

**United States Bankruptcy Court
District of Minnesota**

IN RE:

Todd Hall & Cheri Hall

Debtor(s)

Case No. **04-30580**

Chapter **13**

MODIFIED CHAPTER 13 PLAN

Dated: **August 18, 2004**

1. PAYMENTS BY DEBTOR -

- a. As of the date of this plan, the debtor has paid the trustee \$ **1500.00**.
- b. After the date of this plan, the debtor will pay the trustee \$ **350.00** per **month** for **46** months, beginning within 30 days after the filing of this plan for a total of \$ **16,100.00**.
- c. The debtor will also pay the trustee: **n/a**
- d. The debtor will pay the trustee a total of \$ **16,100.00** [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 6% for a total of \$ **966.00** [line 1(d) x .06] 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.

Trustee has already been paid \$84.90

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.

<i>Creditor</i>	<i>Estimated Claim</i>	<i>Monthly Beginning Payment</i>	<i>in mo. #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
GREGORY WALD	225.00	18.75	1	12	225.00
Timothy Casey Theisen, P.A.	300.00	25.00	1	12	300.00
TOTAL					525.00

Gregory Wald has already been paid \$1250

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.

None

5. HOME MORTGAGES IN DEFAULT [' 1322(b)(5)] - The trustee will cure defaults (with no interest) 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.

<i>Creditor</i>	<i>Amount of Default</i>	<i>Monthly Beginning Payment</i>	<i>in mo. #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
WELLS FARGO HOME MORTGAGE	4,716.22	235.82	1	20	4,716.22
TOTAL					4,716.22

Wells Fargo has already been paid \$165.10

6. OTHER LONG-TERM SECURED CLAIMS IN DEFAULT [' 1322 (b)(5)] - The trustee will cure defaults (plus interest at the rate of 8 per cent 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.

<i>Creditor</i>	<i>Amount of Default</i>	<i>Monthly Beginning Payment</i>	<i>in mo. #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
None					
TOTAL					0.00

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 an interest rate of 6 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).

<i>Creditor</i>	<i>Claim Amount</i>	<i>Secured Claim</i>	<i>Monthly Beginning Payment</i>	<i>in mo. #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
WFS FINANCIAL INC	17,124.83	8,350.00	210.85	1	46	9,699.17
TOTAL						9,699.17

- 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:
 - a. The debtor estimates that the total claims in this class are \$ **0.00**.
 - b. The trustee will pay this class \$ **0.00**.

- 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 \$ **193.61** [line 1(d) minus paragraphs 2, 3, 5, 6, 7 and 8].
 - a. The debtor estimates that the total unsecured claims held by creditors listed in & 7 are \$ **15,414.00**.
 - b. The debtor estimates that the debtor's total unsecured claims (excluding those in & 7 and & 8) are **0.00**.
 - c. Total estimated unsecured claims are \$ **15,414.00** [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** - 1. Trustee's fee may be as high as 10%, if necessary. Debtor will pay any increase in trustee's fee. Trustee may distribute excess funds at trustee's discretion.
 2. Payments referenced at paragraph 7 above are estimates. Actual payments to WFS are as follows: \$49.43 months 1-12; \$93.18 months 13-20; \$329 months 21-45; \$135.39 month 46. Upon payment of secured portion of debt to WFS Financial at paragraph 7 above, said creditor shall release its lien in and to the 1997 Ford Expedition.

12. SUMMARY OF PAYMENTS C

Trustee's Fee [Paragraph 2].....	966.00
Priority Claims [Paragraph 3].....	525.00
Home Mortgage Defaults [Paragraph 5].....	4,716.22
Long-Term Debt Defaults [Paragraph 6].....	0.00
Other Secured Claims [Paragraph 7].....	9,699.17
Separate Class [Paragraph 8].....	0.00
Unsecured Creditors [Paragraph 9].....	193.61
TOTAL [must equal Paragraph 1, Line (d)].....	16,100.00

Insert Name, Address, Telephone and License Number of Debtor's Attorney:

Timothy Casey Theisen 213469
Timothy Casey Theisen, P.A.
229 Jackson St Ste 105
Anoka, MN 55303

Signed: /s/ Todd Hall _____
 DEBTOR

Signed: /s/ Cheri Hall _____
 DEBTOR (if joint case)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

IN RE: **Todd A. Hall**)
Cherie M. Hall)
Debtor(s)

SIGNATURE
DECLARATION

Case No: 04-30580

- PETITION, SCHEDULES, & STATEMENTS
- CHAPTER 13 PLAN
- SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION
- AMENDMENT TO PETITION, SCHEDULES & STATEMENTS (Schedules I & J)
- MODIFIED CHAPTER 13 PLAN
- OTHER (Please describe: Motion to Modify Plan)

We, Todd and Cherie Hall, 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: 9/1/04

x Todd A. Hall
Todd A. Hall
Signature of Debtor or Authorized Individual

x TODD A. HALL
Todd A. Hall
Printed Name of Debtor or Authorized Individual

x Cherie Hall
Cherie M. Hall
Signature of Joint Debtor

x Cherie Hall
Cherie M. Hall
Printed Name of Joint Debtor



UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Case No. 04-30580
Chapter 13

Todd A. Hall
Cherie M. Hall,

**UNSWORN CERTIFICATE OF
SERVICE**

Debtor(s)

I, Melinda Rost, declare under penalty of perjury that on September 2, 2004, I mailed copies of the foregoing Notice of Hearing, Motion for Modification of Chapter 13 Plan, Memorandum of Law, Amended Schedules I and J, and Signature Declaration by first class mail postage prepaid to each entity named below at the address stated below for each entity:

US Trustee
1015 United States Courthouse
300 South 4th Street
Minneapolis, MN 55401

Jasmine Z Keller
310 Plymouth Building
12 South 6th Street
Minneapolis, MN 55402

ALL CREDITORS
(See attached Matrix)

Executed on: September 2, 2004

Signed: /e/ Melinda Rost .

Melinda Rost
229 Jackson Street, Suite 105
Anoka, MN 55303

ASPEN MEDICAL GROUP
NW 9460 PO BOX 1450
MINNEAPOLIS, MN 55485-9460

B-LINE LLC
WEINSTEIN TREIGER & RILEY
2101 FOURTH AVENUE SUITE 900
SEATTLE, WA 98121

CAPITAL ONE
PO BOX 85167
RICHMOND, VA 23285

FAIRVIEW HEALTH SERVICES
PO BOX 147
MINNEAPOLIS, MN 55440-0147

GREGORY WALD
3601 MINNESOTA DRIVE SUITE 800
EDINA, MN 55435

HOUSEHOLD BANK
BECKET AND LEE LLP
PO BOX 35480
NEWARK, NJ 07193-5480

METRO OB & GYN
AT PHOENIX MANAGEMENT SYSTEMS
PO BOX 3972
MINNEAPOLIS, MN 55403

RELIANCE RECOVERIES
6160 SUMMIT DRIVE NORTH SUITE 420
MINNEAPOLIS, MN 55430

THOMAS REITER
6 W 5TH ST
SEVENTH FLOOR
ST PAUL, MN 55102

WELLS FARGO HOME MORTGAGE
3476 STATE VIEW BLVD
FORT MILL, SC 29715

WFS FINANCIAL INC
PO BOX 19657
IRVINE, CA 92623-9657