

7. Other Secured Claims Sec. 1325(a)(5)

The Trustee will make payments to the following unsecured creditors having a value of confirmation equal to the allowed amount of the creditor's secured claim using a discount rate of 8 percent. The creditor's allowed secured claim shall be the creditor's allowed claim or the value of the creditor's interest in the debtor's property, whichever is less. The creditors shall retain their lien. NOTE:

NOTWITHSTANDING A CREDITOR'S PROOF-OF-CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 USC Sec. 1327 AND CONFIRMATION OF THE PLAN WILL BE CONSIDERED A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM UNDER 11 USC Sec 506(a).

Creditor	Claim Amount	Secured Claim	Monthly Amt.	Beg. Mon.	No. of payments	TOTAL PAYMENT
a. Border State Bank (Vehicle)	\$5,000.00	\$4,100.00	\$368.00	4	13	\$4,606.00
TOTAL						\$4606.00

8. Separate Class of Unsecured Creditors

In addition to the class of unsecured creditors specified in paragraph 9, there shall be a separate class of nonpriority unsecured creditors described as follows:

- The debtor estimates that the total claims in this class are
- The Trustee shall pay this class **\$0.00**

9. Timely Filed Unsecured Creditors

The Trustee will pay holders of nonpriority unsecured claims for which Proofs-of-Claim forms were timely filed the balance of all payments received by the Trustee and not paid under paragraphs 2, 3, 5, 6, 7, and 8 their pro rata share of approximately **\$8,704.00** (line 1d minus lines 2, 3e, 5d, 6d, 7h, and 8b).

- The debtor estimates that the total unsecured claims held by creditors listed in paragraph 7 are **\$900.00**
- The debtor estimates that the debtor's total unsecured claims (excluding those in paragraphs 7 and 8 are **\$21,169.00**
- The total estimated unsecured claims are **\$30,169.00** (line 9a + line 9b)

10. Tardily filed Unsecured Creditors

All money paid by the Debtor to the Trustee under paragraph 1, but not distributed by the Trustee under paragraphs 2,3,5,6,7,8 and 9 shall be paid to holders of nonpriority claims for which Proof-of-Claim forms were tardily filed.

11. Other Provisions

The Trustee can disburse any funds not specifically designed for a creditor at his discretion.

Upon completion of payment of the secured position of any claim, the property securing said claim shall vest in the debtor free and clear of any lien, claim or interest of the secured creditor.

12. Summary of Payments

Trustee's Fee (Section 2 Total)	\$1435.00
Priority Claims (Section 3 Total)	\$1050.00
Home Mortgage Defaults (Section 5 Total)	\$0.00
Long-Term Debt Defaults (Section 6 Total)	\$0.00
Other Secured Claims (Section 7 Total)	\$4606.00
Separate Class (Section 8 Total)	\$0.00
Unsecured Creditors (Section 9 Total)	\$8704.00
TOTAL (must equal line 1d)	\$15795.00

Dated October 13, 2004

PRESCOTT AND PEARSON P.A.

Jeffrey M Bruzek #319260

443 Old Highway 8, Suite 208

P.O. Box 120088

New Brighton, Minnesota 55112

(651) 633-2757

/s/ Cynthia L. Anderson

Signature of Debtor

Signature of Joint Debtor (if any)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

ANDERSON, CYNTHIA L.

BKY No. 04-43362

Chapter 13

Debtor(s)

NOTICE OF HEARING TO APPROVE MODIFIED PLAN

TO: The debtor(s); US Trustee; Chapter 13 Trustee; and creditors and parties in interest.

1. The debtor(s), by the undersigned attorney, moves the court for approval of the modified plan dated October 13, 2004.
2. The court will hold a hearing on this motion at 10:30 a.m. on November 4, 2004 in Courtroom No. 7W, U.S. Bankruptcy Court, U.S. Courthouse, 300 S. Fourth St., Minneapolis, MN 55415.
3. Any objection to this amended plan must be filed and delivered no later than 10:30 a.m. on October 29, 2004, which is 5 days before the time set for the hearing, or filed and served no later than October 27, 2004, which is 8 days before the date set for the hearing.
4. This court has jurisdiction over this motion pursuant to 28 U.S.C. Sec 157 and 1334, Bankruptcy Rule 5005 and Local Rule 1070-1. The petition commencing this Chapter 13 case was filed June 15, 2004. This case is now pending in this court.
5. The plan is being modified to satisfy the concerns of the Chapter 13 Trustee

Dated: October 13, 2004

Prescott & Pearson, P.A.

