Information & Instructions: Motion To Lift The Automatic Stay Notice and Proof of Service

1. Use this form to file a motion to lift the automatic stay.

2. A creditor is prohibited from repossessing a debtor's property after the filing of a bankruptcy until the creditor obtains the court's approval

3. The motion to firt the stay is the method by which a creditors obtains the court's approval. The motion, notice and certificate must be filed.

4. Frequently the creditor desires a speedy hearing, accordingly, use the accompanying motion for an expedited hearing.

5. Be sure to cneck the local rules concerning the court's practice on the motions and expedited hearings. Some districts require the use of their own forms.

6. This for assumes for illustration purposes that the creditor is secured and uses the example of a debtor who purchased an automobile and then failed to pay the bank debt on the vehicle.

7. The creditor bank also contends the debtor has not agreed to reaffirm the debt nor stated an intention to a ban lon the collateral.

8. Furthermore the creditor asserts as additional basis that the collateral is unsecured and (the root on port all there and the debter that dequ y is the property). On

9. This form also asserts that the case was converted from a chapter 13 to a chapter 7 films

Information & Instructions: Motion To Lift The Automatic Stay Proof And Checklist 1. Fue motion to lift automatic stay.

2 Do the certificate of conference to see it it will be agreed to

3. Obtain an expert appraiser.

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4. Get an appraiser report.

5 Exchange appraisers report with opposing counsel on day of the hearing

6. Creditor calls the witness to the stand, usually it is the appraiser. Appraiser states his name, occupation and hoy long life h is bler a life if if er. State his qualifications and have him prove up that he was compacted to make an appraisal on the secured item.

7. Ask if he personally saw and inspected the secured item. State what procedures he used to value the secure difference of the secure difference
8. Next, have him explain what references he used, or resource books he used to help him ascertain the value, such as the NASD Bluebook.
9. Next , the what extended for the value. Ask if he has an opinion as to the value of the collateral. Ask what his opinion is and why his opinion is correct. On rebuttal, have him respond to other experts opinion.
10. Have him prove up what the correct interest rate would be for a Chapter 13 plan, what the fair market value is, and how payments should be made. Form: Motion To Litt The Automatic Stay
[Name of attorney in charge] [Address] [Telephone and facsimile numbers.] [Federal identification no.] Attorneys for [the Movant's name]
FOR THE [NAME] DISTRICT OF TEXAS [NAME] DIVISION LIN RE [Debtor's Name] Chapter
[Plaintiff's Name]
v. [De endan'l an FOR more information Adv. Proc. No.
[Name], hereinafter called "Movant," [Name] Name or its assigns and or successors in interest] by and through the undersigned attorney, complaining of [Name], hereinafter
called "Debtor," ind would show the Court as follows:
Legal Help!!!

1. This Court has jurisdiction of this proceeding pursuant to \$11 U.S.C. Section 362 (d), §1301 and this proceeding has been filed in accordance with Kule 9014 of the Bankruptcy Rules - - - -------Debtor has filed a Petition under Chapter [7,11, 12 or 13] of the U.S. Bankruptcy 2. -Code (the "Code") on Date [] if the proceeding has been converted from a chapter 15 to a 7, then state the following: which has subsequently been converted to a Chapter 7 State the Movant's legal status, i.e.: Movant was at all times herein mentioned and 3. now is a corporation only authorized under the laws of the United States.] [State the basis for relief, i.e. On or about [Date], Debtor, [Name], duly executed a Note in favor of Movant, granting a security interest under Texas Business and Commerce Code in one [describe item generally, i.e. a 1991 Chevrolet] with [give further detal, such as Motor Vehicle Identification No 1 A true and correct copy of that Note is attached hereto, marked as Exhibit "A" and 5. incorporate herein as if set out verbatim. 6 Fy virtue of said Note and Agreement, Movant retains a first lien perfected security interest in and to that [Describe the collateral]. On or about [Date], Deptor, [Name], duly executed a Note in tavor of 7. granting a security in crest in and to a Name] with Motor Vehicle Identification No [Number]. A copy of that Note is attached hereto, marked as Exhibit "B" and incorporated 8. herein as if set out verbatim ╸╪╸╪╸╪╸╪╸╪ By virtue of said Note and Agreement, Movant retains a first lien perfected 9. security interest in and to that it is tribe collateral

