

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA

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In re:

Case No.:
Chapter 13

_____ /

**DEBTOR'S RESPONSE TO [NAME OF SECURED CREDITOR]
NOTICE OF FEES AND COSTS INCURRED**

The Debtor, through the undersigned attorney, responds to [Name of Secured Creditor] ("Secured Creditor") notice that fees and costs in the amount of \$_____, as follows:

- Debtor objects to Secured Creditor's notice of fees and costs in the amount of \$_____, and requests a hearing on this matter.
- Debtor does not object to Secured Creditor's notice of fees and costs in the amount of \$_____, and **will** propose a modified plan to provide for these fees and costs.
- Debtor does not object to Secured Creditor's notice of fees and costs in the amount of \$_____, and **will** pay said fees directly within _____ days of the date of this response.
- Debtor does not object to Secured Creditor's notice of fees and costs in the amount of \$_____, and **will not** propose a modified plan to provide for these fees and costs. If a modified plan is filed by the debtor for any other reason, the debtor will provide for the difference due the creditor. Debtor does not dispute the fees and costs and acknowledges that the debt is non-dischargeable and due upon discharge.
- Debtor does not object to Secured Creditor's fees and costs incurred. Due to the *de minimus* amount of the charge the Trustee is authorized to increase plan payments to the Secured Creditor by \$_____, (aforementioned amount include Trustee's 10%). The debtor's attorney shall receive \$_____, in compensation. This fee shall be paid via _____, the chapter 13 plan, or it has been paid directly to the debtor's attorney.

Dated: _____

Debtor

Joint Debtor

Attorney for Debtor _____

Address _____

Phone: _____

Fax: _____

Email: _____