  |  |  |  | 1 |  | Per Month | Total | Per Month | Total |  | |
|  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  | |
|  |  |  |  |  |  |  |  |  |  |  | |
|  |  |  |  |  | Grand Total |  |  |  |  |  | |
|  |  |  | Less Posted Chapter 13 Trustee Fee[[4]](#footnote-4) | | |  |  |  |  |  | |
|  |  |  | Net Available to Creditors | | |  |  |  |  |  | |

**Projected Trustee Disbursements to Secured Creditors**

| **Name of Holder** | **Description of Collateral** | **Claim** | **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)[[5]](#footnote-5) | | | | | | | |
| Cure Claim |  |  |  |  |  |  |  |
| 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 |  |  |  |  |  |  |  |
| 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.)** | **Claim** | **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**

|  |  |  |
| --- | --- | --- |
| 1 | Total Payments to Trustee |  |
| 2 | Less Total Savings Fund Deposits |  |
| 3 | Net Trustee Payments (Line 1 minus line 2) |  |
| 4 | Less Posted Chapter 13 Trustee Fee |  |
| 5 | Less Total Payments by Trustee to Secured Creditors |  |
| 6 | Less Total Payments by Trustee to Priority Creditors (§§507(a)(1) – (a)(10)) |  |
| 7 | Less Total Reserve Funds |  |
| 8 | Net Available for General Unsecured Creditors (Line 3 minus lines 4-7) |  |

**Unsecured Creditor Distribution Estimate**

|  |  |  |
| --- | --- | --- |
| 9 | Estimated Total General Unsecured Claims |  |
| 10 | Forecast % Dividend on General Unsecured Claims (Line 8 divided by line 9) |  |

**Best Interest of Creditors Test**

|  |  |  |
| --- | --- | --- |
| 11 | Total Non-Exempt Property |  |
| 12 | Total Distributions to Administrative, Priority and General Unsecured Creditors  (Line 4 plus lines 6 plus line 8 plus any direct payments by Debtor(s) under the Plan in satisfaction of prepetition priority claims) |  |

1. This is the month in which the first payment is due for this amount. The Debtor(s) must commence payments not later than 30 days after the petition date. [↑](#footnote-ref-1)
2. Reserves are established under Paragraph 23 of the Plan. [↑](#footnote-ref-2)
3. Savings funds are funds established under Paragraph 22 of the Plan. [↑](#footnote-ref-3)
4. The Posted Chapter 13 Trustee Fee is based on the percentage listed on the Court’s website. [↑](#footnote-ref-4)
5. 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-5)