

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

CHAPTER 13 PLAN

In Re:
Maggie M. Harper Copeland

Dated: March 5, 2004

Case No. _____

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.
- b. After the date of this plan, the debtor will pay the trustee \$ 1000 per month for 54 months, beginning within 30 days after the filing of this plan for a total of \$ 54,000.
- c. The debtor will also pay the trustee n/a.
- d. The debtor will pay the trustee a total of \$ 54,000 [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% for a total of 4909 [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.

<i>Creditor</i>	<i>Estimated Claim</i>	<i>Monthly Payment</i>	<i>Beginning in Month #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
a. Attorney Fees					
b. Internal Revenue Serv.					
c. Minn. Dept of Revenue					
d. _____					
e. TOTAL					\$n/a

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 creditors. The creditors will retain their liens.

- a. none
- b.

5. HOME MORTGAGES IN DEFAULT [§ 1322(B)(5)] - The trustee will cure defaults 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 Payment</i>	<i>Beginning in Month #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
a. <u>Homecoming Financial</u>	<u>17599</u>	<u>733</u>	<u>1</u>	<u>24</u>	<u>17,599</u>
b. _____					
c. _____					
d. TOTAL					\$17,599

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.

Creditor	Amount of Default	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a.					
b.					
TOTAL					\$

7. **OTHER SECURED CLAIMS [§ 1324(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 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 liens. NOTE: NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS 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	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. AmeriCredit	40,000	20,000	141	1	24	3384
			750	25	30	22,500
b. Loan Store	7,706	4,250	35	1	24	840
			159	25	30	4770
c. TOTAL						\$31,494

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 \$ n/a.
- 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 \$ 2 [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 \$ 24,250.
- b. The debtor estimates that the debtor's total unsecured claims (excluding those in ¶ 7 and ¶ 8) are \$ 14,649.
- c. Total estimated unsecured claims are \$ 38,899 [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** - Plan payments shall be by Wage Order. The Trustee may distribute funds not allocated above at his discretion. Within two weeks of receipt, Debtor shall report to the Standing Trustee the amount of all profit-sharing distributions for the years 2003 and following received from Ford Motor Company. As such distributions may constitute disposable income in this Plan, Debtor shall cooperate with the Standing Trustee in determining Debtor's obligation to the Chapter 13 Estate arising from such distributions and paying this obligation to the Chapter 13 Estate.

12. **SUMMARY OF PAYMENTS -**

Trustee's Fee [Line 2].....	\$	4909
Priority Claims [Line 3(e)].....	\$	
Home Mortgage Defaults [Line 5(d)].....	\$	17,599
Long-Term Debt Defaults [Line 6(d)].....	\$	
Other Secured Claims [Line 7(d)].....	\$	31,494
Separate Class [Line 8(b)].....	\$	
Unsecured Creditors [Line 9(c)].....	\$	2
TOTAL [must equal Line 1(d)].....	\$	54,000

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Signed: Maggi M. Harper - Apeland
 Debtor

Signed: _____
 Debtor (if joint case)