

**In the United States Bankruptcy Court  
For the Western District of Oklahoma**

In re: Janice Lea Harper,	)	
	)	Case No. 15-14591
	)	Chapter 13
Debtor.	)	
	)	Judge Janice Loyd

**MOTION TO MODIFY CONFIRMED PLAN,  
REQUEST FOR COMPENSATION, NOTICE OF  
OPPORTUNITY FOR HEARING, AND CERTIFICATE OF SERVICE**

Debtor, Janice Harper, for her Motion to Modify Confirmed Plan and Request for Compensation would show the Court as follows:

1. Debtor is currently delinquent on her Chapter 13 Plan in the amount of \$23,359.64, as shown by the Chapter 13 Trustee's Motion to Dismiss filed on February 1, 2017 as Document No. 49.
2. Debtor's delinquency is because her confirmed Chapter 13 Plan called for a lump sum payment of \$21,00.00 in month 8, which was originally going to come from the Debtor's retirement account, so that she could become current on the mortgage obligation secured by her personal residence.
3. Further, Debtor experienced a change in employment, and that resulted in fluctuating income for a short period which made it difficult for Debtor to keep up her monthly Chapter 13 Plan Payments.
4. Debtor's new employment is now fully in place, and her current Chapter 13 Plan Payments are being made by wage deduction.
5. Debtor has determined that rather than currently seeking permission from the Court to withdraw funds from her retirement account to pay the arrearage on the mortgage obligation, it is in her best interests to sell the personal residence, thereby satisfying the mortgage obligation and allowing her to pay 100% of the allowed unsecured claims in her case.
6. Debtor has already contacted realtors in Norman, OK, where her personal residence is located. Upon their advice, Debtor believes she currently has between \$20,000 and \$35,000.00 of equity in her home. At the proper time, Debtor will file pleadings with the Court to seek approval of any sale of the personal residence.
7. Accordingly, Debtor is requesting that her Chapter 13 Plan Payments be treated as current through March, 2017.
8. Debtor further requests that her monthly Chapter 13 Plan payments be adjusted to \$754.00 per month, beginning in April, 2017, and that further her Chapter 13 Plan payment be adjusted to

\$27,100.00 in the month of December, 2017, and then readjusted to \$754.00 per month, beginning in January, 2018 and continuing for the remainder of the Chapter 13 Plan.

9. Debtor believes this will provide enough time for Debtor to obtain a buyer on her personal residence, and to make the required lump sum payment in December, 2017. However, if Debtor is unable to sell her personal residence, Debtor will seek a modification of her Chapter 13 Plan at that time to either surrender or personal residence or seek permission to withdraw from her retirement funds.

10. Debtor requests the basis of her Chapter 13 Plan be adjusted accordingly.

11. Debtors' counsel requests an attorney fee of \$500 for this modification, to be paid to Counsel in accordance with local guidelines.

**THEREFORE**, Debtor respectfully requests the Court enter an Order Allowing the Debtor to Modify her Plan Post-Confirmation, and Debtors' Counsel respectfully requests an order allowing for Counsel to be paid an attorney fee of \$500 for this modification.

Dated April 10, 2017.

Janice Lea Harper,

By her attorney,

/s/ Joshua T. Copeland

Joshua T. Copeland

OBA No. 22532

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Attorney for Debtor

**NOTICE OF OPPORTUNITY FOR HEARING**

Your rights may be affected. You should read this document carefully and consult your attorney about your rights and the effect of this document. If you do not want the Court to grant the requested relief, or you wish to have your views considered, you must file a written response or objection to the requested relief with the Clerk of the United States Bankruptcy Court for the Western District of Oklahoma, 215 Dean A. McGee Avenue, Oklahoma City, OK 73102 no later than 21 days from the date of filing of this request for relief. You should also serve a file-stamped copy of your response or objection to the undersigned movant's attorney [ and others who are required to be served] and file a certificate of service with the Court. If no response or objection is timely filed, the Court may grant the requested relief without a hearing or further notice.

The 21 day period includes the three (3) days allowed for mailing provided for in Bankruptcy Rule 9006(f).

**CERTIFICATE OF SERVICE**

I hereby certify that on this 10<sup>th</sup> day of April, 2017, a true and correct copy of the above referenced document was served electronically using the CM/ECF system, namely:

**John T. Hardeman, Chapter 13 Trustee**  
**Office of the Asst. U.S. Trustee**

Further, I certify that on the 10<sup>th</sup> day of April, 2017, copies of the above referenced document were forwarded via U.S. Mail, first class, postage prepaid and properly addressed to the following at the addresses on the attached mailing matrix.

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Attorney for Debtor

Label Matrix for local noticing  
1087-5  
Case 15-14591  
Western District of Oklahoma

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c/o Jim Timberlake  
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Oklahoma Tax Commission  
General Counsel's Office  
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Account Management Resources, LLC  
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Advanced Laboratory Services  
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Cincinnati OH 45263-8823

AllianceOnce Receivables Management, Inc  
4850 Street Rd. Ste. 300  
Feasterville Trevose PA 19053-6643

Aspen Sun Hl  
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Englewood CO 80110-2235

Atlas Termite & Pest/Greenlawn  
3301 Deskin Dr  
Norman OK 73069-8294

BancFirst  
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PO Box 988  
Norman OK 73070-0988

Banfield Pet Hospital  
8000 NE Tillamook  
Portland OR 97213-6655

Bay Area Credit Service  
1000 Abernathy Road NE, Ste. 195  
Atlanta GA 30328-5612

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Central State Recovery Inc.  
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Hutchinson KS 67504-3130

Citibank, National Association  
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Credit Control Corporation  
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Credit Control, LLC  
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Rockford IL 61110-0615

DLJ Mortgage Capital, Inc.  
Select Portfolio Servicing, Inc.  
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Norman OK 73072-2202

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