**UNITED STATES BANKRUPTCY COURT**

**EASTERN DISTRICT OF MISSOURI**

|  |  |  |
| --- | --- | --- |
| In re: | ) |  |
|  | ) |  |
| Name of Debtor(s), | ) | Case No. \_\_\_\_\_\_\_\_\_\_\_\_ |
|  Movant/Debtor. | ) |  |
|  | ) | Chapter \_\_\_ |
| vs. | ) |  |
|  | ) |  |
| Name of Creditor, | ) |   |
| Serve: | ) |  |
| Name of Person to be Served | ) |  |
|  | ) |  |
|  Respondent/Creditor. | ) |  |

**CERTIFICATION OF NO RESPONSE**

The undersigned certifies that all entities entitled to notice of Debtor’s Motion to Avoid Nonpossessory, Nonpurchase-money Security Interest of [Name of Creditor] in accordance with the Local Bankruptcy Rules have been served and the time for response has passed. No responses in opposition have been filed or any responses in opposition have been resolved. The Debtor requests the Court enter the proposed order.

Dated: \_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Attorney Name, Fed. Bar #

 Attorney for Movant/Debtor

 Address

 City, State, Zip Code

 Phone: Fax:

 e-mail

**ORDER AVOIDING NONPOSSESSORY,**

**NONPURCHASE-MONEY SECURITY INTEREST**

 This matter is before the Court on the Debtor’s Motion to Avoid Nonpossessory, Nonpurchase-money Security Interest of [Creditor Name] (the “Motion”). No response has been filed or any response has been resolved as stated below.

 Upon review of the record in this case [and for the reasons stated on the record at the hearing on the Motion], **IT IS HEREBY ORDERED AS FOLLOWS:**

1. The Motion (Doc. #) is **GRANTED.**
2. Pursuant to 11 U.S.C. § 522(f), the security interest of [Name of Creditor] (the “Creditor”) in the Property, as defined in the Motion, is hereby [avoided in full /OR/ avoided to the extent that the security interest impairs the Debtor’s exemption(s) and shall continue to be a security interest in the Property only in the amount of $ (dollar amount)].
3. The Creditor’s security interest shall be reinstated in its entirety upon dismissal of the Debtor’s bankruptcy case.

Dated: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 United States Bankruptcy Judge

Copies mailed to:

Trustee

Address

City, State, Zip Code

Creditor

Respondent

Address

City, State, Zip Code

Respondent’s Service Recipient

Address

City, State, Zip Code

Debtor

Address

City, State, Zip Cod

Other Lien Holders

Address

 City, State, Zip Code

 Creditors Filing Proofs of Claim (Chapter 13 Cases - only)

 Address

City, State, Zip Code