

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

Pre-Confirmation Modified

In re:
Parker, Aaron & Foster-Parker, Rosalyn Covera

Chapter 13 Plan

Dated 09/13/04

Case No. 04-34700

DEBTOR(S)
In a joint case, debtor
means debtors in this plan

1. PAYMENTS BY THE DEBTOR-

- a. As of the date of the plan, the debtor has paid the Trustee \$ _____.
- b. After the date of this plan, the debtor will pay the trustee \$ 1370 per month for
42 months, beginning within 30 days after filing this plan for a total of \$ 57540
or until all allowed claims are paid in full, whichever happens first.
- c. The debtor will also pay the trustee _____.
- d. The debtor will pay the trustee a total of \$ 57540 [line 1a) + 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 \$ 5,754.00 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 & be paid following confirmation.

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

Creditor	Estimated Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. Attorney Fees	\$ 1250	\$ 1233/17	1/2	2	\$ 1250
b. Internal Revenue Service	\$ 34	\$ Pro Rata			\$ 34
c. Minn. Dept. of Revenue	\$ 3640	\$ Pro Rata			\$ 3640
d. Arlings Parish Child Sup	\$ 12000	\$ Pro Rata			\$ 12000
e.	\$	\$			\$
f. TOTAL					\$ 16924

4. SECURED CLAIMS NOT IN DEFAULT - The following creditors have secured claims. Payments are current & 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.
b.

5. HOME MORTGAGES IN DEFAULT - 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.

CREDITOR	AMOUNT OF DEFAULT	MONTHLY PAYMENT	BEGINNING IN MONTH #	NUMBER OF PAYMENTS	TOTAL PAYMENTS
a.	\$	\$			\$
b.	\$	\$			\$
c.	\$	\$			\$
d. TOTAL					\$

6. OTHER LONG-TERM SECURED CLAIMS IN DEFAULT - The trustee will cure defaults on other claims 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	BEGINNING IN MONTH #	NUMBER OF PAYMENTS	TOTAL PAYMENTS
a.	\$	\$			\$
b.	\$	\$			\$
c.	\$	\$			\$
d. TOTAL					\$

7. OTHER SECURED CLAIMS- 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. The creditor's allowed claim shall be the creditor's claim or the value of the creditor's interest in the debtor's property, whichever is less. Except for the IRS creditors shall retain their liens until their secured claim is paid in full, at which time property securing said claim shall vest in the debtor free and clear of any lien, claim or interest of the secured creditor. 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. SEC. 1327 AND CONFIRMATION OF THE PLAN WILL BE CONSIDERED A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM UNDER 11 U.S.C. SEC. 506(A).

CREDITOR	% INT RATE	CLAIM AMOUNT	SECURED CLAIM	ESTIMATED MONTHLY PAYMENT	ESTIMATED BEGINNING IN MONTH #	ESTIMATED NUMBER OF PAYMENTS	TOTAL
a. Bank One	6	\$ 12000	\$ 10600	\$ 416/433/1216	2/3/25	225	\$ 11,391
b. Trans South	7.5	\$ 21000	\$ 17525	\$ 800	2	24	\$ 19,034
c.		\$	\$	\$			
d.		\$	\$	\$			
e.		\$	\$	\$			
f.		\$	\$	\$			
g. TOTAL							\$ 30,425

8. SEPARATE CLASS OF UNSECURED CREDITORS-In addition to the class of unsecured creditors specified in paragraph, 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 \$ _____.
- 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 paragraphs 2, 3, 5, 6, 7 and 8 their pro rata share of approximately \$ 4,437.00 [line1(d) minus lines 2, 3(c), 5(d) and 8(b)].

- a. The debtor estimates that the total unsecured claims held by creditors listed in paragraph 7 are \$ 4,875
- b. The debtor estimates that the total unsecured claims (excluding those in paragraphs 7 & 8 are \$ 62,154
- c. Total estimated unsecured claims are \$ 67,029 [line 9(a) plus line 9(b)].

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 or 9 shall be paid to holders of nonpriority unsecured claims for which proof of claim were tardily filed.

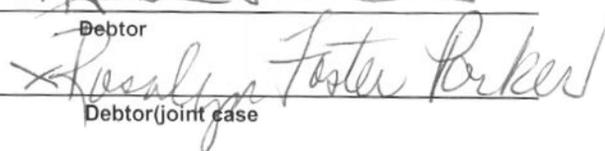
11. OTHER PROVISIONS - The trustee may distribute any funds that are not allocated above at his/her discretion. To the extent that Child Support is an unsecured claim for AFDC reimbursement, it shall be designated a separate class & paid in full In the event property tax debts are filed as secured claims, they shall be paid as secured claims, but they shall be paid as set forth in Paragraph 3 or as set forth in Paragraph 6 above. Please note: Child Support Collections is authorized to continue automatic wage withholding for ongoing, post-petition child support. Child Support Collections may obtain, modify & enforce the debtor's current ongoing child support obligation, including medical support & child care, including wage withholding. All of the debtor's projected disposable income in the 3 year period beginning on the date that the first plan payment is due will be applied to make payments under the plan. Any non-exempt proceeds from personal injury claims shall be turned over to the trustee.

