

Top Reasons Your Plan Is Not On Consent or Docket

1. No appraisal has been filed on real estate.
2. Taxes for current tax year have not been filed or received by the Trustee's office. Taxes should be e-mailed or mailed to the Trustee's office at least ten days prior to the 341. Debtor(s) should have filed all tax returns with the taxing agency prior to filing of the petition.
3. All boxes on the Mandatory Form Plan have not been checked or completed. Plan is not properly served on all parties, including properly under Rule 7004; no surrender language or insufficient surrender language in Paragraph 13; *Till* rate of interest in Paragraph 7 (Prime plus a factor of 1% - 3%, current Prime as of August 1, 2018 is 5%, so *Till* rate is between 6% - 8%).
4. Treatment of student loan claims, if other than Class 5 general unsecured claims, is not set forth in Special Provisions section.
5. The monthly plan payment is not sufficient to cover the conduit mortgage payment (s), all "per month" payments to secured creditors, attorney fees, plus the Trustee's administrative fee.
6. First payment issues. The first full plan payment is due no later than ten days prior to the 341 Meeting of Creditors.
7. Best interest problem.
8. Length.