

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
EASTERN DIVISION**

IN RE:)
)
)
DEBTOR NAME)
)
)
 Debtor.)
)
)
)
)

CASE NO. _____
CHAPTER 13 PROCEEDINGS
JUDGE _____

MOTION TO INCUR DEBT TO PURCHASE VEHICLE

Now comes Debtor, by and through the undersigned counsel, and pursuant to Amended Administrative Order 98-1, hereby moves this Honorable Court for an order authorizing the incurrence of debt to purchase a _____ (*Insert year, make and model of vehicle*).

The next paragraphs should provide the following information specified in Amended Administrative Order 98-1:

1. *A statement of the basic terms: i.e., amount to be borrowed, loan term, down payment (including source of funds), and interest rate.*

Example: The loan will be financed in the approximate amount of \$_____ with interest at a rate of __%, payments of approximately \$_____ per month, and an estimated term of ___ months. The loan financing is being provided by _____;

2. *The reason for the proposed purchase.*

Example: The Debtor's current motor vehicle is a 1996 Buick Century with 160,000 miles that is no longer operable and reliable. Because the Debtor commutes 30 miles to and from work, a reliable vehicle is necessary. The cost to make the vehicle operable would be \$_____, which the Debtor believes would not be a prudent

use of resources for a vehicle of this age and condition. A cost estimate to repair the vehicle was prepared by _____ and is attached hereto as Exhibit A.

3. *A comparison of the Debtor's existing transportation costs to the anticipated new costs. If the anticipated new cost is:
 - a. *higher than the Debtor's existing cost, provide an explanation of how Debtor intends to cover the additional cost;*
 - b. *lower than the Debtor's existing cost, provide an explanation of how Debtor intends to apply the additional disposable income;**
4. *A statement as to any connection between Debtor and the lender, or an affirmative representation that there is no such connection.*

A copy of the proposed contract should be included with this Motion as an attached Exhibit.

An Amended Budget should be filed with the Court in support of the Motion, if appropriate.

WHEREFORE, Debtor prays this Court grant Debtor's motion, enter an order authorizing Debtor to enter into the financing transaction set forth herein to purchase a _____ (*Insert year, make and model of vehicle*), and grant such other relief as this Court deems appropriate.

Respectfully submitted,

/s/ _____
Attorney Name (Attorney Number)
Address
City, State and Zip Code
Telephone number
Facsimile number
Email address

CERTIFICATE OF SERVICE

A copy of the foregoing Motion to Incur Debt to Purchase Vehicle was served electronically and/or by regular U.S. Mail, postage prepaid, on this _____ day of _____, 20____.

Debtor

Name

Address

City, State Zip

Creditors

Name

Address

City, State Zip

Trustee

Craig Shopneck

Chapter 13 Trustee

(Via Electronic Service)

/s/ _____
Attorney Name