

UNITED STATES BANKRUPTCY COURT

FOR THE _____

In re:

_____,

Debtor.

Case No. _____

Chapter 13

CHAPTER 13 VOLUNTARY PETITION AND REPAYMENT PLAN

The Debtor, _____, acting as a self-represented party, respectfully submits this Voluntary Petition and proposed Chapter 13 Repayment Plan, initiating this case under Chapter 13 of Title 11 of the United States Code (the "Bankruptcy Code").

I. DEBTOR INFORMATION AND PRELIMINARY MATTERS

1. **Debtor Identification:** The Debtor is _____. The last four digits of the Debtor's Social Security Number or Individual Taxpayer Identification Number (ITIN) are [last four digits of SSN/ITIN]. The Debtor resides at:

Street Address: _____

City: _____

State: _____

Zip Code: _____

2. **Filing Posture:** This is a new Chapter 13 case. The Debtor has not filed any bankruptcy cases within the last eight (8) years, and there are no pending related cases.

3. **Spousal Status:** The Debtor is filing this petition individually. No spouse is filing as a co-debtor in this case.

4. **Venue and Jurisdiction:** Jurisdiction is vested in this Court pursuant to 28 U.S.C. §§ 1334 and 157. Venue is proper in this district pursuant to 28 U.S.C. § 1408, as the Debtor has resided in this district for the longer portion of the 180 days immediately preceding the filing of this petition.

II. STATEMENT OF ASSETS AND LIABILITIES

5. **Real Property:** The Debtor does not own, lease, or hold any legal or equitable interest in real property.

6. **Vehicles:** The Debtor does not own, lease, or make payments on any motor vehicles.

7. **Business Interests:** The Debtor does not own, operate, or hold any interest in a business or self-employment activity.

8. **General Assets:** The Debtor's personal property assets consist of household goods, wearing apparel, and nominal financial accounts, which will be fully detailed in the forthcoming Schedules of Assets and Liabilities.

III. INCOME AND EXPENSES

9. **Debtor's Income:** The Debtor has a regular source of income. The Debtor's employment and income

details are as follows:

Employer/Income Source: _____

Occupation/Job Title: _____

Average Gross Monthly Income: _____

Average Net Monthly Income: _____

10. **Debtor's Expenses:** The Debtor's average monthly living expenses, including housing, food, utilities, and transportation, are estimated to be _____, leaving a monthly disposable income of _____ available to fund the Chapter 13 plan.

IV. CREDITORS AND CLAIMS

11. **Secured Creditors:** The Debtor has one secured creditor holding a claim secured by personal property:

Secured Creditor Name: _____

Notice Address: _____

Collateral Description: _____

Estimated Balance Owed: _____

Proposed Monthly Payment: _____

12. **Domestic Support Obligations:** The Debtor does not owe or pay any child support, alimony, or other domestic support obligations.

13. **Unsecured Creditors:** The Debtor has one general unsecured creditor:

Unsecured Creditor Name: _____

Notice Address: _____

Estimated Balance Owed: _____

V. PROPOSED CHAPTER 13 REPAYMENT PLAN

14. **Plan Term:** The Debtor proposes a plan duration of _____ months.

15. **Monthly Plan Payment:** The Debtor shall pay to the Chapter 13 Trustee the sum of _____ each month for the duration of the plan.

16. **Treatment of Secured Claims:** The secured claim of _____ shall be paid as follows: _____.

17. **Treatment of Unsecured Claims:** General unsecured creditors shall receive a pro rata distribution from the remaining funds held by the Chapter 13 Trustee after payment of administrative expenses and secured claims. The estimated percentage recovery to unsecured creditors is [estimated percentage recovery, e.g., 10%].

VI. RELIEF REQUESTED

WHEREFORE, the Debtor respectfully requests that this Court:

- a. Accept this Voluntary Petition and enter an Order for Relief under Chapter 13 of the Bankruptcy Code;
- b. Approve the proposed Chapter 13 Repayment Plan;
- c. Grant the Debtor the protection of the Automatic Stay pursuant to 11 U.S.C. § 362 against all collection actions; and
- d. Grant such other and further relief as the Court deems just and proper.

Dated: _____

Signature: _____

Printed Name: _____

Role / Capacity: Debtor, self-represented

Address: _____

Phone: _____

Email: _____