B6E (Official Form 6E) (4/13)

In re **Phillip P. Plan * E D U *** , Case No. *** E D U ***
Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to which such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to $6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to $2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

** Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

0 continuation sheets attached

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B6F (Official Form 6F) (12/07)

In re **Phillip P. Plan * E D U *** Case No. *** E D U ***
Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Bank of America** **P.O. Box 1758** **Newark, NJ 07101-1758**		-	**Various** **Credit card purchases**				**8,000.00**
Account No. **Citi Bank** **PO Box 688915** **Des Moines, IA 50368-8915**		-	**Credit card purchases**				**5,000.00**
Account No. **Emergency Medical Associates** **PO Box 1167** **Chattanooga, TN 37401**		-	**November 2013** **Medical bills**				**3,000.00**
Account No. **Patricia Plan** **Phoenix, AZ 85003**		-	**Past six months** **Back child support**				**1,000.00**
1 continuation sheets attached						Subtotal (Total of this page)	**17,000.00**

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B6F (Official Form 6F) (12/07) - Cont.

In re **Phillip P. Plan * E D U *** Case No. *** E D U ***
Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

EDU

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Student Loan Financing Phoenix, AZ 85003**		-	**At time of law school Student loan for law school**				**20,000.00**
Account No. **Washington Mutual 5791 Brainerd Road Chattanooga, TN 37411**		-	**Credit card purchases**				**10,000.00**
Account No.							
Account No.							
Account No.							

EDU

EDU

Sheet no. **1** of **1** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **30,000.00**

Total (Report on Summary of Schedules) **47,000.00**

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B6I (Official Form 6I) (12/07)

In re **Phillip P. Plan * E D U *** Case No. *** E D U ***

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Divorced E D U	RELATIONSHIP(S): **Son** **Daughter**	AGE(S): **13** **18**

Employment:	DEBTOR	SPOUSE
Occupation	**Attorney**	
Name of Employer	**Arnold, Anderson & Associates**	
How long employed	**2 months**	
Address of Employer	**Phoenix, AZ 85003**	

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	$ 7,000.00	$ N/A
2. Estimate monthly overtime	$ 0.00	$ N/A
3. SUBTOTAL	$ 7,000.00	$ N/A
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	$ 1,650.00	$ N/A
b. Insurance	$ 300.00	$ N/A
c. Union dues	$ 0.00	$ N/A
d. Other (Specify): E D U	$ 0.00	$ N/A
	$ 0.00	$ N/A
5. SUBTOTAL OF PAYROLL DEDUCTIONS	$ 1,950.00	$ N/A
6. TOTAL NET MONTHLY TAKE HOME PAY	$ 5,050.00	$ N/A
7. Regular income from operation of business or profession or farm (Attach detailed statement)	$ 250.00	$ N/A
8. Income from real property	$ 0.00	$ N/A
9. Interest and dividends	$ 0.00	$ N/A
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	$ 0.00	$ N/A
11. Social security or government assistance		
(Specify):	$ 0.00	$ N/A
	$ 0.00	$ N/A
12. Pension or retirement income	$ 0.00	$ N/A
13. Other monthly income		
(Specify):	$ 0.00	$ N/A
	$ 0.00	$ N/A
14. SUBTOTAL OF LINES 7 THROUGH 13 E D U	$ 250.00	$ N/A
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	$ 5,300.00	$ N/A
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	$ 5,300.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re **Phillip P. Plan * E D U *** Case No. *** E D U ***

