

**NOTICE TO CREDITORS REGARDING CHAPTER 13 PLAN:**

The Debtor(s) in this case have filed a Chapter 13 Plan (Plan) with the United States Bankruptcy Court for the Eastern District of Oklahoma (Court). The attached Plan Summary provides information regarding the: (1) Debtor(s)' proposed Plan payment and term; (2) treatment of certain specified creditors; (3) approximate payback of unsecured non-priority claims; and (4) minimum requirements for the payment of unsecured non-priority claims imposed upon the Debtor(s) by applicable provisions of the United States Bankruptcy Code(Code). The Plan Summary may also contain information regarding "special circumstances" asserted by the Debtor(s) that may or may not alter Debtor(s)' obligations under the Code.

The Plan Summary is filed as a supplement to the Plan and is being served upon you in accordance with applicable Federal Rules of Bankruptcy Procedure (F.R.B.P). The Plan form is available on the Court's website ([www.okeb.uscourts.gov](http://www.okeb.uscourts.gov)) or the filed Plan may be obtained from the Debtor(s)' attorney or the Office of the Standing Chapter 13 Trustee for the Eastern District of Oklahoma.

You should consult an attorney for advice regarding your rights and obligations under the filed Plan. Failure to file a proof of claim by the appropriate deadline will result in the loss of your right to payment of the amounts provided for by the Plan.

**NOTICE REGARDING INJUNCTIONS/WAIVERS CONTAINED IN THE CHAPTER 13 PLAN:**

**TEMPORARY RESTRAINING ORDER/INJUNCTIONS**

**A.** All holders of a pre-petition arrearage owed for a domestic support obligation may not take any action to collect said pre-petition arrearage except through filing a proof of claim and/or receiving direct payments or distributions.

**B.** After effective notice of the bankruptcy filing, all Creditors who do not file claims, including any creditor holding a debt that was incurred by the Debtor(s), or either of them, after the filing of the bankruptcy are prohibited from taking any action to collect their debts from the Debtor(s), the Debtor(s)' property or property of the estate until the creditor obtains relief from the stay.

**WAIVER OF RIGHTS.**

**A.** All Creditors who do not file a claim waive the right to payment of the greater of: 1) all amounts provided for by the Plan with respect to such debt; or, 2) all amounts contractually due on such debt prior to the date of the filing of the Notice of Completion of Plan Payments, and for all such debts the Creditor shall credit the account for the amounts so waived upon the filing of the Notice of Completion of Plan Payments.

**B.** All Creditors whose claims are disallowed by the Court waive their right to payment of the amount disallowed and shall credit the debtors account for the amount disallowed upon entry of the order disallowing all or part of a claim.

**OBJECTIONS**

If you do not want the Court to confirm the Plan, or if you want the Court to consider your views on the plan then on or before the Friday before the Confirmation Hearing, the objection due date, you or your attorney must:

File with the Court a written objection to the Plan explaining your position. A copy of the Objection must be provided to the Debtor's Attorney and Chapter 13 Trustee via electronic filing or US Mail. If the Objection is not filed by the objection due date, it will be stricken. If you file an Objection you must attend the hearing on the Plan Confirmation scheduled to be held on the date and time listed on the Notice of Chapter 13 Bankruptcy case. If you, or your attorney, do not take these steps, the Court may decide that you do not oppose the Plan and enter an Order Confirming Plan.