

Most Common Informal Modified Plan Drafting Errors

1. Forgetting to provide an explanation of why you are modifying the plan.
2. Failing to provide supporting documentation for your request (pay stubs for payment changes, tax returns for tax refund retention requests, invoices and quotes for repairs, medical expenses, etc.)
3. Making the changes to the plan that were changed through the Order Confirming Plan (other than those you are trying to modify in the proposed plan).
4. Forgetting the beginning date for plan payments in ¶1(a) and the same beginning date for ¶2(b) payments (even if the payment is not changing).
5. Changing the amounts for ¶2(b) creditors to the amount remaining. These amounts should stay the same as the confirmed plan for consistency.
6. Forgetting to draw a line through the word "Original" for attorney fees.
7. Not adding the prospective language paragraph (found in the standard language) that is required for every modified plan.
8. Checking the feasibility of the plan.