

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Case No. 04-34766
Chapter 13

Michael Paul Lang, xxx-xx-9425
Melody Lynn Lang, xxx-xx-7144
604 2nd Ave. NW
Sleepy Eye, MN 56085

Debtor.

NOTICE OF FILING MODIFIED PLAN PRIOR TO CONFIRMATION

TO: Standing Trustee, U.S. Trustee, all other parties entitled to notice

PLEASE TAKE NOTICE that the Debtor herewith files the attached Modified Chapter 13 Plan, pursuant to Local Rule 3015-2(a). The hearing on confirmation of the Modified Plan is set for ^{November 9} ~~October 14~~, 2004, at 10:30 a.m., in Courtroom No. 228C, U.S. Courthouse, 316 N. Robert Street, St. Paul, MN 55101.

Any response to this motion must be served by delivery not later than 24 hours prior to the time and date set for the confirmation hearing or mailed not later than three days prior to the date set for the confirmation hearing. No plan has yet been confirmed in this case. The purpose of this modified plan is to include the following clause at the trustee's request: "Debtors agree to pledge all disposable income to unsecured creditors for the life of the plan".

Dated: 10/1/04

By: /s/ Gregory J. Wald
Gregory J. Wald, Attorney for the
Debtor
3601 Minnesota Drive, Suite 800
Edina, MN 55425
952/921-5802 ID 165244

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:
Michael Paul Lang
Melody Lynn Lang

MODIFIED CHAPTER 13 PLAN

Dated: September 22, 2004

Debtor(s):

Case No.: 04-34766

1. **PAYMENTS BY DEBTOR -**

- a. As of the date of this plan, the debtor has paid the trustee \$125.00
- b. After the date of this plan, the debtor will pay the trustee \$125.00 per month for 35 months, beginning October 28, 2004, for a total of \$4375.00.
- c. **Debtors agree to pledge all disposable income to unsecured creditors for the life of the plan.**
- d. The debtor will pay the trustee a total of \$4500.00 [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% for a total of \$450.00 [line 1(d) / 1.1 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	Beginning In Month #	Number Of Payments	TOTAL PAYMENTS
a. Attorney Fees	<u>\$1250.00</u>	<u>\$117.00</u>	<u>1</u>	<u>11</u>	<u>\$1250.00</u>
b. Internal Revenue Serv.	<u>\$</u>	<u>\$pro rata</u>	<u></u>	<u></u>	<u>\$</u>
c. Minn. Dept. of Revenue	<u>\$</u>	<u>\$pro rata</u>	<u></u>	<u></u>	<u>\$</u>
d. _____	<u>\$</u>	<u>\$</u>	<u></u>	<u></u>	<u>\$</u>
e. TOTAL					<u>\$1250.00</u>

4. **LONG-TERM SECURED CLAIMS NOT IN DEFAULT -** The following creditors have long term 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.

- a. Washington Mutual (mortgage)
- 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.

Creditor	Amount Of Default	Monthly Payment	Beginning In Month #	Number Of Payments	TOTAL PAYMENTS
a. _____	<u>\$</u>	<u></u>	<u></u>	<u></u>	<u>\$</u>
b. _____	<u>\$</u>	<u></u>	<u></u>	<u></u>	<u>\$</u>
c. _____	<u>\$</u>	<u></u>	<u></u>	<u></u>	<u>\$</u>
d. TOTAL					<u>\$</u>

6. **OTHER LONG-TERM SECURED CLAIMS IN DEFAULT [1322(B)(5)] -** The trustee will cure defaults (plus interest at the rate of 8 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	Beginning In Month #	Number Of Payments	TOTAL PAYMENTS
a. _____	<u>\$</u>	<u></u>	<u></u>	<u></u>	<u>\$</u>

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 interest rate of 6%. 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 COLLATERAL VALUE BINDS THE CREDITOR PURSUANT TO 11 U.S.C. §1327 AND CONFIRMATION OF THE PLAN WILL BE CONSIDERED A DETERMINATION OF THE VALUE OF THE CREDITOR'S INTEREST IN THE DEBTOR'S PROPERTY UNDER 11 U.S.C. §506(a). Payment schedule is an estimate only.