/s/ Richard J. Pearson

Jack L. Prescott #88079

Richard J. Pearson #130308

Attorneys for Debtor

443 Old Highway Eight #208

New Brighton, MN 55112-008

Telephone: (651) 633-2757

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VERIFICATION

Cynthia L. Anderson, the Debtor(s) named in the Motion, declare(s) under penalty of perjury that the information therein contained is correct to the best of our knowledge, information and belief.

Dated: October 13, 2004

Signed: X *Cynthia Anderson*
Cynthia L. Anderson

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

ANDERSON, CYNTHIA L.

BKY No. 04-43362

Chapter 13

Debtor(s)

**UNSWORN DECLARATION
OF SERVICE**

Lindy Voss, an employee at Prescott & Pearson, P.A., a law firm licensed to practice law in this court, with offices at 443 Eighth Avenue Northwest, New Brighton, Minnesota 55112, declares that on October 13, 2004, she served the annexed NOTICE OF HEARING TO APPROVE MODIFIED CHAPTER 13 PLAN and MODIFIED CHAPTER 13 PLAN, upon each of the entities listed below or on the attached sheet by mailing to each of them a copy thereof by enclosing same in an envelope with first class postage prepaid and depositing same in the post office at New Brighton, Minnesota, addressed to each of them as listed.

SEE ATTACHED LIST

And he declares under penalty of perjury that the foregoing is true and correct.

Dated: October 13, 2004

/s/ Lindy Voss

Lindy Voss

Cynthia L. Anderson
4935 Baker Rd
Minnetonka, MN 55343

MN Power
Collection Bureau Little Fa
Po Box 246
Little Falls, MN 56345-0246

Jasmine Z. Keller
12 S 6th St, Ste 310
Minneapolis, MN 55402

Penneys JC CO
Po Box 533
Dallas, TX 75221-0533

US Trustee Office
1015 US Courthouse
300 S 4th St
Minneapolis, MN 55415

Target
Guest Credit Mailstop 3C-K
3701 Wayzata Blvd
Minneapolis, MN 55416-3400

Border State Bank
International Falls, MN 56649

Wells Fargo
Primary Financial Svcs
3115 N 3rd Ave #112
Phoenix, AZ 85013

Leroy & Joanne Lavalla
70th Ave
Williams, MN 56686

Wells Fargo Bank
Po Box 10438
Des Moines, IA 50306

Cellular 2000
Po Box 2000
Alexandria, MN 56308

Duluth Clinic
Po Box 64618
St Paul, MN 55164-0618

Duluth Clinic Virginia
Collection Resources
Po Box 2270
St Cloud, MN 56302-2270

Friends Garbage
Po Box 110
International Falls, MN 56649

Messerli & Kramer Atty
3033 Campus Dr Ste 250
Plymouth, MN 55441

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re: ANDERSON, CYNTHIA L.

SIGNATURE DECLARATION

Debtor(s).

Case No. 04-43362

- PETITION, SCHEDULES & STATEMENTS
- CHAPTER 13 PLAN
- SCHEDULES & STATEMENTS ACCOMPANYING VERIFIED CONVERSION
- AMENDMENT TO PETITION, SCHEDULES & STATEMENTS
- MODIFIED CHAPTER 13 PLAN
- OTHER(Please describe)

I [We], the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

- The information I have given my attorney and provided in the electronically Filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- **[individual debtors only]** If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: October 13, 2004

X 

Signature of Debtor or Authorized Individual

Signature of Joint Debtor

Cynthia L. Andersson

Printed Name of Debtor or Authorized Individual

Printed Name of Joint Debtor