

TOP 10 OBJECTIONS TO CONFIRMATION

1. File and/or resolve the adversary proceeding.

Resolution: Prepare and file the adversary as soon as the Chapter 13 case is filed to ensure that the order is entered by confirmation.

2. Increase Plan payments when the 401k loan is paid off.

Resolution: Place language in the original Plan to increase payments when the 401k loan is paid off.

3. Increase Plan payments when the vehicle is paid off.

Resolution: Place language in the original Plan to increase payments when the vehicle is paid off.

4. Provide recorded mortgages.

Resolution: Provide copies of the actual recorded mortgage including the 1st page, description page and signature page.

5. Stay is lifted as to (_____).

Resolution: Place language in the original Plan lifting the stay on all debts that are to be paid outside the Chapter 13 Plan.

6. Disposable income objection

Resolution: Use the IRS National Standards as a guideline for allowable living expenses.

7. Amend Plan to clarify treatment for (_____).

Resolution: Provide for every secured and priority debt in the Plan.

8. Amend the Plan to pay (_____) through the Trustee's office.

Resolution: The Trustee's office recommends all debts be paid through the Plan.

9. Address any bonus or profit sharing in plan.

Resolution: Provide 40% of gross bonus/profit sharing in plan, Order Confirming Plan or pro-rate on Schedule I as this is considered disposable income.

10. File Payment Order

Resolution: Prepare and file the payment order as soon as the Chapter 13 case is filed to ensure payments begin 30 days from the filing date. If submitting an ACH, provide an ACH debit form and voided check.