Creditor	Claim Amount	Secured Claim	Monthly Payment	Beginning In Month #	Number of Payments	TOTAL PAYMENTS
a. _____	\$ _____	\$ _____	\$ _____	_____	_____	\$ _____
b. _____	\$ _____	\$ _____	\$ _____	_____	_____	\$ _____
c. _____	\$ _____	\$ _____	\$ _____	_____	_____	\$ _____
d. TOTAL						\$ _____

8. **SEPARATE CLASS OF UNSECURED CREDITORS** - In addition to the class of unsecured creditors specified in paragraph 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 \$ _____.
- 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 \$2800.00 [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 paragraph 7 are \$ _____.
- b. The debtor estimates that the debtor's total unsecured claims (excluding those in paragraph 7 and paragraph 8) are \$28,008.39.
- c. Total estimated unsecured claims are \$28,008.39 [line 9(a) + 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 proofs of claim were tardily filed.

11. **OTHER PROVISIONS - The Trustee may distribute funds not allocated above at his discretion.**

- a. Upon completion of payment of the secured portion of any claim, the property securing said claim shall vest in the debtor free and clear of any lien, claim or interest of the secured creditor.
- b. In the event a creditor is inadvertently omitted from the schedules and Debtor sends them notice of the case after the time period for timely filing claims has expired, and if said creditor files a late claim, trustee shall pay said creditor in the same manner as timely filed claims.
- c. The stay pursuant to 11 U.S.C. Sec 362 (a) shall not prevent deduction of current child support payments from debtor's wages.
- d. Executory contracts and unexpired leases are assumed unless otherwise specified herein.

12. **SUMMARY OF PAYMENTS -**

Trustee's Fee [Line 2].....	\$	450.00
Priority Claims [Line 3(e)].....	\$	1250.00
Home Mortgage Defaults [Line 5(d)].....	\$	
Long-Term Debt Defaults [Line 6(d)].....	\$	
Other Secured Claims [Line 7(d)].....	\$	
Separate Class [Line 8(b)].....	\$	
Unsecured Creditors [Line 9].....	\$	2800.00
TOTAL [must equal Line 1(d)].....	\$	4500.00

Gregory J. Wald ID #165244
 Attorney for Debtor(s)
 3601 Minnesota Drive, Suite 800
 Edina, MN 55435
 (952) 921-5802

Signed _____
 DEBTOR

Signed _____
 DEBTOR (if joint case)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Michael Paul Lang
Melody Lynn Lang
Debtor(s).

SIGNATURE DECLARATION

Case No. _____

- 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: 9-29-04

X Michael P Lang
Signature of Debtor or Authorized Representative

Michael Paul Lang
Printed Name of Debtor or Authorized Representative

X Melody L Lang
Signature of Joint Debtor

Melody Lynn Lang
Printed Name of Joint Debtor

In Re:
Michael Paul Lang
Melody Lynn Lang

U.S. BANKRUPTCY COURT
DISTRICT OF MINNESOTA

Debtor(s) Case Number BKY: 04-34766

UNSWORN DECLARATION
FOR PROOF OF SERVICE

Gregory J. Wald, attorney licensed to practice law in this court, with office address of 3601 Minnesota Drive, Suite 800, Edina, MN 55435, declares that on October 4, 2004, I served the annexed NOTICE OF FILING MODIFIED PLAN PRIOR TO CONFIRMATION AND MODIFIED PLAN upon each of the entities named below by mailing to each of them a copy thereof by enclosing same in an envelope with first class mail postage prepaid and depositing same in the post office at St. Paul, Minnesota addressed to each of them as follows:

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

(Trustee)
Michael J. Farrell, Ch 13 Trustee
Box 519
123 Front Street South
Barnesville, MN 56514

(Attorney for Trustee)
Patti J. Sullivan, Attorney
PO Box 16406
St. Paul, MN 55116

And I declare, under penalty of perjury, that the foregoing is true and correct.

Executed: 10/4/04

Signed: /s/ Gregory J. Wald

C:\Documents and Settings\Administrator\My Documents\Temporary files\Proof of Service-
Lang.doc