

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 | (F) Ending Month # | (G) Total Monthly Trustee Payments ² (Column D multiplied by number of months paid) |
|---|---|---|--|--|--------------------------|---|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | 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: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input type="checkbox"/> Retained (paid direct) <input type="checkbox"/> Retained (paid through Trustee) ³ | | | | | | | |
| Cure Claim | | | | | | | |
| Post-petition Claim | | | | | | | |
| Rule 3002.1 (c) Claim | | | | | | | |
| Monthly Payment | | | | | | | |
| Total Debt Claim | | | | | | | |
| Monthly Refinance Payment (¶ 8D) | | | | | | | |

¹ This is the month in which the first payment is due for this amount.

² The total amount of monthly payment includes Savings Fund established under Paragraph 20 of this Plan and Reserves established under Paragraph 21 of this Plan.

³ 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.

| 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: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input type="checkbox"/> Retained (paid direct) <input type="checkbox"/> Retained (paid through Trustee) | | | | | | | |
| Cure Claim | | | | | | | |
| Post-petition Claim | | | | | | | |
| Rule 3002.1(c) Claim | | | | | | | |
| Monthly Payment | | | | | | | |
| Total Debt Claim | | | | | | | |
| Monthly Refinance Payment (§ 8D) | | | | | | | |
| 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 Savings Funds

| Monthly Payment Amount | Beginning Month # | End Month # | Total |
|------------------------------|-------------------|-------------|-------|
| | | | |
| | | | |
| | | | |
| Total of Payments to Savings | | | |

Projected Trustee Reserve Funds

| Reserve Fund Type (Ad Valorem Taxes, 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) | |

Chapter 13 Trustee Fees

| | | |
|---|---|--|
| 4 | Required post-modification payments (line 2) | |
| 5 | Current Posted Chapter 13 Trustee Fee Percentage (from Court's website) | |
| 6 | Chapter 13 trustee fees on modified plan payments (line 4 multiplied by line 5) | |
| 7 | Pre-modification chapter 13 trustee fees | |
| 8 | Chapter 13 trustee fees (sum of lines 6 and 7) | |

Secured and Priority Distributions and Reserves

| | | |
|----|---|--|
| 9 | Pre-modification distributions to secured creditors | |
| 10 | Post-modification distributions to secured creditors | |
| 11 | Pre-modification distributions to priority creditors | |
| 12 | Post-modification distributions to priority creditors | |
| 13 | Pre-modification deposits to reserves | |
| 14 | Post-modification deposits to reserves | |
| 15 | Distributions to secured and priority creditors and to reserves (sum of lines 9 through 14) | |

Savings Funds

| | | |
|----|--|--|
| 16 | Pre-modification savings deposits | |
| 17 | Post-modification savings deposits | |
| 18 | Savings funds (sum of lines 16 and 17) | |

Best Interest of Creditors Test

| | | |
|----|---|--|
| 19 | Payments to trustee (line 3) | |
| 20 | Chapter 13 trustee fees (line 8) | |
| 21 | Savings funds (line 18) | |
| 22 | Distributions to secured and priority creditors and to reserves (line 15) | |
| 23 | Available for unsecured creditors (line 19 minus lines 20, 21, and 22) | |
| 24 | Filed unsecured claims | |
| 25 | Percentage distribution to holders of unsecured claims (line 23 divided by line 24) | |
| 26 | Non-exempt property | |
| 27 | Payments to priority and unsecured creditors through trustee (line 11 plus line 12 plus line 23) (If line 26 is \$0.00, lines 27 through 30 may be left blank) | |
| 28 | Direct payments by Debtor(s) under Paragraph 27 of the Plan in satisfaction of prepetition priority claims | |
| 29 | Compensation to Debtor's counsel paid under 11 U.S.C. §330(a)(1) | |
| 30 | Best interest of creditors test payments (line 27 plus line 28 minus line 29) | |
| 31 | Excess satisfaction of best interest of creditors test (line 30 minus line 26) | |
| 32 | <p>If the forecast in line 25 is 100%, check one:</p> <p><input type="checkbox"/> The 100% dividend was required by the Debtor(s)' Projected Disposable Income at confirmation of the Plan and there are no changed circumstances.</p> <p><input type="checkbox"/> The 100% dividend is required because the value of non-exempt property exceeds the amount of allowed unsecured claims.</p> <p><input type="checkbox"/> Based on Debtor(s) disposable income, the 100% dividend is merely an estimate. It is not required to be maintained at 100%.</p> | |