

IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF ARKANSAS  
WESTERN DIVISION

IN RE: RICKY & VIVIAN MANNING  
DEBTORS

NO. 4:13-bk-13915 E/M  
CHAPTER 13

MODIFICATION OF CHAPTER 13 PLAN

Come now the Debtors, by and through their attorney, John G. Phillips, and for their Modification of Chapter 13 Plan state:

1. Payments shall be made in the sum \$6,015.00 in the October 2014 and remain at that level until the plan completes. The Debtor is paid monthly.

This modification would yield a plan base calculated as follows: The sum of the amount paid in as of the date of this Modification, which is \$60,125.00 plus the amounts to be paid pursuant to the modified plan, which is \$276,690.00 (46 payments of \$6,015.00 (October 2014-end of plan)) for a **total plan base of \$336,815.00.**

2. The plan length from the date of filing shall be 60 months. This Modification does not affect the length of the plan.

3. The following changes are to be made to each Creditor as set out below:

Creditor name

Change in treatment/classification

**Select Portfolio Serv.**

**Collateral: Home @ 1907 Pine Circle, Bryant**

**The Trustee shall make no further payments on this claim. The Debtors have been offered a trial mortgage modification beginning on October 1, 2014 and payments shall be made outside of the plan. If made permanent, the Debtors will apply for approval, if denied, the Debtors will modify the plan.**

**Bank of America**

**Collateral: Home 1010 S Woodrow, Little Rock**

**The Trustee shall make no payment. The bar date has passed without a proof of claim being file. The Debtors believe that the loan was forgiven by Countrywide in their settlement with the government.**

4. The following Creditors are added to the plan and are classified as Pre-Petition Unsecured Creditors that shall be paid pro rata and shall be discharged:

Creditor's name	Account number	Amount of expected claim
<b>Walker &amp; Hickey (SW Bell Yellow Pages)</b>	<b>Ending 0213</b>	<b>\$6,751.52</b>
<b>Southwestern Bell Yellow Pages, Inc.</b>	<b>Unknown</b>	<b>\$6,751.52</b>
<b>*Neuro Surgery Arkansas</b>	<b>Ending 0263</b>	<b>\$35.17</b>
<b>*Baptist Health Imaging Center- Saline C.</b>	<b>Ending 2396</b>	<b>\$356.10</b>
<b>*Baptist Health Center- Bryant</b>	<b>Ending 2204</b>	<b>\$514.99</b>
<b>*Baptist Health Center- Bryant</b>	<b>Ending 0266</b>	<b>\$166.21</b>
<b>*Baptist Health Family Clinic Bryant</b>	<b>Ending 5781</b>	<b>\$29.10</b>
<b>*PRA Receivables Mgmt</b>	<b>Ending 9320</b>	<b>\$2,514.73</b>

**\* These claims have already been filed and allowed.**

7. Unsecured Creditors are to be paid pro rata and shall be paid as much as they would receive if this case were filed under Chapter 7.

8. All other provisions as set forth in the last filed plan that are not specifically amended by this modification shall remain the same.

9. Debtors will pay all disposable income to the Trustee for the applicable commitment period for the benefit of unsecured Creditors.

Date: September 29, 2014

Respectfully Submitted

/s/ John G. Phillips

John G. Phillips AR 98054

Weber & Phillips, P.A.

Attorney for Debtor(s)

P.O. Box 5926

North Little Rock, AR 72119

(501) 753-7400

IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF ARKANSAS  
WESTERN DIVISION

IN RE: RICKY & VIVIAN MANNING  
DEBTORS

NO. 4:13-bk-13915 E/M  
CHAPTER 13

NOTICE OF OPPORTUNITY TO OBJECT  
TO AMENDED PLAN BEFORE CONFIRMATION

You are hereby notified that the Debtor(s) have filed the attached Modification to the plan pursuant to 11 U. S. C. Sec. 1329 and Rule 2002 (a) (5) of the Rules of Bankruptcy Procedure. Objections to Confirmation of the Plan as Modified must be filed in writing within twenty-one (21) days from the date of this notice, with the Bankruptcy Court at 300 West 2<sup>nd</sup> Street, Little Rock, AR 72201, with copies to the attorney for Debtors, John G. Phillips, P.O. Box 5926, North Little Rock, AR 72119 and Mark T. McCarty, Chapter 13 Trustee, P.O. Box 5006, North Little Rock, AR 72119.

If objections to the plan as modified are filed, they will be set for hearing by subsequent notice. If no objections are received, the plan as modified may be confirmed without further notice or hearing.

Dated: September 29, 2014

/s/ John G. Phillips

John G. Phillips AR 98054

Weber & Phillips, P.A.

Attorney for Debtor(s)

P.O. Box 5926

North Little Rock, AR 72119

(501) 753-7400

CERTIFICATE OF MAILING

I, the undersigned, hereby certify that copies of the foregoing notice and attached Modification to Plan have been mailed to the following or noticed electronically via ECF:

Mark T. McCarty  
Chapter 13 Trustee  
P.O. Box 5006  
North Little Rock, AR 72119

Legal Division  
Dept. of Finance & Admin.  
P.O. Box 1272  
Little Rock, AR 72203

U. S. Attorney  
Eastern District  
P.O. Box 1229  
Little Rock, AR 72203

Chief, Insolvency Section  
Internal Revenue Service  
700 West Capitol Ave., Stop 5700  
Little Rock, AR 72201

and to all Creditors whose names and/or addresses appear on the preceding document and/or matrix as previously filed or amended with the Court.

Dated: September 29, 2014

/s/ John G. Phillips

John G. Phillips AR 98054  
Weber & Phillips, P.A.  
Attorney for Debtor(s)  
P.O. Box 5926  
North Little Rock, AR 72119  
(501) 753-7400