

**ORDER AUTHORIZING USE OF VEHICLES PURSUANT TO §363  
AND PROVIDING ADEQUATE PROTECTION TO LIEN HOLDERS**

ORDERED:

1. The debtor(s) are authorized to use their vehicle(s) pursuant to §363 of the Bankruptcy Code, conditioned on the following:

2. The debtors must maintain insurance on the vehicle(s) in the amounts and with the coverages pertaining to the vehicle itself required by the contract with any holder of a pre-petition lien on the vehicle(s).

a. Proof of insurance must be provided within 5 days of receipt of written request by the holder of a vehicle lien.

b. The debtors must timely make all required payments to the chapter 13 trustee.

c. Before the earlier of (i) five business days after the Debtor (s) propose a chapter 13 plan; or (ii) thirty days after this chapter 13 case was commenced:

(i) if a Debtor is a wage or salary employee, the Debtor shall submit a proposed wage order (in the form contained on the Court's website) and providing for the payments proposed in the plan<sup>1</sup>; or

(ii) if a Debtor is not a wage or salary employee, the Debtor shall complete an ACH transfer authorization form (in the form contained on the Court's website) and submit the form to the chapter 13 trustee.

d. As additional adequate protection for the interest of the lien holder(s), the lien holder(s) are granted a claim pursuant to §503(b)(1). This lien is intended to be of the type described in §507(b) of the Bankruptcy code. The amount of the claim is equal to 1.5% of the value of the vehicle as of the petition date. The adequate protection payments shall be calculated by the chapter 13 trustee based on the average of the NADA retail and trade-in values, unless the Court orders otherwise.

3. The debtor or any other party in interest may object to this order within 10 days of its entry. If a timely objection is filed, an evidentiary hearing will be conducted at the next chapter 13 panel. The objecting party is ordered to provide notice of the hearing date, attend the hearing and present evidence in support of the objection.

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<sup>1</sup> Proposed wage orders may be filed electronically by the chapter 13 trustee or by debtor(s)' counsel through the Court's CM/ECF procedures. If a proposed wage order is not filed electronically or is filed by a person other than the chapter 13 trustee or debtor(s)' counsel, it must be accompanied by an appropriate motion. Debtors who are not represented by an attorney may submit the proposed wage order through the chapter 13 trustee.