

ATTACHMENT B: ADDENDUM TO SECTION 4.7
Request to Avoid Lien under § 522(f)
(Attach only if plan includes Class 5 secured claims)

§ 4.7. Class 5: Secured claims subject to avoidance under 11 U.S.C. § 522(f).

Treatment of Class 5 claims - effective only if the applicable box in Section 1 of this plan is checked and the plan is served on affected creditors in the same manner as a summons and complaint under Rule 7004.

The judicial liens or nonpossessory, non-purchase money security interests securing the claims listed below impair exemptions to which the debtor would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the court, a judicial lien or security interest securing a claim listed below will be avoided upon entry of the order confirming the plan, to the extent that it impairs such exemptions. The amount of the judicial lien or security interest that is avoided will be treated as a Class 10 unsecured claim, unless entitled to priority (Class 8) or special treatment (Class 9), to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d).

Complete a separate attachment for each lien being avoided.

Name and address of creditor and account number (last 4 digits).		
Identification of the specific lien being avoided (e.g., date of judgment or lien recordation; date of loan for nonpossessory, non-PMSI).		
<input type="checkbox"/> Judicial Lien <input type="checkbox"/> Nonpossessory, non-purchase money security interest		
Collateral - If real property, state address or tax map key; if vehicle, state Vehicle ID No., year, make, model, and mileage; if nonpossessory, non-PMSI, date of loan and type of collateral under 11 U.S.C. § 522(f)(1) (e.g., households goods, jewelry, tools of the trade, health aids, etc.).		
Debtor's valuation (specific dollar amount): \$ _____	Basis for valuation (e.g., appraisal, broker's opinion, tax assessment, etc.):	
LIST ALL LIENHOLDERS IN ORDER OF PRIORITY		Amount
1	²	
2		
3		
4		
5		
6		
LIEN AVOIDANCE CALCULATION		
1. Amount of lien being avoided:	\$	
2. Amount of all other liens on property (see 11 U.S.C. § 522(f)(2)(B)):	\$	
3. Value of claimed exemptions:	\$	
4. Total of lines 1, 2, and 3:		\$
5. Value of debtor's interest in property in absence of any liens:		\$
6. Extent of impairment under 11 U.S.C. § 522(f)(2)(A) - Subtract line 5 from line 4		\$
7. Amount, if any, by which line 1 exceeds line 6 – this amount to be treated as secured:		\$