12. SUMMARY OF PAYMENTS - ESTIMATED

Trustee's fee [Line2]	\$ 5,754.00
Priority Claims [Line 3(f)]	\$ 16,924.00
Home Mortgage Defaults [Line 5(d)]	
Long-Term Debt Defaults [Line 6(d)]	
Other Secured Claims [Line 7(g)]	\$ 30,425.00
Separate Class [Line 8(b)]	
Unsecured Creditors [Line 9]	\$ 4,437.00
TOTAL [Must equal Line 1(d)]	\$ 57,540.00

Law Office of Curtis K. Walker
 Curtis K. Walker, #113906
 Thayer A. K. Butler, #200815
 Mary C. Hoben, #335411
 4356 Nicollet Avenue South
 Minneapolis, MN 55409
 (612) 824-4357

Signed 
 Debtor

Signed 
 Debtor (joint case)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Aaron & Rosalyn Parker

Debtor(s)

SIGNATURE DECLARATION

Case no. BKY 04-34700

- PETITION, SCHEDULES & STATEMENTS
- CHAPTER 13 PLAN
- SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION
- 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: X 9-14-24

X 
Signature of Debtor or Authorized Representative

X 
Signature of Joint Debtor

AARON PARKER

Printed Name of Debtor or Authorized Representative

Rosalyn Foster Parker

Printed Name of Joint Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

IN RE:
Parker, Aaron & Rosalyn

Case no. BKY 04-34700

Chapter 13 case

Debtor(s),

NOTICE OF CONFIRMATION HEARING
AND NOTICE OF MODIFIED PLAN

To: The Chapter 13 Trustee, The U.S. Trustee, and the other entities specified in Local Rule 1007-2(a):

1. The debtor(s) have filed a preconfirmation modified plan and it will be considered at the Confirmation Hearing in this case set forth below.
2. The court will hold a hearing on this motion at 10:30 a.m. on October 14, 2004 in Room 228A, United States Courthouse, 316 North Robert Street, St. Paul, Minnesota before the Honorable Dennis D. O'Brien, Bankruptcy Judge.

Dated: _____

/e/ Curtis K. Walker
Curtis K. Walker, #113906
Thayer A.K. Butler, #200815
Attorney for Debtor(s)
4356 Nicollet Avenue South
Minneapolis, MN 55409
(612) 824-4357

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

IN RE:
Parker, Aaron & Rosalyn

Case no. BKY 04-34700

Chapter 13 case

Debtor(s),

UNSWORN CERTIFICATE OF SERVICE

I, Meara White, declare under penalty of perjury that on September 20, 2004, I mailed copies of the foregoing Modified Plan and Notice of Confirmation Hearing and Notice of Modified Plan by first class mail postage prepaid to each entity named below at the address stated below for each entity:

United States Trustee
1015 U.S. Courthouse
300 South 4th Street
Minneapolis, MN 55415

Jasmine Z. Keller, Chapter 13 Trustee
310 Plymouth Building
Minneapolis, MN 55402

