

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 <u>was</u> required by the Debtor(s)' Projected Disposable Income <u>at confirmation of the Plan and there are no changed circumstances.</u></p> <p><input type="checkbox"/> The 100% dividend is required because of the value of non-exempt property <u>exceeds the amount of allowed unsecured claims.</u></p> <p><input type="checkbox"/> <u>Based on Debtor(s) disposable income,</u> The the 100% dividend is merely an estimate. It is not required to be maintained at 100%.</p>	