

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

**PRECONFIRMATION MODIFIED
CHAPTER 13 PLAN**

In Re:

SANDRA L. PRINCE-BLACK

Dated: August 21, 2004

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

Case No. 04-34175

1. PAYMENTS BY DEBTOR —

- a. As of the date of this plan, the debtor has paid the trustee \$190.
- b. **The debtor will pay the trustee \$190 per month, beginning August, 2004, for a period not to exceed 36 months, then \$250 per month for 24 months** in order to pay the amounts indicated in ¶ 3, 4, 5, 6, 7, 8, and 9.
- c. The debtor will also pay the trustee \$N/A.
- d. The debtor will pay the trustee a total of \$12,840.

2. PAYMENTS BY TRUSTEE — The trustee will make payments only to creditors for which proofs of claim have been timely filed, make payments monthly as available, and collect the trustee's percentage fee of a maximum of 10% for an estimated \$770 or such lesser percentage as may be fixed by the Attorney General.

3. PRIORITY CLAIMS — The trustee shall pay in full all timely filed 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	\$1,250	\$178	1	7	\$1,250
b. INTERNAL REVENUE SVC					
c. MN DEPT OF REVENUE					
d. CHISAGO COUNTY	\$5,424	\$178/\$235	34	3/21	\$5,424
e. TOTAL					\$6,674

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.

- a. N/A
- b.

5. HOME MORTGAGES IN DEFAULT [§ 1322(b)(5)] — The trustee will cure defaults **AT NO INTEREST** on claims secured only by a security interest in real property that is the debtor's principal residence as filed. 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 and payment schedule are estimates only. If no default is stated, the trustee will pay the actual amounts of default in an amount sufficient to cure arrears within 24 months.

<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. Washington Mutual Bank	\$4,840	\$178	7	27	\$4,840
b.					
c.					
d. TOTAL:					\$4,840

Chapter 13 Plan

- 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 and payment schedule 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. N/A					
b.					
c. TOTAL					

- 7. OTHER SECURED CLAIMS [§ 1325(a)(5)]** — The trustee will make payments to the following secured creditors having a value as of confirmation not to exceed the allowed amount of the creditor's secured claim with interest as shown. 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. Each secured claim is designated a separate class for treatment pursuant to 11 U.S.C. §1322(b) and §1329(a). **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).** Payment schedule shown is an estimate only and may be modified by payments under paragraph 5 of this plan.

Creditor	Claim Amount	Secured Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. N/A						
b.						
c.						
d.						
e.						
f. TOTAL						

- 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: N/A
- 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 estimated pro rata share \$556.
- a. The debtor estimates that the total unsecured claims held by creditors listed in ¶ 7 are \$-0-.
- b. The debtor estimates that the debtor's total unsecured claims (excluding those in ¶ 7 and ¶ 8) are \$24,656.
- c. Total estimated unsecured claims are \$24,656 [line 9(a) + line 9(b)].
- 10. OTHER PROVISIONS — Debtor submits all future earnings or other income to such supervision or control of the trustee as is necessary for the execution of the plan. Property of the estate shall vest in the debtor upon dismissal, conversion, or discharge. Funds withheld under ¶ 2 and not applied to trustee's fee to be disbursed at trustee's discretion.**

11. SUMMARY OF PAYMENTS

Trustee's Fee [Line 2]	\$770
Priority Claims [Line 3(e)]	\$6,674
Home Mortgage Defaults [Line 5(d)]	\$4,840
Long-Term Debt Defaults [Line 6(c)]	-0-
Other Secured Claims [Line 7(f)]	-0-
Separate Class [Line 8(b)]	-0-
Unsecured Creditors [Line 9]	\$556
TOTAL:	\$12,840

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

Ian Traquair Ball, #4285
12 South Sixth Street, Suite 326
Minneapolis, MN 55402
Tel: (612) 338-1313

Signed Sandra L. Prince-Black
Debtor

Signed _____
Debtor (if joint case)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

**NOTICE OF PRECONFIRMATION
CHAPTER 13 MODIFIED PLAN**

SANDRA L. PRINCE-BLACK

BKY 04-34175

6656 404th Street
North Branch, MN 55056

Last 4 Digits of SSN: 0018

Debtor(s).

TO: JASMINE Z. KELLER, Chapter 13 Trustee; and other parties in interest:

PLEASE TAKE NOTICE that on October 14, 2004, at 10:30 a.m., in Courtroom 228A, U.S. Courthouse, 316 North Robert Street, St. Paul, Minnesota, the Court will hold a hearing on the proposed modified plan of the above-named debtor(s). A copy of the modified plan, dated August 21, 2004, is attached to the notice.

/e/ Ian Traquair Ball

Ian Traquair Ball, #4285

Attorney for Debtor(s)

12 South 6th St., #326

Minneapolis, MN 55402

Tel: (612) 338-1313

Dated: September 10, 2004

CERTIFICATE OF SERVICE

I, Brenda Greenhalgh, declare under penalty of perjury that on September 13, 2004, I mailed copies of the foregoing Notice of Preconfirmation Modified Chapter 13 Plan and Preconfirmation Modified Chapter 13 Plan for Sandra L. Prince-Black, Case No. 04-34175, by United States mail postage prepaid, at Minneapolis, Minnesota to each entity named below and on the attached list at the addresses stated for each entity:

Jasmine Z. Keller
Chapter 13 Trustee
310 Plymouth Building
12 South 6th Street
Minneapolis, MN 55402

Sandra L. Prince-Black
6656 404th Street
North Branch, MN 55056

United States Trustee
1015 U.S. Courthouse
300 South Fourth Street
Minneapolis, MN 55415

James A. Geske, Esq.
7650 Currell Boulevard #300
Woodbury, MN 55125

(SEE ATTACHED LIST)

Dated: September 10, 2004



Brenda Greenhalgh

ADVANTAGE COLLECT PROF
PO BOX 353
CAMBRIDGE MN 55008 0353

PHILLIPS AND COHEN ASSOC
695 RANCOCAS RD
WESTAMPTON NJ 08060

CHISAGO CNTY HUMAN SVCS
ATTN NANCY SCHROEDER
313 N MAIN ST RM 239
CENTER CITY MN 55012 9665

PREMIUM CREDIT CORP
PO BOX 750
SCOTTSDALE AZ 85252 0750

IC SYSTEM INC
444 HWY 96 E
PO BOX 64437
ST PAUL MN 55164 0437

RECEIVABLE COLL OPER
6373 E TANQUE VERDE RD 200
PO BOX 32500
TUCSON AZ 85751-2500

JC CHRISTENSEN
PO BOX 519
SAUK RAPIDS MN 56379

THE CBE GROUP INC
131 TOWER PK STE 100
PO BOX 2635
WATERLOO IA 50704 2635

LAKE STREET FED C U
406 N COMMERCIAL AVE
SANDSTONE MN 55072

WASHINGTON MUTUAL BANK
PO BOX 44118
JACKSONVILLE FL 32231

MESSERLI AND KRAMER
3033 CAMPUS DR STE 250
PLYMOUTH MN 55441

WASHINGTON MUTUAL BANK FA
9610 MCALLISTER
MAILSTOP 1001SATX
SAN ANTONIO TX 78216

MN HIGHER ED SVCS OFFICE
1450 ENERGY PK DR STE 350
ST PAUL MN 55108 5227

NATL RECOVERIES INC
11000 CENTRAL AVE NE
BLAINE MN 55434 3827

NCO FINL SYSTEMS
507 PRUDENTIAL RD
HORSHAM PA 19044