

1. Frequently Used Nonstandard Plan Language

Reservation of Rights

- Confirmation of this plan does not bar a party in interest from any actions discovered from the documentation, or lack thereof, in a proof of claim.
- The debtor specifically reserves any currently undiscovered or future claims, rights or cause of action the debtor may have, regarding any issues not specifically addressed or determined by the plan, against any creditor or other party in interest including, but not limited to, violations of applicable consumer protections codes and actions under 11 U.S.C. §§ 542, 543, 544, 547 and 548.
- The debtor specifically reserves any right or cause of action regarding the determination of a security interest in a claim treated or untreated in this plan.

Mortgage Default

- The debtor(s) is in default with [CREDITOR]. [CREDITOR] has relief of the bankruptcy stay. The debtor will treat the debt directly outside the plan. Description of Property: [PROPERTY DESCRIPTION (ADDRESS)].
- The debtor(s) is in default on obligations to [CREDITOR] and is seeking loan modification to maintain the property. Description of property: [PROPERTY DESCRIPTION (ADDRESS)]. The debtor(s) shall address the claim directly outside the plan.
- The debtor(s) is in default on obligations to [CREDITOR] and is seeking loan modification to maintain the property. Description of property: [DESCRIPTION OF PROPERTY (ADDRESS)]. The debtor shall address the claim directly outside the plan. A loan modification application shall be submitted to the creditor within 30 days of the initial confirmation hearing. If no such application has been submitted within that time frame, the debtor will consent to an Order lifting stay.