All Creditors on attached list

Executed on: September 20, 2004

/e/ Meara White

BANK ONE LOAN SERVICING
PO BOX 901008
FORT WORTH TX 76101-2008

TRANSOUTH
PO BOX 1437
MINNEAPOLIS MN 55440-1437

ARLINGS PARSH, LOUISIANA CHILD
98 JUDICIAL DISTRICT
PO BOX 19225
NEW ORLEANS LA 70112

BRUCE W VAIL
REVENUE COLLECTION OFFICER
551 BKY SECTION PO BOX 64447
ST PAUL MN 55164

INTERNAL REVENUE SERVICE
ROOM320 STOP 5700
316 NO ROBERT ST
ST PAUL MN 55101

AAA COLLECTORS INC
2950 N ACADEMY BLVD
COLORADO SPRINGS CO 80917

ASPEN MEDICAL GROUP
1021 BANDANA BLVD EAST
SUITE 200
ST PAUL MN 55108-5127

BANK ONE NA

PO BOX 61836
NEW ORLEANS LA 70161

BELL CORPORATION OF AMERICA
1411 N WESTHORE BLVD

PO BOX 24538
TAMPA FL 33623

CRA SECURITY SYSTEMS
PO BOX 67555
HARRISBURG PA 17106-7555

CAPITAL ACQUISITIONS & MANAGEMENT
PO BOX 5087
ROCKFORD IL 61125

CELLOCO PARTNERSHIP
4360 NORTH EAST EXPRESSWAY
ATLANTA GA 30340

CERTEGY PAYMENT RECOVERY SERVICES
PO BOX 2864
TUSCALOOSA AL 35403-2864

CHECK RECOVERY SYSTEMS
425 W KELPO STREET
INGELWOOD CA 90301

CHECKRITE
PO BOX 661068
CHICAGO IL 60666-1068

CHECKCARE SYSTEMS
PO BOX 390434
EDINA MN 55439-0434

COMCAST

PO BOX 173885
DENVER CO 80217-3885

COTTONWOOD FINANCIAL
1300 W WALNUT HILL LANE

SUITE 255
IRVING TX 75038

COTTONWOOD FINANCIAL
1300 W WALNUT HILL LANE
SUITE 255

IRVING TX 75038

CREATIVE TOUCH
PO BOX 4495
CLEVELAND TN 37320

CROSS COUNTRY BANK
PO BOX 310711
BOCA RATON FL 33431-0711

DANIEL TRUST CO.
135 INTERSTATE BLVD SUTIE 6
GREENVILLE SC 29615

DENNY HECKER'S
321 19TH STREET WEST
FOREST LAKE MN 55025

DESALLE HIGH SCHOOL
ONE DELASALLE DRIVE
MINNEAPOLIS MN 55401

DIVERSIFIED ADJUSTMENT SERVICE
600 COON RAPIDS BVD
COON RAPIDS MN 55433

DOUBLEDAY BOOK CLUB

PO BOX 16325
CAMP HILL PA 17012

DR JOHN WIBERG DDS
IPCI=-PO BOX

MINNEAPOLIS MN 55448-02366

FARMER'S INSURANCE GROUP
PAYMENT PROCESSING CENTER
PO BOX 29193

SHAWNEE MISSION KS 66201-919

INTEGRITY PLUS COLLECTIONS INC
PO BOX 48366
MINNEAPOLIS MN 55448

JOHN WILBERG
585 40TH AVENUE NE
COLUMBIA HEIGHTS MN 55421

KD ASSOCIATES
PO BOX 85
BUFFALO MN 55313

LM PAYMENT SYSTEM
1330 RIVERBEND DRIVE SUITE 600
DALLAS TX 75247

LIBERTY CREDIT SERVICES INC
15025 GLAZIER AVENUE #203
APPLE VALLEY MN 55124

LOWRY CHIROPRACTIC CLINIC
807 LOWRY AVENUE NORTH
MINNEAPOLIS MN 55411

MN DEPARTMENT OF ECONOMIC

PO BOX 1602
ST PAUL MN 55101

MEGHAN A COOPER
55 EAST FIFTH STREET SUITE 1200

ST PAUL MN 55101

MINNEGASCO/CENTERPOINT ENERGY
800 LASALLE AVE FLOOR 11
P O BOX 59038

MINNEAPOLIS MN 55459-0038

MYSTIC LAKE CASINO
2400 MYSTIC LAKE BLVD
PRIOR LAKE MN 55372

NCO FINANCIAL SYSTEMS INC
PO BOX 41417 DEPT 99
PHILADELPHIA PA 19101

NORTH MEMORIAL HEALTH CARE
3300 OAKDALE AVENUE NORTH
ROBBINSDALE MN 55422-2900

NORTHWEST EYE CLINIC
8401 GOLDEN VALLEY ROAD
GOLDEN VALLEY MN 55427

NOW CARE MEDICAL CENTER
600 S HIGHWAY 169 SUITE 670
ST LOUIS PARK MN 55426

PHOENIX MANAGEMENT SYSTEMS
PO BOX 3972
MINNEAPOLIS MN 55403

PINNACLE FINANCIAL GROU

7825 WASHINGTON AVENUE SOUTH
SUITE 410
MINNEAPOLIS MN 55439

RECEIVABLE COLLECTION OPERATIONS
7171 MERCY ROAD SUITE 450

OMAHA NE 68106

RISK MANAGEMENT ALTERNATIVES INC

4600 B MONTGOMERY NE
ALBUQUERQUE NM 87109

ROSSO & SEIERSTAD PA
PO BOX 130668
ST PAUL MN 55113-0006

STC COMPANY
PO BOX 16405
ST PAUL MN 55116-0405

SCHOLASTIC
2931 EAST MCCARTY STREET
JEFFERSON CITY MO 65101

SPEEDY LOAN
121 2ND STREET
HUDSON WI 54016

THE CASH STORE
2107 COOLER ROAD
HUDSON WI 54016

TRI STATE LTD
PO BOX 1300
SPEARFISH SD 57783

US FEDERAL CREDIT UNION

229947-1 AARON PARKEZ
1400 RIVERWOOD DRIVE
BURNSVILLE MN 55337

VERIZON WIRELESS
PO BOX 553

WARRENDALE PA 15086-0553

WASTE MANAGEMENT
12448 PENNSLYVANIA AVENUE SOUTH

SAVAGE, MN 55378-1199

WELLS FARGO FINANCIAL ACCEPTANCE
2738 WINNETKA AVENUE NORTH
NEW HOPE MN 55427

WESTHEALTH INC
2855 CAMPUS DRIVE
PLYMOUTH MN 55441-2649

XCEL ENERGY
CHESTNUT SERVICE CENTER
1518 CHESTNUT AVE NO
MINNEAPOLIS MN 55403