

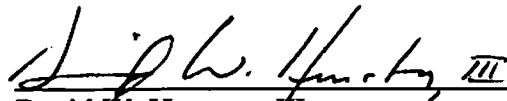
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

STANDING ORDER IMPLEMENTING
PROCEDURAL REQUIREMENTS AS A RESULT OF
IN RE: HOWARD, 972 F.2d 639 (5th Cir., 1992)

WHEREAS, this court seems it appropriate to establish certain procedures in order to object to secured claims in Chapter 13 cases as a result of the September 8, 1992 decision in the aforementioned In re: Howard case; it is

ORDERED, that to gain the approval of this Court for the alteration of a secured Chapter 13 claim at the behest of a Chapter 13 debtor, the said debtor shall file an objection to the pertinent secured claim substantially in the approved form of objection attached to this standing order. At the same time, the debtor shall serve the 30 day written response notice to each affected secured creditor in substantially the same form notice of objection to secured claim likewise attached to this standing order.

Dated: December 3, 2012



David W. Houston, III
Chief Judge, U.S. Bankruptcy Court
Northern District of Mississippi

Entered 12/3/12 at 4:45 P.M. A.M.
United States Bankruptcy Court
Northern District of Mississippi
David J. Puddister, Clerk

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

IN RE:
DEBTOR(S)

CHAPTER 13
CASE NO. _____

NOTICE OF OBJECTION TO SECURED CLAIM

YOU ARE HEREBY NOTIFIED that a written response to the attached objection to secured claim, etc., must be filed with:

David J. Puddister, Clerk of Court
U.S. Bankruptcy Court
Northern District of Mississippi
703 Hwy 145 North
Aberdeen, MS 39730

and a copy must be served on the undersigned Debtor(s)' attorney and the Chapter 13 trustee on or before thirty (30) days from the date of this notice, or the Court may enter a Confirmation Order, which shall set the value of each affected secured creditor's lien, and which shall sustain the objection to secured claim, etc., granting the relief requested therein. In the event a written response is filed, the court will notify you of the date, time and place of the hearing thereon.

DATED: _____

CHAPTER 13 STANDING TRUSTEE

ATTORNEY FOR DEBTORS

Telephone No. _____

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

IN RE:
DEBTOR(S)

CHAPTER 13
CASE NO. _____

OBJECTION TO SECURED CLAIM AND OTHER RELIEF

COMES NOW, Debtor(s) by and through counsel, and files this objection to the following pre-petition secured claim and request the Court to set the value for the purpose of plan confirmation:

CREDITOR: _____

Description of collateral:

Amount of Debt: \$ _____, the amount alleged to be due.

Treatment: Pay Value of \$ _____, plus interest of ____%, and upon payment Of same, eliminate any lien.

DEBTOR(S) pray(s) that upon payment of value plus interest, the lien be cancelled and any title documents be delivered to the Debtor(s).

DATED: _____

Respectfully submitted,

Attorney for Debtor(s)

Telephone No.: _____