**FORMULA FOR § 522(f) LIEN AVOIDANCE**

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| --- | --- |
| a. Amount of lien  b. Amount of all other liens  c. Value of claimed exemptions  d. Total (add lines a, b, & c)  e. Value of debtor’s interest in property  f. Subtract line e from line d  Extent of exemption impairment (check applicable box)   * Line f is equal to or greater than line a (entire lien is avoided) * Line f is less than line a (a portion of the lien is avoided—complete the following)   Amount of Secured Claim after Avoidance (line a minus line f) | $\_\_\_\_\_\_\_\_\_\_\_\_  $\_\_\_\_\_\_\_\_\_\_\_\_  $\_\_\_\_\_\_\_\_\_\_\_\_  $\_\_\_\_\_\_\_\_\_\_\_\_  $\_\_\_\_\_\_\_\_\_\_\_\_  $\_\_\_\_\_\_\_\_\_\_\_\_  $\_\_\_\_\_\_\_\_\_\_\_\_ |

*Kolich v. Antioch Laurel Veterinary Hosp. (In re Kolich)*, 328 F.3d 406 (8th Cir. 2003)