

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**

In Re:

\_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
Chapter 13  
Hon. \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Debtor(s)  
\_\_\_\_\_ /

**STIPULATION ALLOWING DEBTOR(S) TO OBTAIN CREDIT  
FOR MOTOR VEHICLE**

The undersigned parties agree to the entry of an Order Allowing Debtor(s) to Obtain Credit for Motor Vehicle as evidenced by the attached Exhibit A.

Office of the Chapter 13 Standing  
Trustee, David Wm. Ruskin

\_\_\_\_\_  
David Wm. Ruskin (P26803), Trustee  
Christopher P. Reilly (P54168), Staff Attorney  
Michelle M. Stephenson (P51653), Staff Attorney  
26555 Evergreen Road, Suite 1100  
Southfield, MI 48076-4251  
(248) 352-7755

\_\_\_\_\_  
Attorney for Debtor(s)

Date: \_\_\_\_\_

Date: \_\_\_\_\_

**UNITED STATES BANKRUPTCY COURT  
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**ORDER ALLOWING DEBTOR(S) TO OBTAIN CREDIT  
FOR MOTOR VEHICLE**

**THIS MATTER** came before the Court on Stipulation Allowing Debtor(s) to Obtain Credit for Motor Vehicle (“Stipulation”; ECF No. \_\_\_\_\_) between/among the Debtor(s) and the Chapter 13 Trustee consenting to the terms of this Order, after the Trustee was provided with \_\_\_\_ (two or three, etc.) loan/lease estimates and/or documents evidencing Debtor(s)’ inability to obtain financing at a lower interest rate. Debtor(s) submitted the Stipulation requesting approval for financing/leasing a vehicle with the most reasonable terms. Debtor(s) also filed amended Schedules I and/or J disclosing the proposed loan/lease payment and demonstrating the continued feasibility of the Plan. Based upon the Stipulation, the Court finds cause to enter this Order.

**IT IS HEREBY ORDERED THAT** pursuant to 11 U.S.C. §364 and §365 the Debtor(s) shall be allowed to obtain credit to purchase or lease a motor vehicle on the specific terms and conditions as follows:

1. Payments to be paid by:  Trustee       Debtor(s)
2. No notice is required as this Order does not adversely impact upon the Plan or creditors.
3. Court approval shall be valid for thirty (30) days after entry.
4. Debtor(s) shall be solely responsible for insuring this vehicle and complying with all laws for same.

5. The Debtor(s) is authorized to acquire a motor vehicle on the following terms:

NEW MOTOR VEHICLE		
Year:	Make:	Model: (or similar vehicle)
Lease or Purchase? <input type="checkbox"/> Lease <input type="checkbox"/> Purchase		

FINANCIAL INFORMATION	
Monthly payment not to exceed: \$	Amount financed not to exceed: \$
Length of the loan or lease:      months	Interest rate (if purchasing):      %
Down payment: \$	Debtor(s) source of down payment:
Total amount to be paid over life of loan (monthly payments x length of loan) not to exceed: \$	

DISPOSITION OF EXISTING MOTOR VEHICLE		
Disposition of existing motor vehicle:		
Make:	Model:	Year:

6. Debtor(s) shall promptly provide to the Trustee a copy of the financing documents.
7. If, as a result of this transaction, there is a need for a Plan modification it shall be filed within 14 days of the entry of this Order.

**EXHIBIT A**