Debtor is past due on the payment under Exhibit "A" in the amount of \$[Amount] 10. plus late charges. 11 Debtor was in arrears at the time of filing of the Original Petition and no payments have been made since the filing of the Original Petition in this case The finng of the Bankruptcy Petition by Debtor, [Name], placed an automatic stay 12. on any foreclosure proceedings, and Plaint ff has been prohibited from obtaining any relief herein, whether by "self help" or by judicial action No suit has been filed to foreclose the security interest in the aforesaid collateral. 13. No action has been taken to repossess the collateral in violation of §11 U.S.C Section 362. 15. On or about [Date], Movant received Notice of Cancellation of the insurance relating to the collateral described in Exhibitis 'A" and 'B," attached hereto The Notice of Cancellation of Insurance is attached hereto, marked as Exhibit 16 "[ivumber] and incorporated herein for all purposes as if set out at length. 17 ____Subsequent herete, Movant spoke with Debtor or Debtor's at orney on several different occasions, and Debtor indicated that, in fact, the insurance was no longer in effect and that no certificates of insurance would be forthcoming Debtor has neither paid the balance due on Exhibits 'A" and 'B" nor agreed to 18 abandon the collateral to Movant. 19. The respective current value of the collateral is alleged by Movant to be in an __amount which is less than the \$[A mount] cutst inding on Exhibit "A ; and \$[Amount] which is less than the amount outstanding on Exhibit "B".

20. Consequently Debtor has no equity in the vehicle collateralizing his debt to Movant or alternatively Debtor has failed to provide adequate protection to Movant and the same constitutes cause to vacate the automatic stay of 1° U.S.C. 362(a). Movant would further show that the collateral which is the subject of Exhibits. 21. "A" and B is not necessary for the reorganization or renabilitation of the estate. Fy reason of the above_good and sufficient cause exists for vacating the stay to that Movant may proceed to [state the relief desired, i.e. foreclose on its lien and repossess the property.] Therefore under {111USC, Section 352, the automatic stay should be lifted to allow foreclosure of Movant's security interest in the collateral. IF DEBTOR DESIRES TO OPPOSE THIS MOTION HE SHOULD REQUEST A HEARING WITHIN TEN (10) DAYS FROM THE DATE OF ISUANCE OF THE NOTICE OR SUCH RELIEF AS PRAYED FOR HEREIN SHALL BE GRANTED WITHOUT A HEARING. Movant has been forced by the Debtor to retain legal counsel to protect its interests in this proceeding, and Debtor should be ordered to pay reasonable attorney's fees for Movant. The Court should order Debtor to turn over the vehicles and collateral in his possession. The items are set out in the Petition above and include one[Describe the item]. 26. As a result of the foregoing, Movant prays that this Court enter an order vacating and relaxing the stay as provided by Section 367. U.S. Fank uptoy Code, as to [Name] permitting the Movant to enforce its security interests as though this stay had not been ga imposed.





PREVIE WONLY Notary's typed or printed name
PLEASE DO[or Navis tap] COPY
Information & Instructions: Notice Required For A Motion For Relief From The
1. Check with the court to determine if the court has its own Notice of Hearing or Notice of Motic n is $\frac{1}{1000}$ if a cord, no with the court's loc Vr the $\frac{1}{10000000000000000000000000000000000$
2. The Southern District of Texas has a form Local that sets forth the date the motion was filed, the date of the preliminary hearing on the motion, the court's address and states the requirements for contesting the motion.
Form: Notice Required For 7 Mation. For Celief I you The Automatic Stay
NOTICE REQUIRED FOR A MOTION FOR RELIEF FROM THE AUTOMATIC
NOTICE RESPONEENTS ARE NOTIFIED THAT IF THEY OBJECT TO THE GRANTING OF THE RELIEF SOUGHT IN THIS MOTION, THEY MUST OBJECT IN WRITING NO LATER THAN FIVE (5) WORKING DAVS REFORE THE HEARING ON THIS MOTION:
1. FILE WITH THE CLEAR OF THE COULT AN AFTED AVIT SAY IN FITH A RESPONDENTS HAVE CONFERRED WITH MOVANT'S ATTORNEY IN A GOOD FAITH EFFORT TO REACH AN AGREEMENT, THE DATES AND TIMES OF SUCH CONFERENCES AND THAT SUCH EFFORT'S WERE UNSUCCESSFUL AND THAT A HEARING WILL BE REQUIRED;
2. FILE WITH THE CLERK OF THE CODART A WRITTEN ANSWER IN OPPOSITION TO THE MOTION WHICH SHALL INCLUDE THE FOLLOWING:
OPPOSITION PROVIDED BY RULE 8(b), FEDERAL RULES OF CIVIL PROCEDURE,
b. IDENTIFY THE STEREST OF THE OPOSING PARTY IN THE PROPERTY,

