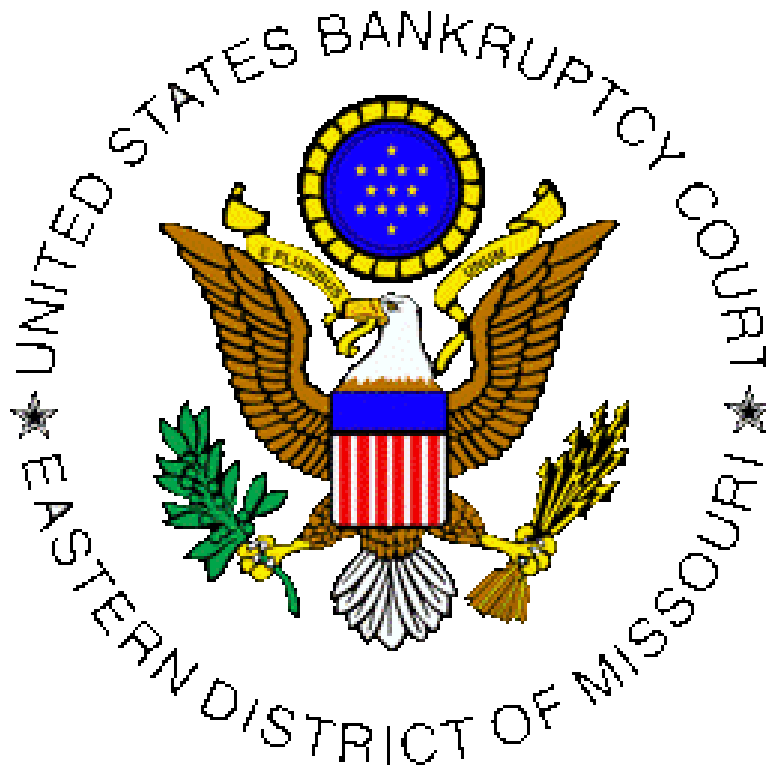


United States Bankruptcy Court  
Eastern District of Missouri



## **Revised Chapter 13 Plan Effective June 1, 2025**

In consultation with the Chapter 13 Trustee, and debtors' attorneys and creditors' attorneys practicing in the Eastern District of Missouri, the United States Bankruptcy Court for the Eastern District of Missouri ("Court") introduces a new Chapter 13 Plan (LF 13). This new Chapter 13 Plan becomes effective on June 1, 2025, and will be published on the list of Chapter 13 Local Forms within the Forms section of the Court's website. The new Chapter 13 Plan should be used in all cases filed on or after June 1, 2025. The two previous versions of the Chapter 13 Plan will remain published on the Court's website for use in cases filed prior to June 1, 2025.

Additionally, the Court is introducing a Chapter 13 Plan Exhibit (LF 13.1). The Chapter 13 Plan Exhibit includes paragraphs identifying a group or groups of non-priority unsecured debts that are entitled to receive a guaranteed repayment to satisfy Bankruptcy Code § 1325(a)(4). Specifically, the Chapter 13 Plan Exhibit is for use when the debtor has checked the box located in Paragraph 3.9(A)(2) in the Chapter 13 Plan.

A list of the changes to the Chapter 13 Plan, the Chapter 13 Plan, and the Chapter 13 Plan Exhibit can be found on the following pages.

## **List of Changes to Chapter 13 Plan (Effective June 1, 2025)<sup>1</sup>**

**1. Paragraph 3.3(D):**

The change addresses the problem of mortgage companies that stop a debtor's ability to make electronic mortgage payments or receive mortgage statements after a plan is filed. Mortgage companies often make these changes because some bankruptcy courts require them to do so and for them it is safest to be consistent. Many mortgage companies will return to the status quo with court permission. The language in this paragraph is an attempt to incorporate permission for the mortgage company to follow the status quo into the plan without including a requirement that the creditor must provide the access and notice. A requirement would create a compliance problem for mortgage companies.

**2. Paragraph 3.5(A):**

The change reflects the amendment to LR 3015-2(A) that became effective December 1, 2024, which allows mortgage arrears to be paid over any length of time not to exceed the life of the plan (60 months).

**3. Paragraph 3.9A and the Chapter 13 Plan Exhibit:**

The change addresses the problem of guarantees to a specific class of general unsecured claims.

**4. Paragraph 4.2:**

The change adds a reference to LR 3015-2(K). The added reference is an attempt to inform creditors who may not be familiar with practice in this district.

**5. Paragraph 4.7:**

The change makes avoiding liens an option, rather than mandatory. It may not be beneficial for every debtor who could avoid a lien to do so.

---

<sup>1</sup> This list represents all the substantive changes made to the Chapter 13 Plan that will become effective June 1, 2025. Additional stylistic and formatting changes have been made but are not detailed here as they have no impact on the substance of the plan.