

UNITED STATES BANKRUPTCY COURT

District of Minnesota

In Re:

Joshua Paul Hanson
xxx-xx-0705
Naomi Ann Hanson
xxx-xx-5445

CHAPTER 13 PLAN

Dated:

Case No. **04-44294**

DEBTOR
In a joint case,
debtor means debtors in this plan.

1. PAYMENTS BY DEBTOR -

- a. As of the date of this plan, the debtor has paid the trustee **\$0.00**.
- b. After the date of this plan, the debtor will pay the trustee **\$239.00** per **Month** for **36** months, beginning within 30 days after the filing of this plan for a total of **\$8,604.00**.
- c. The debtor will also pay the trustee: **\$0.00**

d. The debtor will pay the trustee a total of **\$8,604.00** [line 1(a) + line 1(b) + line 1(c)].

2. PAYMENTS BY TRUSTEE - The trustee will make payments only to creditors for which proofs of claim have been filed, make payments monthly as available, and collect the trustee's percentage fee of 10.00% for a total of **860.40** [line 1(d) x .10] or such lesser percentage as may be fixed by the Attorney General. For purposes of this plan, month one (1) is the month following the month in which the debtor makes the debtor's first payment. Unless ordered otherwise, the trustee will not make any payments until the plan is confirmed. Payments will accumulate and be paid following confirmation.

3. PRIORITY CLAIMS - The trustee shall pay in full all claims entitled to priority under § 507, including the following. The amounts listed are estimates only. The trustee will pay the amounts actually allowed.

Creditor	Estimated Claim	Monthly Payment	Beg. in Month #	No. of Payments	TOTAL PAYMENTS
None	\$ 0.00	\$ 0.00	0	0	\$ 0.00

4. LONG-TERM SECURED CLAIMS NOT IN DEFAULT - The following creditors have secured claims. Payments are current and the debtor will continue to make all payments which come due after the date the petition was filed directly to the creditors. The creditors will retain their liens.

Name of Creditor	Description Of Property
Cit Bank Mortgage	Homestead real property located at 219 Crystal Lan

5. HOME MORTGAGES IN DEFAULT [§ 1322(b)(5)] - The trustee will cure defaults (plus interest at the rate of 8.00 percent per annum) on claims secured only by a security interest in real property that is the debtor's principal residence as follows. The debtor will maintain the regular payments which come due after the date the petition was filed. The creditors will retain their liens. The amounts of default are estimates only. The trustee will pay the actual amounts of default.

Creditor	Amount of Default	Monthly Payment	Beg. in Month #	No. of Payments	TOTAL PAYMENTS
None	\$ 0.00	\$ 0.00	0	0	\$ 0.00
TOTAL					\$ 0.00

6. OTHER LONG-TERM SECURED CLAIMS IN DEFAULT [§ 1322(b)(5)] - The trustee will cure defaults (plus interest at the rate of 8.00 percent per annum) on other claims as follows and the debtor will maintain the regular payments which come due after the date the petition was filed. The creditors will retain their liens. The amounts of default are estimates only. The trustee will pay the actual amounts of default.

Creditor	Amount of Default	Monthly Payment	Beg. in Month #	No. of Payments	TOTAL PAYMENTS
Principal Resedential Mortgage Inc	\$ 3,140.00	\$ 203.07	1	17	\$ 3,452.12
TOTAL					\$ 3,452.12

7. **OTHER SECURED CLAIMS [§ 1325(a)(5)]** - The trustee will make payments to the following secured creditors having a value as of confirmation equal to the allowed amount of the creditor's secured claim using a discount rate of 6.50 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 liens. 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 U.S.C. § 1327 AND CONFIRMATION OF THE PLAN WILL BE CONSIDERED A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM UNDER 11 U.S.C. § 506(a).

Creditor	Claim Amount	Secured Claim	Monthly Payment	Beg. in Month #	No. of Payments	TOTAL PAYMENTS
None	\$ 0.00	\$ 0.00	\$ 0.00	0	0	\$ 0.00
TOTAL						\$ 0.00

8. **SEPARATE CLASS OF UNSECURED CREDITORS** - In addition to the class of unsecured creditors specified in ¶ 9, there shall be a separate class of nonpriority unsecured creditors described as follows: (Cosigned debts shall be paid at the contract rate of interest.):

Classification Creditor

None

- a. The debtor estimates that the total claims in this class are \$
- b. The trustee will pay this class \$

9. **TIMELY FILED UNSECURED CREDITORS** - The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under ¶ 2, 3, 5, 6, 7 and 8 their pro rata share of approximately \$4,291.48 [line 1(d) minus lines 2, 3(e), 5(d), 6(d), 7(d) and 8(b)].

- a. The debtor estimates that the total unsecured claims held by creditors listed in ¶ 7 are \$
- b. The debtor estimates that the debtor's total unsecured claims (excluding those in ¶ 7 and ¶ 8) are \$37,770.12
- c. Total estimated unsecured claims are \$37,770.12 [line 9(a) + line 9(b)].