C. S AT C HEPR WASI EVALUE OF THE FODERT 'SPECIFIED IN THE MOTION AND THE AMOUNT OF EQUITY WHICH WOULD BE REALIZED BY THE DEBTOR AFTER THE DEDUCTION OF ENCUMBRANCES,
d. A TTACH A COPY OF THE AFFIDAVIT OF CONFERENCES HELD WITH MOVANT'S ATTORNEY, TOGETHER WITH A COPY OF THE ATTACHED MO FOI TO RESPONDEN FS AT SYLR.
3. SERVE A COPY OF THE WRITTEN ANSWER ON MOVANT'S ATTORNEY AT THE ADDRESS ISTED ABOVE
CERTIFICATE OF SERVICE REQUIRED FOR RELIEF FROM THE
CERTIFICATE OF SERVICE
I, [Name], hereby certify that a true and correct copy of the foregoing Document was sent to the Respondent/Debtor, the Trustee in this matter and the 20 urgent unsecured creditors, at their respective addresse of cc rd/i, thes proceeding as well as a copy to the attorney for the Respondent, at his/her address of record on [Date].
name]
LegalFormsForTe <u>xas.Com</u>
[Name of Attorney] Attorney for [Name] [Address] [Telephone & Facsimile
Call for more informer]
ATTORNEY: [Name] Or TRUSTEE: [Name]
LINSECURED CREDITORS: See attached Unsecued Creditors List
Form: Notice Of Motion For Relief From The Automatic Stay
[Name of attorney in charge] egal Help!!! [Address]













[Name of 20 Largest Unsecured Creditors] [list]
[Address]
[Claim] Ameent f Clian: SANS DO NOT COPY
ORDER GRANTING AN EXPEDITED HEARING ON A MOTION FOR RELIEF
[Name of attorney in charge] [Address] [Telephone and facsimile nos.] [Federal identification no.] Attorneys for [the Movant's name]
UNITED STATES BANKRUPTCY COURT FOR THE [NAME] DISTRICT OF TEXAS [NAME] DIVISION
In Re Case No. Chapter
PLintegaalFormsForTexas.Com
[Defendant's Name]
Call for more information on, came on to be neard the Motion for Expedited Hearing
of the Movart [Name], and the Court being of the opinion that an expedited hearing should
be set in this matter, it is
ORDERED that a hearing be, and is hereby, set for, at [Time], at
which time the Court will ake up the Motion for Relief from the Automatic Stay of the
Movant, [Name]. Legal Help!!!
Signed on



Information & Instructions: Default Order Granting Relief From The Stay Use this form to obtain the right for a creditor to repossess secured property after the 1. creditor has filed a motion to lift the automatic stay and the debtor has failed to timely A creditor is prohibited from repossessing a debtor's property after the court signs e whi halifts he are natic s ay a d a thorn is he epossess on. 2. the (rae Be sure to check the local rules concerning the court's practice on obtaining the 3. court's signature on the order. Some courts take the position that in order is not required if the debtor fails to contest the motion that the motion is granted automatically by law if the debtor fails to respond 4. The safest practice is to obtain a signed order, if the court will approve the same. This for assumes that the creditor is secured and uses the example of a debtor who purchased an automobile and then failed to pay the bank debt on the vehicle. Form: Default Order (ra ti g R lie) rou The St UNITED STATES BANKRUPTCY COURT FOR THE [NAME] DISTRICT OF TEXAS [NAME] DIVISION In Re egalFormsForas Nexas Plaintif[®]s Namel [Defendant's Name] tor more informa DEFAULT ORDER LIFTING THE AUTOMATIC STAY Came on to be heard Movant's Motion to Lift the Automatic Stay in the above styled and numbered proceeding; the Movant appear d at the scheduled hearing through its counsel, and it appearing to the Court, based on the representation made below, that proper notice has been given under Local Bankruptcy Rule 4001, and that the Respondent Debtor has failed to appear, file an aff car, any er or repet for pearing, and that no other interested party has appeared in opposition to the Motion, it is therefore





[Law Firm's or a ttor e 's Kame/IEW ONLY Attorney for [Name] [Address] [Tel-phone & facsimile numbers] Federal Bar no. [Number]
CERTIFICATE OF SERVICE AUTOMATIC STAY PURSUANT TO A MOTION FOR RELIEF FROM THE AUTOMATIC STAY CERTIFICATE OF SERVICE
I hereby certify that out isdayof, a true and correct copy of the above and foregoing [Title of the pleading] has been served via first class mail, postage prepaid, upon the entities listed on Exhibit "A" attached hereto and by reference made a part hereof for all purposes
THANK YOU Attorney in charge
List the names and addresses of the debtor, debtor's attorney, U. S. Trustee, and creditors list d in the task u of y p this is yell as my at when have filled Notice f appearance when requests copies of nings.
Listing of the 20 largest unsecured creditors for a notice of legal representation in a bankruptcy and request for notice of hearings, pleadings and filings in the case
Call for more information
[Name of 20 Largest Unsecured Creditors]
[Name] [Address] [Claim] Amount of Claim: \$[Amount]
Legal Help!!!