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

E D U

1. Rent or home mortgage payment (include lot rented for mobile home)			$ 1,200.00
a. Are real estate taxes included?	Yes X	No ___	
b. Is property insurance included?	Yes X	No ___	
2. Utilities:	a. Electricity and heating fuel		$ 350.00
	b. Water and sewer		$ 50.00
	c. Telephone		$ 200.00
	d. Other		$ 0.00
3. Home maintenance (repairs and upkeep)			$ 200.00
4. Food			$ 400.00
5. Clothing			$ 200.00
6. Laundry and dry cleaning			$ 50.00
7. Medical and dental expenses			$ 100.00
8. Transportation (not including car payments)			$ 350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.			$ 200.00
10. Charitable contributions			$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)			
	a. Homeowner's or renter's		$ 0.00
	b. Life		$ 0.00
	c. Health		$ 0.00
	d. Auto		$ 200.00
	e. Other		$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)			$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
	a. Auto		$ 500.00
	b. Other **See Detailed Expense Attachment**		$ 500.00
14. Alimony, maintenance, and support paid to others			$ 300.00
15. Payments for support of additional dependents not living at your home			$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)			$ 0.00
17. Other **Daughter's trumpet lessons**			$ 200.00
Other **Student loan**			$ 300.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			$ 5,300.00

E D U

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a.	Average monthly income from Line 15 of Schedule I	$ 5,300.00
b.	Average monthly expenses from Line 18 above	$ 5,300.00
c.	Monthly net income (a. minus b.)	$ 0.00

B6J (Official Form 6J) (12/07)

In re **Phillip P. Plan * E D U *** Case No. *** E D U ***

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Installment Payments:

Second mortgage	$	**200.00**
Aveo payment	$	**200.00**
Engagement ring	$	**100.00**
Total Other Installment Payments	$	**500.00**

E D U

E D U

E D U

UNITED STATES BANKRUPTCY COURT
FOR THE
DISTRICT OF ARIZONA

IN RE:

Case No. 14-8675309
Chapter 7

PHILIP P. PLAN,

Debtor

MOTION TO TERMINATE AUTOMATIC STAY
PURSUANT TO BANKRUPTCY RULE 4001

** ** ** ** **

COMES PNC Bank, by counsel, pursuant to Bankruptcy Rule 4001 and 11 U.S.C. § 362(d), and states as follows:

1. This is a contested matter relating to the Chapter 7 bankruptcy petition filed by Debtor, Philip P. Plan, in the District of Arizona, with Case No. 14-867530901.

2. This Court has jurisdiction over this matter pursuant to 28 U.S.C. § 1334 and 22 U.S.C. § 157, and it constitutes a "core proceeding" within the meaning of the latter statute.

3. The Debtor is and was at the time of filing of his bankruptcy petition, indebted to PNC Bank. The amount of PNC Bank's claim as of the date of filing of Debtor's petition was $6,073.00. *See* attached Exhibit A (Proof of Claim).

4. Pursuant to the documentation attached to PNC Bank's Proof of Claim, PNC Bank has a security interest in a 2009 Chevrolet Aveo automobile with VIN #2A7PH65L4VC37692.

The Edmunds value of the vehicle ($4,300 – average retail) is less than the amount of PNC Bank's claim.

5. As further shown by the attachments to the Proof of Claim, PNC Bank properly perfected its security interest, which has not been terminated and covers the property described above.

6 The UCC Financing Statement and Note attached to the Proof of Claim were consideration for sums loaned to Debtor in November 2012.

7. Monthly payments as described in the Note have not been made since before the bankruptcy filing. Specifically, the September, October, and November payments have not been made.

8. Debtor has no equity in the Chevrolet automobile securing payment of the debt to PNC Bank and the vehicle is not necessary to an effective reorganization.

9. PNC Bank is suffering and will continue to suffer irreparable harm from continuation of the automatic stay pursuant to 11 U.S.C. § 362. If the stay is not terminated, the vehicle will continue to depreciate in value without adequate protection or compensation to PNC Bank.

WHEREFORE, PNC Bank requests an Order immediately terminating the automatic stay imposed pursuant to 11 U.S.C. § 362(d) and (f), notwithstanding Bankruptcy Rule 4001(a)(3); and ordering the trustee to abandon the vehicle, pursuant to 11 U.S.C. § 554(b), so that PNC Bank may enforce its security interest in the vehicle and otherwise pursue its state court remedies.

THIS the 12th day of December, 2014.

