UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

In re		Case No.	Case No.			
Jaso	n Alexander Kohler	CHAPTER 13 PLAN	CHAPTER 13 PLAN			
		V Original	AMENDED			
		X Original	AMENDED			
	Debtor(s).	Date:				
I.	Disclosure of Nonstandard Provisions and	Plan's Modification of Secured Do	ebt:			
	A. Does this plan contain any nonstandard p X Yes	provisions (check one)?				
	No					
	B. Does this plan limit the amount of a secur	ed claim based on a valuation of the	collateral for the claim			
	(check one)?					
	Yes No					
	C. Does this plan avoid a security interest or	lien (check one)?				
	Yes					
If the	X No	liaghla saction shows or made no sale	notion any nonstandard provision or			
	Debtor has either not indicated "yes" in the app age in this plan purporting to limit the amount o					
intere	st or lien is void. Even if the Debtor indicated "i	no" in Section 1.B or Section 1.C, the	e Debtor may seek to limit the amount of a			
	ed claim based on a valuation of the collateral fo	or the claim or avoid a security interes	st or lien through a motion or an adversary			
proce	eding.					
II.	Means Test Result and Plan Duration:					
	Debtor is (check one):					
		a a 36 month applicable commitment is a 60 month applicable commitmen				
	an above median income debior with	n a 00 month applicable communen	t period			
of allo	lan's length shall not be less than the Debtor's a owed unsecured claims over a shorter period or s length shall automatically be extended up to 60	is modified post-confirmation. If the	Debtor is below median income, then the			
pian	stength shall automatically be extended up to oc	months after the first payment is du	e if necessary to complete the plan			
1II.	Plan Payments to the Trustee:					
N	No later than 30 days after the order for relief, the	e Debtor shall commence making pag	yments to the Trustee as follows:			
	A. AMOUNT: \$ 2725.00					
	B. FREQUENCY (check one):X Monthly					
	Twice per month					
	Every two weeks					
	Weekly					
	C. TAX REFUNDS: The Debtor (chec		ha maid in addition to the alon manners			
	amount stated above.	ig the plan. Committed refunds shall	be paid in addition to the plan payment			
		ls to funding the plan. If no selection	is made, tax refunds are committed.			
	D. PAYMENTS: Plan payments shall		unless otherwise agreed to by the Trustee			
	or ordered by the Court.					
	E. OTHER:					

IV. Distribution of Plan Payments by the Trustee:

[Local Bankruptcy Form 13-4, eff. 12/17]

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Upon confirmation of the plan, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly, provided that disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcy law:

- A. ADMINISTRATIVE EXPENSES:
 - 1. Trustee. The percentage set pursuant to 28 USC §586(e).
 - 2. Other administrative expenses. As allowed pursuant to 11 USC §§ 507(a)(2) or 707(b).
 - 3. <u>The Debtor's Attorney's Fees</u>: Pre-confirmation attorney's fees and/or costs and expenses are estimated to be \$ **4,000.00** . \$ **2,000.00** was paid prior to filing.

Approved attorney compensation shall be paid as follows (check one):

- a. Prior to all creditors
- b. __Monthly payments of \$ 500.00 per month, beginning with the first plan payments.
- c. __ All remaining funds available after designated monthly payments to the following creditors: __.
- d. __ Other: ___.

If no selection is made, approved compensation will be paid after the monthly payments specified in Sections IV.B and IV.C.

B. CURRENT DOMESTIC SUPPORT OBLIGATIONS:

Creditor	Monthly amount
-NONE-	\$

C. SECURED CLAIMS: Only creditors holding allowed secured claims specified below or provided in Section X will receive payment from the Trustee. Unless ranked otherwise, payments to secured creditors will be disbursed at the same level. Secured creditors shall retain their liens until the earlier of payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 U.S.C. § 1328. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed.

The interest rates in the plan control except that (a) a lower interest rate included in a creditor's proof of claim shall control; and (b) the interest rate included in a creditor's proof of claim for a claim secured by a mortgage or deed of trust on real property shall control, unless otherwise provided in Section X or ordered following an objection to a proof of claim or in an adversary proceeding. If the interest rate is left blank, the interest rate shall be 12% except that the interest rate for arrearages on claims secured by a mortgage or deed of trust on real property shall be 0%.

For claims secured by personal property, the monthly payment amounts in the plan control.

For claims secured by real property, the monthly payment amounts in the creditor's proof of claim and notice of payment change control unless otherwise provided in Section X.

If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes.

1. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured Only by Security Interest in the Debtor's Principal Residence (Interest included in payments at contract rate, if applicable):

Ongoing Payments:

Rank Monthly Payment 1 \$	1563.00	Creditor Loancare LLC	Collateral 6539 Indiana St. SE Olympia, WA 98513
Cure Payments:			

Rank	Monthly Paymen	C 114	Collateral	Arrears to be <u>Cured</u>	Interest <u>Rate</u>
2	all available fund		6539 Indiana St. SE. Olympia, WA 98513	\$ 49,255.00	0 %

2. <u>Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured by</u>
Real Property Other than the Debtor's Principal Residence:

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Ongoing Payments:

Rank	Monthly Payn	<u>aent</u> <u>Creditor</u> -NONE-	<u>Collateral</u>		Rate	9/
Cure Pa	yments:					
Rank	Monthly <u>Payment</u>	Creditor	<u>Collateral</u>	Arrears to be Cured	Interest <u>Rate</u>	
	\$	-NONE-		\$		%

3. Payments on Claims Secured by Personal Property:

a. 910 Collateral.

