## IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:			:	Case No.	-JCM
		Debtor(s).	:	Chapter 12	
Movant(s),	v.	Debtor(s),			
			:		

Respondent (if none, then "No Respondent").

## <u>CHAPTER 12 OMNIBUS DECLARATION OF PLAN</u> <u>SUFFICIENCY FOR MORTGAGE PAYMENT CHANGES</u>

:

(1) The mortgage loan held by <u>(creditor name/address)</u> a creditor of the Debtor(s) who filed a claim at (either Claim # or "N/A") is subject to payment fluctuations occurring more than twice per year. The Debtor(s)' Chapter 12 Plan accommodates those payment fluctuations by providing for the payment of a set monthly amount to the named creditor, designed to be at least, but not more than \$50 above, the average range of payment fluctuation over the preceding twelve (12) month period.

(2) The Debtor(s) hereby invokes excusal from the requirement to file amended plans and/or declarations as to the payment changes occurring during the plan term, as permitted by W.PA.LBR 3002-4(d).

(3) The amount of the set monthly payment, and if applicable, the effective beginning date for that payment amount, is stated in the Chapter 12 Plan.

(4) The amount of the set monthly payment has been calculated in the manner required by  $W.PA.LBR \ 3002-4(d)(1)$ , and the calculation will be reviewed annually by the Debtor(s) pursuant to  $W.PA.LBR \ 3002-4(d)(2)$ .

(5) Contemporaneously with the filing of this Declaration, the Chapter 12 Trustee and the affected creditor have been served with a copy of this Declaration.

Name:			
Address:			

Telephone:\_\_\_\_\_