RESPECTFULLY SUBMITTED,

_____

Isaac Inside, Esquire
Assistant Corporate Counsel
PNC Bank
1329 Hooper Avenue
Toms River, New Jersey 08753
Attorneys for PNC Bank

CERTIFICATE OF SERVICE

I hereby certify I have served the foregoing MOTION TO TERMINATE AUTOMATIC STAY PURSUANT TO BANKRUPTCY RULE 4001, via hand delivery of a correct copy of same to the following:

Evan Eager, Esquire
SPRENG LAW OFFICES, PSC
One North Central Avenue
Phoenix, Arizona 85004
Attorneys for Debtor

Martha Dunlap, Esquire
One North Central Avenue
Phoenix, Arizona 85004
Trustee

THIS the 9th day of December, 2014.

_____

Isaac Inside, Esquire

B10 (Official Form 10) (04/13)

UNITED STATES BANKRUPTCY COURT DISTRICT OF ARIZONA		Proof of Claim
Name of Debtor: **Philip Plan**	Case Number: **14-8675309**	
NOTE: *Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.*		
Name of Creditor (the person or other entity to whom the debtor owes money or property): **PNC Bank**		**COURT USE ONLY**
Name and address where notices should be sent: **Isaac Inside** **PNC Bank** **Toms River, NJ 08753** Telephone number: email:		☐ Check this box if this claim amends a previously filed claim. **Court Claim Number:**_____ *(If known)* Filed on: _____
Name and address where payment should be sent (if different from above): **PNC Bank** **1329 Hooper Ave.** **Toms River, NJ 08753** Telephone number: email:		☐ Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.

1. Amount of Claim as of Date Case Filed: **$6,073.00**

If all or part of your claim is secured, complete item 4.

If all or part of your claim is entitled to priority, complete item 5.

☐ Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach a statement that itemizes interest or charges.

2. Basis for Claim: **Car loan**
(See instruction #2)

3. Last four digits of any number by which creditor identifies debtor:	**3a. Debtor may have scheduled account as:**	**3b. Uniform Claim Identifier (optional):**
6789	____ (See instruction #3a)	____ (See instruction #3b)

4. Secured Claim (See instruction #4)
Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.

Nature of property or right of setoff: ☐ Real Estate ☐ Motor Vehicle ☐ Other
Describe: **2009 Chevrolet Aveo Sedan**

Value of Property: **$ 4,300.00**

Annual Interest Rate: **3** % ■ Fixed or ☐ Variable
(when case was filed)

Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any:
$ 600.00

Basis for perfection: **Title**

Amount of Secured Claim: **$ 4,300.00**

Amount Unsecured: **$ 1,773.00**

5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of the claim falls into one of the following categories, check the box specifying the priority and state the amount.

☐ Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

☐ Wages, salaries, or commissions (up to $12,475*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier - 11 U.S.C. §507(a)(4).

☐ Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5).

Amount entitled to priority:
$____

☐ Up to $2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507(a)(7).

☐ Taxes or penalties owed to governmental units - 11 U.S.C. §507(a)(8).

☐ Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(__).

**Amounts are subject to adjustment on 4/01/16 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*

6. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)

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B10 (Official Form 10) (04/13)

7. Documents: Attached are **redacted** copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, security agreements, or, in the case of a claim based on an open-end or revolving consumer credit agreement, a statement providing the information required by FRBP 3001(c)(3)(A). If the claim is secured, box 4 has been completed, and **redacted** copies of documents providing evidence of perfection of a security interest are attached. If the claim is secured by the debtor's principal residence, the Mortgage Proof of Claim Attachment is being filed with this claim. (*See instruction #7, and the definition of "**redacted**".*)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

8. Signature: (See instruction #8)

Check the appropriate box.

☐ I am the creditor. ■ I am the creditor's authorized agent. ☐ I am the trustee, or the debtor, or their authorized agent. (See Bankruptcy Rule 3004.) ☐ I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: **Isaac Inside**
Title: **Assistant Corporate Counsel**
Company: **PNC Bank**
Address and telephone number (if different from notice address above):
1329 Hooper Ave.
Toms River, NJ 08753
Telephone number: email:

/s/ Isaac Inside (Signature) **December 5, 2014** (Date)

Penalty for presenting fraudulent claim: Fine of up to $500,00 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

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