

UNITED STATES BANKRUPTCY COURT
Southern District of Georgia

In the matter of:)
)
) Chapter 13
)
)
) Case No.: _____ - _____ - _____
)
Debtor(s))
)
)

NOTICE OF COMPLETION OF PLAN PAYMENTS
AND NOTICE OF FINAL CURE PAYMENT

Please read this notice carefully. It advises you of certain
rights and deadlines imposed pursuant to law.
Your rights may be adversely affected.

_____, Standing Chapter 13 Trustee, files and serves this notice pursuant to Federal Rule of Bankruptcy
Procedure 3002.1(f) and General Order 2012-1 of the United States Bankruptcy Court for the Southern District of
Georgia.

The Trustee reports to the Court that the above-named Debtor(s) have completed all payments under the confirmed
Chapter 13 plan.

This notice is provided pursuant to Rule 3002.1(f) to claimants whose claims are secured by a security interest in the
principal residence of the Debtor(s) and whose claims are provided for under 11 U.S.C. § 1322(b)(5).

Name of Creditor: _____

Final Cure Amount

Table with 5 columns: Court Claim #, Account Number, Claim Asserted, Claim Allowed, Amount Paid by Trustee. Includes dollar signs and blank lines for input.

Monthly Ongoing Payment on the Debtor(s) principal residence is paid:

- Through the Chapter 13 Trustee
Direct by the Debtor(s)

Attachment B

Notice of Completion of Plan Payments and

Notice of Final Cure Payment, Page 2

Case No. ____-____-____

IF YOUR CLAIM WAS PAID BY THE TRUSTEE, THE DEBTOR(S) HAVE PAID IN FULL THE AMOUNT REQUIRED TO CURE ANY DEFAULT ON YOUR CLAIM AND REMAIN CURRENT POSTFILING.

IF YOUR CLAIM WAS PAID DIRECTLY BY THE DEBTOR(S) OR THE AUTOMATIC STAY WAS LIFTED DURING THE TERM OF THE CHAPTER 13 CASE, THE TRUSTEE DOES NOT HAVE ANY INFORMATION REGARDING WHETHER THIS OBLIGATION IS CURRENT.

NOTICE TO CREDITOR

Pursuant to Federal Rule of Bankruptcy Procedure 3002.1(g), you are required to file and serve a response on the Debtor(s), counsel for the Debtor(s), and the Trustee no later than 21 days after service of this Notice. The response required under Rule 3002.1(g) must indicate (1) whether you agree that the Debtor(s) have paid in full the amount required to cure the default on the claim; and (2) whether the Debtor(s) are otherwise current on all payments consistent with 11 U.S.C. § 1322(b)(5). Your response must itemize the required cure or post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The response shall be filed as a supplement to the holder's proof of claim and is not subject to Federal Rule of Bankruptcy Procedure 3001(f). Failure to notify may result in sanctions.

NOTICE OF DEBTOR'S RIGHTS AND DUTIES

Duty of Debtors regarding long-term debt obligations under 11 U.S.C. § 1322(b)(5): Every Debtor, regardless of whether the Debtor is or claims to be entitled to a discharge, must

1. Immediately begin and/or continue making the required payments on debt obligations (such as security deeds, leases, and student loans) to avoid defaulting; and
2. Continue to make required payments on long-term debt obligations until those obligations are paid in full. If the Court determines that the Debtor(s) are eligible for a discharge, the Chapter 13 discharge will not relieve the Debtor(s) from any obligation on any continuing long-term debt obligation payments that come due after the date of the last payment under the Chapter 13 plan.

Closing of the Bankruptcy Case:

The Trustee's records indicate that you have paid sufficient funds to complete your case. The final disbursement has been mailed to your creditors. In order for the Court to issue a discharge order if appropriate, you must **complete and submit** a certificate regarding domestic support obligations within 10 days of the date of this notice. In addition, you are reminded that Official Form 23, Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management, must be filed before a discharge can be granted. **Contact your attorney, who will assist you in reviewing, completing and submitting the domestic support obligation certificate and Official Form 23 via electronic filing.** If you are not represented by an attorney, you must return the certificate and Official Form 23 to:

United States Bankruptcy Court
[ADDRESS/P.O. BOX]
[CITY, STATE, ZIP]

Attachment B

Notice of Completion of Plan Payments and

Notice of Final Cure Payment, Page 3

Case No. ____ - ____ - ____

You should also contact your attorney to make sure you have done all that is necessary to receive a discharge pursuant to 11 U.S.C. § 1328.

A release of wages has been issued to your employer (if applicable). This order directs your employer to stop deducting from your pay. Once the Trustee completes a final audit in your case a check will be mailed to you for any excess funds on hand. Please cash the check as soon as possible.

After all disbursement checks issued in your case have cleared the Trustee's account, the Trustee will submit a final report and accounting to the Court showing the total funds received and disbursed on your behalf, with copies to you and your attorney. The closing process may take as much as 180 days.

OFFICE OF THE CHAPTER 13 TRUSTEE

_____, Chapter 13 Trustee

Date: _____

[NAME]
[STREET ADDRESS/P.O. BOX]
[CITY, STATE, ZIP]
[GEORGIA BAR NUMBER]
[TELEPHONE NUMBER]
[EMAIL ADDRESS]

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Completion of Plan Payments and Notice of Final Cure Payment was served on the parties listed below by ordinary U.S. Mail or served electronically through the Court's ECF System at the email address registered with the Court.

[SERVICE LIST]

Date: _____

[NAME]
[STREET ADDRESS/P.O. BOX]
[CITY, STATE, ZIP]
[GEORGIA BAR NUMBER]
[TELEPHONE NUMBER]
[EMAIL ADDRESS]