

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: _____

Chapter: 13

Hearing Date: _____

Judge: _____

NOTICE OF CHAPTER 13 PLAN TRANSMITTAL

Second Notice to Creditors affected by Motions in Chapter 13 Plans:

You should have previously received from the court a copy of the plan proposed by the Debtor and a *Notice of the Hearing on Confirmation of Plan*.

The enclosed plan is a copy of the one sent to you by the court. It has been served on you again because the plan contains motions that may adversely affect your interest. **Specifically, the debtor(s) has valued real property located at _____ (address) at \$_____. The debtor(s) believes the first lien on the property to be in the approximate amount of \$_____ ; (INSERT OTHER LIENS AS APPROPRIATE). As such, the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.**

The debtor's valuation of the property is based on: (a) comparative market analysis; (b) broker price opinion; (c) appraisal; or (d) other: _____, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

The Confirmation Hearing is scheduled for _____.
Objections to any relief sought in the plan, including relief sought by motion, must be filed not later than 7 days prior to the confirmation hearing.

YOU SHOULD CONSULT WITH YOUR ATTORNEY PROMPTLY, SINCE ENTRY OF AN ORDER OF CONFIRMATION WILL BIND YOU TO ALL OF THE TERMS OF THE CONFIRMED PLAN.