Information & Instructions - Agreed Order Granting Relief From The Stay

1. Use this form to obtain the right for a creditor to repossess secured property after the creditor has filed a motion to lift the automatic stay and the debtor has agreed to bring the debt current and agrees to having the stay lifted if he or she fails to continue making timely payments.

2. A crector is roh. it d'from retuises ing a del toro propert, after the curt suns the order which lifts the automatic stay and authorizes the repossession.

3 Consequently the cred tor wants the right to reposses the property if the debtor fails to comply with the agreed order. The debtor does not want to have to re file the motion a second time

4. Be sure to cneck the local rules concerning the court's practice on obtaining the court's signature on the order.

5. Some courts require the creditor's & debtor's attorney and the trustee to attend the hearing in order to obtain a signed order, even though it is an agreed one.

6. The creditor should not repossess the property until the court has signed the order, even if the debtor, debtor's attorney and creditor's attorney have signed the order.

7. The court could disapprove the order or the trustee could object to the order. Consequently the safest practice is to obtain a signed order.

8. This ogreed order assumes that the creditor is secured and the debtor purchased an automobile and then failed to pay the bank the debt on the vehicle.

9. The form also assumes the debtor will make the past due payments current and then keep the note current.

10. In the event the debtor defaults, the creditor can repossess the vehicle without further court action.

Form: Agreed Order Granting Relief From The Stay



[Defendant's Name] Adv. Pilet. No. AGREED ORDER MODIFYING STAY At [Division] the above entitled and numbered cause, in the aforesaid District, came on forme ring Mova t's, [Na ne], Notion to bift in A too at Staj seeking in arric. tion of Section 362 (Automatic Stay) pursuant to 11 U.S.C. Section 362; the said Motion was The Deptor Thus he and Unselved Deditors were served, and to objections or pleadings were filed therein opposing Movant's Motion to lift the Automatic Stay. Thereafter, Movant and Debtor, by and through their counsel of record, presented unto the Court before the cort is sion of the ore iminary heating of the said complaint an Agreed Order to Lift the Automatic Stay as to [Name]. The Agreed Order having been presented and considered the Court finds: Di 1 no Di bi z h n ii ni u ti y nic tiul in cote l te invinci a sevicence i y n 1. Promissory Notes and Security Agreements made by [Name], individually and as owners of [Name] to the order of [Name]. That he det is at y ecur o by a ic and duir je feet o li his a o sconfity integert in 2. the following collateral: [explain], as more fully described in Exhibit "A" hereto. That the Debtors have defaulted in the payment of the aforesaid Note and in the 3. performance of the above referenced instruments creating said liens and security interests. That a Chapter [Number] Case was commenced by the filing of a Petition by Debtors and that cause exists inder Serien 3 2() in the Binkruptcy Code to modify this stay provided by Section 362 of the Bankruptcy Code in accordance with the terms of this

Order and the modifications as set forth herein are necessary to adequately protect Movant's interest and the property security payment owed on the above said note. That all summons and notices of the complaint to modify stay of this Order as required by law and the Bankruptcy Rules have been properly and timely given and that no further Order or rurther notices are necessary in the entry of this Order and it is in the best interest of the Debtor's estate that Movant's Motion he granted 6. That the parties have agreed that Debtor shall execute a modified Promissory Note and Security Agreement covering the above said equipment and commence making payments on the same on or before [Dale], and to further evidence Debtor's intentions to repay the same, Debtor has signed a Reaffirmation Agreement of even date therewith. The parties have ruriner agreed that as long as Debtor is current on his said payment in the aforesaid modified Fromissory Note, Debtor shall be allowed to retain possession of the equipment referred to herein. egate or better agreed that in any event Bebtor fails to make said payments on a timely basis and in the event said Debtor defaults on the modified Note described above. Movant shall be entitled to exercise any and all rights, privileges and duties granted under the atoresaid Security Agreement and/or Promissory note, including but not limited to immediate repossession of the same without further notice or Order of this Court IT IS THEREFORE ORDERED that the automatic stay provisions afforded Debtor pursuant to 11 U.S.C. Section 362, be and are hereby modified as to [Name] and IF IS FURTHER ORDERED that Debtor have released said property from he Bankruptcy Estate to [Name]. Legal Help!!!

