

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

05-82419

In Re:	Brent A Hanson)	
)	NOTICE TO CREDITORS
)	AND
)	PROPOSED PLAN
SS#	xxx-xx-9442)	
SS#)	Case No. _____
	Debtor(s))	

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on August 23, 2005 .

THE FILING AUTOMATICALLY STAYS COLLECTION AND OTHER ACTIONS AGAINST THE DEBTOR(S), DEBTOR(S)' PROPERTY AND CERTAIN CO-DEBTORS. IF YOU ATTEMPT TO COLLECT A DEBT OR TAKE OTHER ACTION IN VIOLATION OF THE BANKRUPTCY STAY, YOU MAY BE PENALIZED.

OFFICIAL NOTICE WILL BE SENT TO CREDITORS GIVING THE NAME AND ADDRESS OF THE TRUSTEE, THE DATE AND TIME OF THE MEETING OF CREDITORS, AND THE DEADLINE FOR OBJECTING TO THE PLAN.

A CREDITOR MUST TIMELY FILE A PROOF OF CLAIM WITH THE TRUSTEE IN ORDER TO RECEIVE DISTRIBUTIONS UNDER THE PLAN.

The Debtor(s) propose an initial plan, which is subject to modification, as follows:

1. Payments to the Trustee: The Debtor(s) propose to pay from future earnings his/her/their disposable income to the Trustee for a period of 36 consecutive months by means of monthly payments of \$235.00 , for distribution to creditors after payment of costs of administration.

2. Payments made directly to creditors: The Debtor(s) propose to make regular monthly payments directly to the following creditors:

	<u>Creditor</u>	<u>Collateral and Valuation</u>
(A)	<u>-NONE-</u>	_____

3. Disbursements by the Trustee: The Debtor proposes that the Trustee make the following distributions to creditors after payment of costs of administration as follows:

(A) The following priority claims shall be paid in full by means of deferred payment:
-NONE-

	<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment</u>
	<u>-NONE-</u>		

(C) The following creditors have partially secured and partially unsecured claims and shall have their regular payment modified under the proposed plan:

	<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment</u> <u>As Modified</u>
	<u>-NONE-</u>		

(D) The following co-signed claims shall be paid in full by monthly payments:
-NONE-

	<u>Creditor</u>	<u>Collateral</u>	<u>Monthly Arrearage Payment</u>
	<u>-NONE-</u>		

(F) After payment of allowed cost of administration, priority and secured claims, the balance of the funds paid to the Trustee shall be paid to allowed general unsecured claims. The exact amount available for unsecured creditors cannot be determined until all claims are filed and allowed, however, at this time it is anticipated that the return to unsecured creditors will be not less than 27 % and is estimated to be 27 %.

4. Property to be surrendered: The following property will be returned to the secured creditor:

Creditor Collateral

-NONE-

(name of creditor and description of property)

5. The Debtor(s) has the following executory contracts and/or leases which will be assumed or rejected as herein indicated:

Contract\Lease Party Description of Contract or Lease Assume or Reject?

-NONE-

6. Other proposed provisions are as follows:

Date: August 23, 2005

/s/ Neil O'Toole

Neil O'Toole

Attorney for the Debtor

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