

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

In re:

NAME OF DEBTOR(S)

Case No. XX-XXXXX-XXX

DEBTOR.

Chapter 13

OBJECTION TO SECURED CLAIM(S)

The Debtor(s), by and through counsel, object(s) to the following pre-petition secured claim(s) and moves the Court to determine the treatment of the following collateral for the purposes of plan confirmation:

CREDITOR:

NAME
STREET ADDRESS
STATE/ZIP

Description of Collateral:

PMSI PERSONAL PROPERTY

Alleged Amount Owed:

\$0.00

Value:

\$0.00

Treatment: Pay the alleged amount owed of \$0.00 plus ___% interest over the life of the Chapter 13 plan; or, in the event a timely filed and/or allowed Proof of Claim is filed by or on behalf of this creditor evidencing a purchase-money security interest and that the personal property loan was acquired **less than one (1) year** before the petition filing, pay the amount owed as set forth in such claim plus ___% interest over the life of the Chapter 13 plan; or, in the event a timely filed and/or allowed Proof of Claim is filed by or on behalf of this creditor evidencing a purchase-money security interest and that the personal property loan was acquired **more than one (1) year** before the petition filing, then pay the value of \$0.00 plus ___% interest over the life of the plan unless the amount owed as set forth in such claim is less than the value of \$0.00.

Debtor(s) pray(s) that in the event a timely filed and/or allowed Proof of Claim is filed by or on behalf of any of the abovementioned creditors evidencing an **unsecured interest**, that said creditor be paid the same percentage distribution as all other unsecured creditors through the

Chapter 13 plan and further pray(s) that either upon payment of the underlying debts determined under non-bankruptcy law or a discharge under Bankruptcy Code § 1328, all liens be cancelled and any and all title documents be promptly delivered to Debtor(s).

DATED: _____

Respectfully submitted,

/s/ **ATTORNEY FOR DEBTOR(S)**

CERTIFICATE OF SERVICE

On **[date]**, a copy of this pleading was served on each of the persons/entities listed above by United States Mail and to the following parties via Notice of Electronic Filing NEF through the ECF system:

[List parties served via ECF system]

(Signature)

Attorney name and bar no.

Address

Telephone no.

Email address