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45TH ANNUAL MISSISSIPPI BANKRUPTCY CONFERENCE

WHAT'S GOING ON IN THE WORLD OF CHAPTER 13 BANKRUPTCY

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MORTGAGE CLAIMS

CONTINUING CLAIMS 11 U.S.C. §1322(b)(2) & (5)
START MONTH OF MONTHLY PAYMENT

MORTGAGE MATURES DURING THE PLAN TERM
TREATMENT 11 U.S.C. §1322(b)(2)

MORTGAGE MATURED PRE-PETITION
TREATMENT 11 U.S.C. §§1322(c)(2) & 1325(a)(5)

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POST-PETITION MORTGAGE RELATED ISSUES

POST-PETITION FEES, EXPENSES, & CHARGES
MORTGAGE PAYMENT CHANGE
COMMON PROBLEMS & ISSUES
WHO IS RESPONSIBLE FOR REVIEW & OBJECTION

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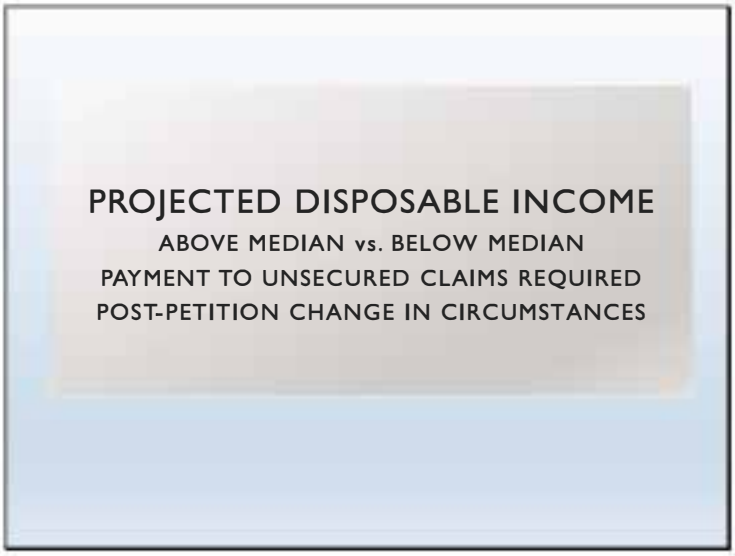
PROJECTED DISPOSABLE INCOME
ABOVE MEDIAN vs. BELOW MEDIAN
PAYMENT TO UNSECURED CLAIMS REQUIRED
POST-PETITION CHANGE IN CIRCUMSTANCES

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MODIFICATION OF CONFIRMED PLAN

BASIS FOR MODIFICATION
AMENDED SCHEDULES I & J REQUIRED
RELATED ISSUES

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SUSPEND PLAN PAYMENTS
WHY NECESSARY
WHICH MONTHS
WHEN WILL PAYMENTS RESUME

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REINSTATEMENT OF DISMISSED CASE

REQUIREMENTS FOR REINSTATEMENT
WHEN CAN ORDER BE ENTERED TO REINSTATE

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SETTLEMENTS, APPLICATIONS, & NON-EXEMPT PROCEEDS

APPROVAL
COMMON ISSUES
DISTRIBUTION

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THANK YOU