10. **TARDILY-FILED UNSECURED CREDITORS** - All money paid by the debtor to the trustee under ¶ 1, but not distributed by the trustee under ¶ 2, 3, 5, 6, 7, 8 or 9 shall be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

11. **OTHER PROVISIONS - Debtors shall receive a discharge upon completion of the 36 month plan or when 100% of timely filed unsecured claims are paid, whichever occurs first. Trustee shall not pay any untimely filed unsecured claims.**

12. **SUMMARY OF PAYMENTS -**

Trustee's Fee [Line 2]	<u>860.40</u>
Priority Claims [Line 3(e)]	<u>\$ 0.00</u>
Home Mortgage Defaults [Line 5(d)]	<u>\$0.00</u>
Long-Term Debt Defaults [Line 6(d)]	<u>\$3,452.12</u>
Other Secured Claims [Line 7(d)]	<u>\$0.00</u>
Separate Class [Line 8(b)]	<u>\$0.00</u>
Unsecured Creditors [Line 9(c)]	<u>\$4,291.48</u>
TOTAL [must equal Line 1(d)]	<u>\$8,604.00</u>

Wesley W. Scott
 Bar no: 0264787
 Schmidt & Lund
 13 7th Avenue South
 St. Cloud, MN 56301

320-252-0330

Signed: _____
 Joshua Paul Hanson, DEBTOR

Signed: _____
 Naomi Ann Hanson, JOINT DEBTOR

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In Re:

Bkty. Case No.: 04-44294 RJK

Joshua Paul Hanson and
Naomi Ann Hanson,
Debtors.

NOTICE OF CONFIRMATION HEARING

PLEASE TAKE NOTICE that the Confirmation Hearing on the Chapter 13 Plan is scheduled October 21, 2004 at 10:00 a.m., at the U. S. Bankruptcy Court, U.S. Courthouse, 300 South 4th Street, Minneapolis, Minnesota 55415.

Dated this 4th day of October, 2004.

SCHMIDT AND LUND



Wesley W. Scott - #0264787
Attorney for Debtor
13 South Seventh Avenue
St. Cloud, MN 56301
(320) 252-0330

SERVICE LIST

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EAGAN MN 55122

AMERICAN ACCOUNTS ADVISOR
3904 CEDEARVALE DR
EAGAN MN 55122

BENEFICIAL
13501 BUSINESS CENTER DR
ELK RIVER MN 55330

BREMER FINANCIAL
C/O JCC
PO BOX 519
SAUK RAPIDS MN 56379

BUFFALO HOSPITAL
303 CATLIN ST
BUFFALO MN 55313

BUFFALO HOSPITAL
C/O ALLINA COLLECTIONS
701 XENIA AVE S
GOLDEN VALLEY MN 55416

CAPITOL ONE
C/O ALLIANCE ONE
1160 CENTRE POINTE DR STE 1
MENDOTA HEIGHTS MN 55120

CITI BANK MORTGAGE
PO BOX 769006
SAN ANTONIO TX 78245

COMPU CREDIT
16 MCLELAND RD
ST CLOUD MN 56303

CONSULTING RADIOLOGISTS
1221 NICOLLET MALL STE 600
MINNEAPOLIS MN 55403

CORPORATE COLLECTIONS
PO BOX 22630
CLEVELAND OH 44122

DISCOVER CARD
PO BOX 30395
SALT LAKE CITY UT 84130

EPPA
7301 OHMS LN STE 650
EDINA MN 55439

EPPA
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EDINA MN 55439

FINANCIAL RECOVERY
PO BOX 385908
MINNEAPOLIS MN 55438

FINGER HUT CREDIT
PO BOX 90089
W CHESTER OH 45071

GE CAPITAL CONS
DEPARTMENT 008
PALATINE IL 60055

MED CREDIT
PO BOX 290126
MINNEAPOLIS MN 55429

METHODIST HOSPITAL
C/O MARK PITZELE
1550 UTICA AVE S STE 500
ST LOUIS PARK MN 55416

PARK NICOLLET
PO BOX 9104
MINNEAPOLIS MN 55480

PRINCIPAL RESIDENTIAL MORTGAGE
INC
711 HIGH ST
DES MOINES IA 50392-0770

RELIANCE RECOVERIES
6160 SUMMIT DR STE 420
MINNEAPOLIS MN 55430

RETAILERS NATIONAL BANK
PO BOX 59317
MINNEPOLIS MN 55459

RMBC
PO BOX 1238
ELMSFORD NY 10523

RMBC
PO BOX 1234
ELMSFORD NY 10523

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SWISS COLONY
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MONROE WI 53566

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PO BOX 3219
LACROSSE WI 54602

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7801 E BUSH LAKE RD STE 320
MINNEAPOLIS MN 55439

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3115 N 3RD AVE STE 112
PHOENIX AZ 85013

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C/O TIBURON FINANCIAL
218A S 8TH AVE
OMAHA NE 68154

WELLS FARGO
400 N CHESTNUT ST
CHASKA MN 55318

U S TRUSTEE
1015 U S COURTHOUSE
300 S FOURTH ST
MINNEAPOLIS MN 55415

MICHAEL J FARRELL
PO BOX 519
BARNESVILLE MN 56514

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re: **Joshua Paul Hanson**
Naomi Ann Hanson

SIGNATURE DECLARATION

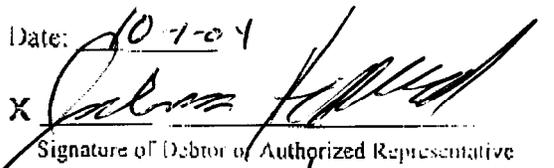
Debtor(s).

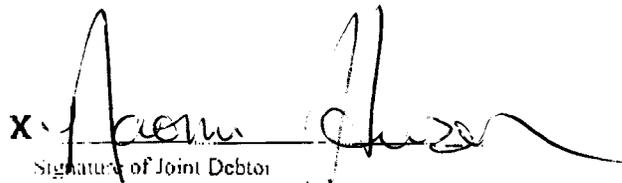
Case No. 04-44294

- PETITION, SCHEDULES & STATEMENTS
- CHAPTER 13 PLAN
- SCHEDULES AND 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: 10-1-04
 
 Signature of Debtor or Authorized Representative
Joshua Hanson
 Printed Name of Debtor or Authorized Representative


 Signature of Joint Debtor
Naomi Hanson
 Printed Name of Joint Debtor