The Trustee shall pay the contract balance stated in the allowed proof of claim for a purchase-money security interest in any motor vehicle acquired for the personal use of the Debtor within 910 days preceding the filing date of the petition or in other personal property acquired within one year preceding the filing date of the petition as specified below. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.

<u>Rank</u>	Monthly Payment	<u>Creditor</u>	<u>Collateral</u>	Pre-Confirmation Adequate Protection Monthly Payment	Interest <u>Rate</u>	
	\$	-NONE-		\$		%

b. Non-910 Collateral.

The Trustee shall pay the value of collateral stated in the proof of claim, unless otherwise provided in Section X or ordered following a timely objection to a proof of claim or in an adversary proceeding, for a security interest in personal property which is non-910 collateral. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.

<u>Rank</u>		Monthly <u>Payment</u>	Creditor	Debtor's Value of <u>Collateral</u> \$24,980 (<u>Collateral</u>	Adequ	-Confirmation ate Protection nthly Payment	Interest <u>Rate</u>
1	\$_	400	Alaska USA	\$ but balance of loan is \$8671.00	Truck	\$	400.00	5.5 %

- D. PRIORITY CLAIMS: Payment in full, on a pro rata basis, of filed and allowed claims entitled to priority in the order stated in 11 U.S.C. § 507(a).
- E. NONPRIORITY UNSECURED CLAIMS: No funds shall be paid to nonpriority unsecured creditors until all secured, administrative and priority unsecured creditors are paid in full, provided that no claim shall be paid before it is due. The Trustee shall pay filed and allowed nonpriority unsecured claims as follows (check one):

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____ 100%
__X At least $__0.00_.
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The Trustee shall pay the following specially classified nonpriority unsecured claims prior to other nonpriority unsecured claims:

<u>Rank</u> <u>Creditor</u> <u>Amount of Claim</u> <u>Percentage to be Paid</u> <u>Reason for Special Classification</u>

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<u>Rank</u>	Creditor -NONE-	Amount of Claim \$	Percentage to be Paid		ecial Classification	
	owing claims shall be peive no payments from	be made by the Debtor and not be baid directly by the Debtor according the Trustee. (Payment stated shall be the Debtor according to the Trustee.)	ing to the terms of the contra Il not bind any party.)	ict or support or v	withholding order, and	
Credito	o <u>r</u>	NT OF DOMESTIC SUPPORT O Current Mo \$	onthly Support Obligation	<u>Month</u> \$	nly Arrearage Payment	
	B. OTHER DIR	ECT PAYMENTS:				
Creditor -NONE-		Nature of Debt	<u>Amou</u> \$	unt of Claim	f Claim Monthly Payment \$	
The Deb property	tor requests that upon pursuant to this section	rrendered: I below will be surrendered to the confirmation, each creditor (incluent be granted relief from the stays taking possession and sale.	ding successors and assigns)	to which the Del		
<u>Creditor</u> -NONE- Property to be Surrendered						
and orde	er, and any cure and/or	and Leases: ct executory contracts or unexpire continuing payments will be paid ct or unexpired lease not assumed	directly by the Debtor under	r Section V, unles	ss otherwise specified in	

Contract/Lease

Assumed or Rejected

-NONE-

VIII. Property of the Estate:

Property of the estate is defined in 11 U.S.C. § 1306(a). Unless otherwise ordered by the Court, property of the estate in possession of the Debtor on the petition date shall vest in the Debtor upon confirmation. However, the Debtor shall not lease, sell, encumber, transfer or otherwise dispose of any interest in real property or personal property without the Court's prior approval, except that the Debtor may dispose of unencumbered personal property with a value of \$10,000 or less without the Court's approval. Property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) acquired by the Debtor post-petition shall vest in the Trustee and be property of the estate. The Debtor shall promptly notify the Trustee if the Debtor becomes entitled to receive a distribution of money or other property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) with a value in excess of \$2,500, unless Section X specifically provides for the Debtor to retain the money or property.

confirmation the creditor is granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) with respect to the property which is the

subject of the rejected contract or lease, and any allowed unsecured claim for damages shall be paid under Section IV.E.

IX. Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)

The liquidation value of the estate is \$_8107.40 . To obtain a discharge, the Debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 U.S.C. §§ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of __ % per annum from the petition date (no interest shall be paid if left blank).

X. Nonstandard Provisions:

All nonstandard provisions of this plan are set forth in this section and separately numbered. Any nonstandard provision placed elsewhere in this plan is void. Any modifications or omissions to the form plan not set forth in this section are void.

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A. If the case is dismissed before completion, the Trustee shall forward the debtor's refunds, if any, to the debtor's attorney made payable to the debtor.

By filing this plan, the attorney for the Debtor(s) or the Debtor(s) if not represented by an attorney certify that the wording and order of the provisions in this plan are identical to those contained in Local Bankruptcy Form 13-4, other than any nonstandard provisions included in Section X.

(Signature Page)

/s/ Morgan G. Ziegler	/s/ Jason Alexander Kohler	5/31/2022
Morgan G. Ziegler 27368	Jason Alexander Kohler	Date
Attorney for Debtor(s)	DEBTOR	
5/21/2022		
5/31/2022		
Date	DEBTOR	Date